

Executive Summary

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

1. Introduction

The Consolidated Plan provides a strategy for the use of federal funds granted to the City of Perth Amboy by the U.S. Department of Housing and Urban Development (HUD). This document is required to be submitted to HUD by recipients of federal community planning and development funds. The city of Perth Amboy receives funding for the following programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)

This Consolidated Plan covers the period beginning July 1, 2020 through June 30, 2024, including five program years. Programs and activities described in this plan are intended to primarily benefit low-income and moderate-income residents of the City of Perth Amboy, neighborhoods with high concentrations of low-income and moderate income residents, and the city as a whole. The purpose of the Consolidated Plan is to establish local funding objectives consistent with federally established activities that are intended to achieve certain outcomes. All funding objectives must do one of the following:

- Provide a suitable living environment
- Provide decent affordable housing
- 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).

This plan is the product of public outreach, public hearings, and consultation with agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low-income and moderate-income residents, and/or provision of services to children, at risk youth, elderly persons, persons with disabilities and homeless persons. The availability of the final plan is advertised in local newspapers and the complete documents are available for review at the City's website and at the Office of Economic and Community Development located at 260 High Street, Perth Amboy, NJ 08861.

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

Overview

This Consolidated Plan outlines a set objectives and strategies that the City will pursue over the next 5 years 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 priority needs on which the City will focus its resources over the next five years:

1. Infrastructure
2. Economic Development
3. Public Services
4. Public Facilities
5. Affordable/Adequate Housing

The City's community development goals include the following:

- Continued support for Public Services that provide services for youth, at risk 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.

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/adequate housing in ways that will not increase further demand on Perth Amboy's overcrowded school system.

3. Evaluation of past performance

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 over the past 5 years. Some of the most successful programs have included public service activities. Several of these programs have been successful for multiple years. These programs have achieved their goals and benefitted 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. Our local nonprofits and CHDOs 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 youth employment program has become a successfully program for getting students valuable work experience and training before entering the professional field. Over the past five years, the City 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. We believe this success will only be greater and continue over the next five years.

4. Summary of citizen participation process and consultation process

Due to the COVID-19 Coronavirus, virtual meetings with City stakeholders and residents for the Consolidated Plan were held during the month of April, May, August and November, 2020. Public comment was also provided by phone or through email during this time. Bilingual staff (English/Spanish) were available in the meetings in order to accommodate the large population of Spanish speakers.

Meetings were organized in a way that would allow productive feedback on the City in general. Through an understanding of residents concerns of the City and their neighborhood, we are able to explain how CDBG and HOME programs are able to address some of those concerns. The goal of the meetings was to gain feedback on what types of activities and programs that can be funded by CDBG and HOME are most needed for the City in general.

The virtual/zoom meetings started with an explanation of the purpose of holding the meetings, background of the CDBG and HOME programs, and the need to complete the Consolidate Plan. The first area of discussion for the meeting was a general understanding of the strengths and weaknesses of the City. This helps us understand the concerns of the residents, the success of the City and how CDBG and HOME programs can be used to address the issues. Strengths and weaknesses were written on a power point presentation for all participants to see. Through this review of the strengths and weaknesses, we can look at how the issues can be addressed with CDBG and HOME funded programs. We discussed programs that have been funded in the past few years and how they have addressed some of the issues mentioned in the previous discussion.

The next discussion was about eligible activities and the different funding categories: public facilities, public services, economic development and housing. We reviewed the types of activities that are eligible for funding in these categories and gave examples of projects and programs that were funded in previous years. The first part of the discussion focused on public services and public facilities. A list of eligible funding activities was provided. We asked participants what funding activities would be most beneficial to their neighborhood. Next, we discussed economic development and housing activities. Participants were asked which funding activities in these categories are most important to their neighborhood.

At the end of the meeting, we summarized what were the strengths, weaknesses, how to address the issues and the programs that are most important/needed to be funded in the next five years.

5. Summary of public comments

The public made comments on many issues in the City, programs that have been a success and what they would like as improvements to the City. City residents generally agree that there is a need for more housing programs to help make rent more affordable, assist the homeless and to help residents make improvements to their homes. Residents were also concerned with City infrastructure including street lighting and water infrastructure. Certain streets are not well lit and do not feel safe. Some homes are served by very old water lines which do not provide the required water pressure. Residents also wanted to see facade improvement programs in commercial areas. Residents noted that some of the businesses have building facades that are not in the best condition which makes the City look not as good. Other programs the public want to see funded include job training, small business development, youth activities and senior citizen activities. Overwhelmingly, additional parks and recreational opportunities and improved streetscapes were listed as priorities.

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

All comments that could be addressed using CDBG/HOME funding were incorporated.

7. Summary

The Consolidated Plan outlines an array of strategies and tools the City of Perth Amboy will utilize during the five-year period beginning July 1, 2020 and ending June 30, 2024 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 five years.

The Process

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

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

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

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

The City of Perth Amboy is an entitlement community for CDBG and HOME programs. The Office of Economic and Community Development is the lead agency to administer the CDBG and HOME funding and prepare the Consolidated Plan and Annual Action Plan. CDBG and HOME funded activities under this plan are administered by City departments and nonprofit agencies.

Consolidated Plan Public Contact Information

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

1. Introduction

During the preparation of this 5 year plan, the Office of Economic and Community Development has consulted with representatives from many organizations and groups involved in affordable housing, community development, economic development, employment opportunities, youth and at risk youth services and elderly services. Be advised, during the third and fourth quarter of FY2019, priority was directed towards the preparation, prevention and responding to COVID-19 coronavirus pandemic.

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 City is continually in conversations with housing, health and public service agencies in order to better coordinate services.

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 was 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.

In addition, the Center for Support, Success and Prosperity is operating out of a facility of the YMCA which provides services to over 200 homeless, chronically homeless individuals and families, families with children, veterans and unaccompanied youth and those at risk of becoming homeless. Services include care management such as accessing eligible benefits, referral for mental and physical health care, substance abuse treatment, domestic violence support, job readiness, and more. Also, additional funding was awarded to assist 50 + families directly affected with COVID-19.

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

The City of Perth Amboy does not receive ESG funds. Mayor Diaz of Perth Amboy is on the Board of Directors of Coming Home of Middlesex County and advises on performance standards, evaluating outcomes, and policies.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Jewish Renaissance Foundation
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with all agencies takes place throughout the year. Staff were invited and participated in the Consolidated Plan public outreach meetings and the Annual Action Plan public meetings. Staff were invited to provide feedback on the Consolidated Plan. JRF staff met with City staff to coordinate services and discuss potential program including COVID-19 related direct services.
2	Agency/Group/Organization	Puerto Rican Association for Human Development Inc
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and 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 Consolidated Plan public outreach meetings and the Annual Action Plan public meetings. Staff were invited to provide feedback on the Consolidated Plan and City staff met with PRAHD staff to discuss the upcoming round of funding for CDBG and HOME to determine potential projects and needs of the City and organization that included COVID-19 related services through the Tenant Based Rental Assistance Program funded with a grant from CDBG.

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3	Agency/Group/Organization	PERTH AMBOY HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with all agencies takes place throughout the year. Staff were invited to participate in the Consolidated Plan public outreach meetings and the Annual Action Plan public meetings. Staff were invited to provide feedback on the Consolidated Plan and City staff met with the Housing authority staff to discuss specific details of public housing that are incorporated into the plan and helped determine goals strategies and needs of public housing residents and those in need of housing assistance and COVID-19 related services.
7	Agency/Group/Organization	City of Perth Amboy Office of Housing
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with all agencies takes place throughout the year. Staff were invited and participated in the Consolidated Plan public outreach meetings and the Annual Action Plan public meetings. Staff were invited to provide feedback on the Consolidated Plan and staff from the Office of Economic and Community Development met with staff from the Office of Housing to discuss the housing needs of Perth Amboy residents and other social service programs which was incorporated into the consolidated plan including the housing study recently completed and COVID-19 related services.
8	Agency/Group/Organization	Perth Amboy Office of Recreation
	Agency/Group/Organization Type	Services-Children Services-Employment Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with all agencies takes place throughout the year. Staff were invited and participated in the Consolidated Plan public outreach virtual meetings and the Annual Action Plan public virtual meetings. Staff were invited to provide feedback on the Consolidated Plan. Staff from the Office of Economic and Community Development meet regularly with the staff from the Office of Recreation to discuss programming, projects, funding and the needs of Perth Amboy residents including COVID-19 education and prevention.
9	Agency/Group/Organization	Perth Amboy Senior Citizen Resource Center
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Senior Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Office of Economic and Community Development meet regularly with the staff from the Office on Aging to discuss programming, projects, funding and the needs of Perth Amboy residents including COVID-19 education and prevention.
10	Agency/Group/Organization	City of Perth Amboy Public Works
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Public Works
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Office of Economic and Community Development meet regularly with the staff from the City's Public Works to discuss streets/sidewalks repair needs.
11	Agency/Group/Organization	Perth Amboy Business Improvement District
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Business Improvement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Business Improvement District (BID) has been part of City for over 25 years and throughout this time has made many capital improvements. Staff from the Office of Economic and Community Development meet regularly with staff from BID to discuss business improvements projects, specially the CDBG-CV Small Business grants and the NPP-COVID Relief Funding to businesses in the downtown area.
12	Agency/Group/Organization	Raritan Bay Area YMCA
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education Regional organization Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Raritan Bay Area YMCA has been a long time partner to the City providing a cadre of services. Currently staff from the Office of Economic and Community Development meet regularly with staff from the Center for Support, Success and Prosperity Homeless Prevention Program on issues related to homeless and COVID-19.

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 Consolidated Plan. The City aggressively seeks feedback and participation from all agency to assist with and support the work of the Office of Economic and Community Development including preparing, preventing and responding to COVID-19 pandemic.

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	Coming Home of Middlesex County	The needs and concerns of Coming Home of Middlesex County was 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.
Recreation Element - Master Plan	City of Perth Amboy Office of Recreation	Targeted parks and recreational issues and opportunities from the Recreation Element were selected to CDBG funding priorities.

Table 3 – Other local / regional / federal planning efforts

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

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The City of Perth Amboy works with various levels of government to implement various goals of the Consolidated Plan. Assistance from various levels of government allow the City to implement the goals of the Consolidated Plan. State planning and county planning representatives have a strong relationship with the City and are assisting with technical assistance, remediation funds, planning and support for important projects related to the goals of the consolidated plan, including disaster relief.

Narrative (optional):

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

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

Due to COVID-19 pandemic the citizen participation process included 5 public virtual meetings with stakeholders and City residents. The goal of the public virtual meetings was to provide information about CDBG and HOME programs and to assess which eligible funding activities are most important to them and their neighborhood. Feedback from the citizen participation directly impacted goals for the 5 Year Plan. Activities that were mentioned most often will receive the most funding for the next five years.

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Citizen Participation Outreach

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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	Public Virtual Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Due to COVID-19 Pandemic virtual meetings were conducted via ZOOM. Five virtual meetings were held in English and Spanish. Notices were emailed to and by many organizations within the City and local newspaper ads were also used to advertise the public virtual meetings. The notice was also posted on the City website and through various social media outlets.</p>	<p>Residents spoke generally on the strengths and weakness of the City and their neighborhood. Residents are interested in programs related to affordable/adequate housing, abandoned properties, lighting deficiency in some areas in the City, COVID related small business grants, recreation, infrastructure, neighborhood revitalization, facade improvements, employment and homelessness related services.</p>	<p>All comments were accepted.</p>	

Demo

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)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing COVID affected residents	Advertisements in two local newspaper were used to inform the public about the virtual zoom public meetings and also to allow the public to provide their feedback via telephone/emails. Stakeholders and residents attended the scheduled zoom meetings, but no residents called to discuss the CDBG and HOME programs.	Participants spoke generally on the strengths and weakness of the City and their neighborhood. Residents are interested in programs related to affordable/adequate housing, crime prevention, recreation, infrastructure, neighborhood revitalization, job training and facade improvements.	All comments were accepted.	

Demo

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)
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>COVIDf affected residents</p>	<p>The public virtual meetings were advertised through newspaper ads, electronically through email and social media. Several organizations in Perth Amboy helped advertise the meetings by sending email blast for the virtual meetings. Some organizations also posted the notices on their social media websites.</p>	<p>Main themes from responses included: affordable housing, home improvements, improved street conditions, first time homeowner assistance, youth services and job training, rental assistance and senior services.</p>	<p>All comments that could be addressed with CDBG/HOME funding were included.</p>	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment provides a summary of the sources used to estimate the needs projected for the next 5 year period. This section provides an estimate of the needs for housing, community development assistance throughout the City of Perth Amboy. The data consists of the recently completed housing plan which included results and input from 690 City residents, 621 residents answered the English version and 69 answered the Spanish version. Also, input was received from virtual meetings as well as consultations with community development organizations.

The Housing Needs Assessment portion of this document evaluates the City's current needs for housing assistance for the following income groups based on area median income (AMI). The median household income in Perth Amboy is \$53,011 and the median per capita income is \$21,342. This is lower than Middlesex County at \$85,954 and \$38,140, respectively, and the State at \$79,363 and \$40,895, respectively. (2018)Very Low Income (0-30 percent AMI)

- Low Income (30-50 percent AMI)Moderate Income (50-80 percent AMI)Very Low Income (0-30 percent AMI)

Area median income is based on the 2018 HUD Income Limits Documentation System which became effective on March 10, 2015. The HUD 2015 income limits for Middlesex County are outlined in the following table:

The map below shows the median household income and which census tracts have a lower household income.

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

Summary of Housing Needs

The City of Perth Amboy's primary housing needs are housing affordability. Specifically, cost burden is most evident in renter-occupied units, among low income households.

In Perth Amboy, due to high rents and low-income families, men and women, aged and disabled are unsheltered. Many individuals are living with relatives who at a moment's notice will ask them to leave. Another common problem is landlords renting illegally, forcing them to be shut down, which inadvertently increases the number of housing for vulnerable and unsheltered individuals in our community. In addition, the 2017 closing of the Salvation Army in Perth Amboy, which had provided a men's seasonal shelter from December to May, increased the need as our transient single male population and unsheltered and on the streets. However, current conversations are taking place to bring back the seasonal shelter at the Salvation Army.

The City and its residents are in need of housing improvement programs, rental assistance, new housing, low income housing and housing counselling programs.

The regional median income is defined by COAH using the federal income limits established by Department of Housing and Urban Development (hereinafter "HUD") on an annual basis. In the spring of each year, HUD releases updated regional income limits, which COAH historically has reallocated to its regions. It is from these income limits that the rents and sale prices for affordable units are derived. However, COAH has not published updated income limits or rent increases since 2014. As a result, the Affordable Housing Professionals of New Jersey ("AHPNJ") have published annual income limits the last several years.

The recently completed Housing Plan includes the analysis of City housing, demographics and employment required by the New Jersey Fair Housing Act (N.J.S.A. 52:27D-310) in the Appendices to this Plan. However, the key findings from this analysis are listed below.

1. Perth Amboy has an average household size of 3.50 persons in owner-occupied homes and 3.17 in renter-occupied homes. This is larger than the County at 2.94 and 2.66 persons, respectively, and the State at 2.83 and 2.55 persons, respectively. (2016)
2. The largest age cohorts in the City are 5-19 years (23%), 20-34 years (24%), and 35-54 years (28%). (2010)
3. 71% of the City's housing units are renter occupied. This is nearly double that for the County at 37% and the State at 36%. (2018)
4. Median household income in Perth Amboy is \$53,011 and the median per capita income is \$21,342. This is lower than Middlesex County at \$85,954 and \$38,140, respectively, and the State at \$79,363 and \$40,895, respectively. (2018)
5. 18.3% of the population is below the poverty level. This is significantly higher than the County at 8.5% and the State at 10.4%.

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- 6. 52% of owner occupied units are occupied by a cost-burdened household; this increases to 55% for renter-occupied units. (2018)
- 7. Median value of owner occupied units is \$255,100. This is lower than Middlesex County at \$336,200 and \$327,900. (2018)
- 8. Median gross rent is \$1,304. This is similar to Middlesex County at \$1,432 and the State at \$1,295.
- 9. 8.1% of units are overcrowded (1.01 or more occupant per room). This is nearly double the County and more than double the State. (2018)
- 10. Housing growth in the City has slowed in the last decade, as compared to decades past. The number of new homes constructed is trending downward over the last decade, with exceptions (2012-2013 for example). (2018)
- 11. Approximately 65% of housing units in the City are 1 or 2 family homes. (2018)
- 12. New Jersey Transportation Planning Authority (NJTPA) projects 2,171 new households (0.4%) between 2015 and 2045. The percent change is not dissimilar to that for Middlesex County.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	50,814	52,180	3%
Households	15,311	16,270	6%
Median Income	\$47,782.00	\$44,024.00	-8%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

This table displays the population, number of households, and median income for a base year and recent year and calculates the percentage of change. The percent change column is automatically calculated. Data Source: American Community Survey (ACS).

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,435	3,025	1,980	1,735	4,090
Small Family Households	2,595	1,430	1,070	985	2,285
Large Family Households	500	570	365	320	645
Household contains at least one person 62-74 years of age	1,035	445	295	315	835
Household contains at least one person age 75 or older	760	310	55	70	189

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	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	1,350	1,015	469	425	625

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

This table provides the number and types of households by HUD Adjusted Median Family Income (HAMFI). Please note that the data fields marked with an asterisk provide data for “>80% HAMFI” as opposed to “>80-100% HAMFI”. Data Source: 2010 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	50	0	0	190	0	60	0	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	70	45	70	260	0	40	0	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	345	185	95	130	755	45	45	15	35	140
Housing cost burden greater than 50% of income (and none of the above problems)	2,755	225	10	0	2,990	480	245	170	55	950

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	465	1,355	460	35	2,315	65	190	260	225	740
Zero/negative Income (and none of the above problems)	620	0	0	0	620	45	0	0	0	45

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

This table displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI). Data Source: 2010 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,315	530	150	200	4,195	520	390	185	90	1,185
Having none of four housing problems	840	1,800	1,135	830	4,605	90	305	515	615	1,525
Household has negative income, but none of the other housing problems	620	0	0	0	620	45	0	0	0	45

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

This table displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Adjusted Median Family Income (HAMFI). Data Source: 2010 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,010	910	250	3,170	140	180	245	565
Large Related	370	340	65	775	54	85	100	239
Elderly	865	254	29	1,148	335	205	65	605
Other	470	295	150	915	55	65	20	140
Total need by income	3,715	1,799	494	6,008	584	535	430	1,549

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

These two tables display the number of households with housing cost burdens more than 30% and 50%, respectively, by household type, tenancy, and household income (expressed as a percentage of Area Median Income (AMI)). Data Source: 2010 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,810	155	0	1,965	140	125	100	365
Large Related	300	35	0	335	50	25	40	115
Elderly	620	4	0	624	270	95	30	395
Other	455	40	10	505	55	55	0	110

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	3,185	234	10	3,429	515	300	170	985

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	355	240	105	140	840	35	25	15	0	75
Multiple, unrelated family households	65	35	35	60	195	4	60	0	35	99
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	420	275	140	200	1,035	39	85	15	35	174

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

This table displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenancy, and household income (expressed as a percentage of Area Median Income (AMI)). Data Source: 2010 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The 2009-2013 American Community Survey data shows that 21.5% of households are single person households. 17.2% of owner occupied households are single person households. 23.9% of renter occupied households are single person households. The majority of owner occupied single person households are over the age of 75. The majority of renter occupied single person households are between the ages of 15-54.

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

The 2009-2013 American Community Survey shows that there are 5,653 individuals in Perth Amboy with a disability. 2,661 are male and 2,992 are female. Approximately 11% of the population has a disability. There are 132 unemployed individuals with a disability.

What are the most common housing problems?

The City struggles with poor housing quality and overcrowding. Unfortunately, the City has limited resources and procedures to adequately address these concerns.

The most common problem is housing cost burden. There are 4,555 households with a housing cost burden. 3,120 households are renters and 1,435 households are homeowners. Housing cost burden is more common for renting households and small related households. The lowest AMI groups are most commonly affected by housing cost burden.

The next most common problem is overcrowding. 874 households experience overcrowding. 775 households are renters and 199 households are homeowners.

Small related households are most affected by high cost burden of 30% and 50% among renters. Elderly households are most affected by a high cost burden of 30% among owners.

The majority of very low income households are single family households.

Among renters, there are 2,895 households cost burdened by 30% within the 0-30% AMI. Among owners, there are 764 households cost burdened by 30% within the 0-30% AMI.

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

Demo

The data above shows that low income households, small households and households with young children are more affected by housing problems.

Housing problems affect single parent households, first generation immigrant families and households with lower educational attainments. Single parent households and households with many children tend to be in need of housing assistance. Single parent households have a larger cost burden to raise a family and take care of a family and need larger housing options. First generation immigrant families face housing problems because they are often not as competitive in the job market because of language barriers. A household in need of housing assistance will likely exhibit more than one of these characteristics. Since Perth Amboy is a predominantly Hispanic city, housing problems tend to Hispanic populations more than other racial or ethnic groups.

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

Low-income individuals and families who are at risk of becoming unsheltered are in need of housing rental assistance, down payment assistance, affordable home ownership options, housing ownership and credit counselling, and job training. Rental assistance programs help these individuals pay rent when they are unable to make a payment on time. Down payment assistance helps renters move back into a house if they do not have enough money for the down payment. The lump sum for the down payment is often a barrier to individuals moving into more affordable housing. These programs can do a lot to help individuals and families, but they are temporary fixes. The underlying problems associated with education and economic opportunities also need to be addressed.

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

The jurisdiction does not provide estimates of the at-risk populations.

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

High cost burden and overcrowding in Perth Amboy are associated with instability and risk of homelessness. People with a high cost burden may be one financial mishap away from housing

Demo

instability or risk of homelessness. For example, an injury, becoming sick or a family member becoming sick, or being laid off can be the difference between a stable housing situation and becoming homeless. Overcrowding is also linked with housing instability and risk of homelessness. People rent rooms in overcrowded housing units because the rent is cheaper for low-income residents who cannot afford market rate housing. Overcrowded housing is more subject to fire which displaces residents. Overcrowded housing is also often illegally converted housing units which the Department of Code Enforcement regulates and has to remove tenants from unsafe housing conditions. Displaced residents have greater housing instability and risk of homelessness.

Discussion

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

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

Introduction

For this section, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. For example, if 50 percent of all low income households within in a City have a housing problem and 60 percent of low income Asian households report having a housing problem, then a disproportionately greater need exists at that income level for the Asian population in said City. Additionally, the housing problems defined by HUD in this section include:

- Substandard housing lacking complete plumbing
- Substandard housing lacking kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room
- Households with housing cost burden greater than 30 percent of income

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% of the area median income).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,370	400	665
White	375	55	15
Black / African American	254	10	55
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,670	334	570

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,465	560	0
White	265	85	0
Black / African American	135	55	0
Asian	15	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,030	405	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,050	930	0
White	90	180	0
Black / African American	135	25	0
Asian	14	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	805	670	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	550	1,185	0
White	80	200	0
Black / African American	25	165	0
Asian	0	29	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	450	790	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
 Source:

*The four housing problems are:

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

Discussion

22.24% of low income households has one or more of the four housing problems while 32.26% of low income Hispanic households have more than one housing problem. Low income white and African American households do not have a disproportionately greater need.

17.08% of households in the 30-50% area median income range have one or more housing problems. None of the racial and ethnic groups in this income range have a disproportionately greater need.

7.41% of households in the 50-80% area median income range have one or more housing problems. None of the racial or ethnic groups have a disproportionately greater need.

3.19% of households in the 80-100% area median income range have one or more housing problems. None of the racial or ethnic group have a disproportionately greater need.

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

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

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem.

Severe housing problems include:

- Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50 percent of income

The recently completed Housing Plan includes the analysis of City housing, demographics and employment required by the New Jersey Fair Housing Act (N.J.S.A. 52:27D-310) in the Appendices to this Plan. However, the key findings from this analysis are listed below.

1. Perth Amboy has an average household size of 3.50 persons in owner-occupied homes and 3.17 in renter-occupied homes. This is larger than the County at 2.94 and 2.66 persons, respectively, and the State at 2.83 and 2.55 persons, respectively. (2016)
2. The largest age cohorts in the City are 5-19 years (23%), 20-34 years (24%), and 35-54 years (28%). (2010)
3. 71% of the City's housing units are renter occupied. This is nearly double that for the County at 37% and the State at 36%. (2018)
4. Median household income in Perth Amboy is \$53,011 and the median per capita income is \$21,342. This is lower than Middlesex County at \$85,954 and \$38,140, respectively, and the State at \$79,363 and \$40,895, respectively. (2018)
5. 18.3% of the population is below the poverty level. This is significantly higher than the County at 8.5% and the State at 10.4%.
6. 52% of owner occupied units are occupied by a cost-burdened household; this increases to 55% for renter-occupied units. (2018)
7. Median value of owner occupied units is \$255,100. This is lower than Middlesex County at \$336,200 and \$327,900. (2018)
8. Median gross rent is \$1,304. This is similar to Middlesex County at \$1,432 and the State at \$1,295.
9. 8.1% of units are overcrowded (1.01 or more occupant per room). This is nearly double the County and more than double the State. (2018)
10. Housing growth in the City has slowed in the last decade, as compared to decades past. The number

of new homes constructed is trending downward over the last decade, with exceptions (2012-2013 for example). (2018)

11. Approximately 65% of housing units in the City are 1 or 2 family homes. (2018)

12. New Jersey Transportation Planning Authority (NJTPA) projects 2,171 new households (0.4%) between 2015 and 2045. The percent change is not dissimilar to that for Middlesex County.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,835	930	665
White	315	120	15
Black / African American	254	10	55
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,200	800	570

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	920	2,105	0
White	60	280	0
Black / African American	50	135	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	810	1,625	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	1,650	0
White	25	245	0
Black / African American	25	135	0
Asian	4	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	275	1,200	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	290	1,445	0
White	0	275	0
Black / African American	10	180	0
Asian	0	29	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	955	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

19.49% of low income households (0-30% area median income) have a severe housing problem. There is no disproportionately greater need among any racial or ethnic group. None of the other income ranges have a disproportionately greater need.

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

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

Introduction:

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. This table displays cost burden information for the jurisdiction and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. A housing cost to income ratio of less than 30% has no cost burden. A housing cost to income ratio between 30% and 50% is a cost burdened household that pays 30-50% of their household income on housing related costs. A housing cost to income ratio greater than 50% is severely cost burdened.

The most common problem is housing cost burden. There are 4,555 households with a housing cost burden. 3,120 households are renters and 1,435 households are homeowners. Housing cost burden is more common for renting households and small related households. The lowest AMI groups are most commonly affected by housing cost burden.

The next most common problem is overcrowding. 874 households experience overcrowding. 775 households are renters and 199 households are homeowners.

Small related households are most affected by high cost burden of 30%> and 50%> among renters. Elderly households are most affected by a high cost burden of 30%> among owners.

The majority of very low income households are single family households.

Among renters, there are 2,895 households cost burdened by 30% within the 0-30% AMI. Among owners, there are 764 households cost burdened by 30% within the 0-30% AMI.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,280	3,805	4,474	705
White	1,390	485	400	15

Demo

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Black / African American	625	260	335	55
Asian	190	35	30	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	5,045	2,970	3,680	605

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

30% of households are cost burdened. 28.05% of households are severely cost burdened. No racial or ethnic groups have a disproportionately greater need.

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

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

Low income Hispanic households have a disproportionately greater need in the housing problems category. This is the only disproportionately greater need of the housing problem categories.

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

One need that might not be applicable or listed is that there's a significant number of Hispanic households experiencing overcrowding due to the fact that they are in illegal housing and are undocumented individuals. I'm not sure how we count or address this population.

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

Hispanic groups are widely dispersed throughout the municipality. Hispanic groups are densely populated throughout the City, though Hispanic populations are less densely populated in the southeast waterfront area and the northwest area.

NA-35 Public Housing – 91.205(b)

Introduction

This section provides a summary of the needs of public housing residents. This information has been gathered through consultations with the Perth Amboy Housing Authority and by referencing the recently completed housing plan.

Existing Affordable Housing Units:

Throughout the City's history more than 350 affordable dwelling units have been created by the Perth Amboy Housing Authority, including nearly 150 reserved for seniors and those with disabilities. Although the City is confident that these units have served, and many continue to serve low- and moderate-income households, it has insufficient documentation to demonstrate that they meet the minimum requirements to be eligible for credit under COAH's rules. Additionally, the City has been the receiving community for Regional Contribution Agreements (hereinafter "RCA") for municipalities in Region 3, such as but not limited to the Townships of Cranbury, Lebanon, Montgomery and Warren, and the Borough of Peapack-Gladstone. While these RCA units provide important affordable housing for City residents, they meet the receiving community's affordable housing obligation, rather than the City's.

Note: 18.3% of the population is below the poverty level. This is significantly higher than the County at 8.5% and the State at 10.4%; 52% of owner occupied units are occupied by a cost-burdened household; this increases to 55% for renter-occupied units. (2018); Median value of owner occupied units is \$255,100. This is lower than Middlesex County at \$336,200 and \$327,900. (2018); median gross rent is \$1,304. This is similar to Middlesex County at \$1,432 and the State at \$1,295; 9. 8.1% of units are overcrowded (1.01 or more occupant per room). This is nearly double the County and more than double the State. (2018).

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	354	936	0	908	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	18,408	16,946	0	16,526	0	0	
Average length of stay	0	0	14	6	0	6	0	0	
Average Household size	0	0	1	2	0	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	206	278	0	278	0	0	
# of Disabled Families	0	0	72	194	0	190	0	0	

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	354	936	0	908	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	318	797	0	773	0	0	0
Black/African American	0	0	35	138	0	134	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	288	793	0	769	0	0	0
Not Hispanic	0	0	66	143	0	139	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

There are 354 public housing units and over 900 vouchers in Perth Amboy. Residents of public housing are in need to affordable housing as well as education in financial planning and career development. Job opportunities are important to help low income residents have a stable income. All of the units are in good condition and are not in need of any major improvements or repairs. General maintenance is taken care of in a timely manner and reduces the need for major repairs.

There are over 800 people on the waiting list for Section 8 vouchers. There are approximately 1,200 people on the waiting list for public housing units. Some of these numbers are duplicates as individuals may be on the waiting list for Section 8 vouchers and for public housing. The wait list is currently closed because demand greatly exceeds the supply.

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

There are approximately 550 applications on the wait list for one bedroom public housing units. There are approximately 350 applications on the wait list for two bedroom public housing units. There are approximately 220 applications on the wait list for three bedroom public housing units. There are approximately 25 applications on the wait list for four bedroom public housing units. There are 5 applications on the wait list for five bedroom public housing units. The most immediate need of public housing and housing choice voucher holders is housing accessibility features and housing for the elderly.

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

The housing needs of the general population are mostly housing rehabilitation and energy efficiency upgrades.

Discussion

Affordable housing is a systemic issue in the state as a whole. Some groups in the City believe the City provides an disproportionate amount of affordable housing for the county and region at large. They believe we need a more balanced housing market. Therefore, there is a stigma against additional affordable housing. The Housing Authority and the organizations using HOME funds will need to overcome this hurdle on top of the other issues listed above to address this unmet need.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The data was extrapolated from the annual 2019 Point-In-Time (PIT) Survey and the Homeless Management Information System. This survey captures a county-wide picture of homeless issues in the county and inform a coordinated approach to homeless services for most municipalities. According to the PIT count of the homeless, on the night of January 22nd , 2019 a total of 430 households including 158 children and including 620 individuals were experiencing homeless in Middlesex County. While the 2019 data represents a State wide decrease in homelessness, Middlesex County shows an increase of approximately 5% over the previous year.

Changes affecting the 2019 Point-in-Time Count For 2019.

A number of factors contributed to significant changes in the counted population experiencing homelessness. The factors impacting the count vary from community to community and are best described locally. When reviewing data included in this report, it is important to keep in mind that the Point-in-Time data includes a census of all persons in sheltering programs (emergency shelter, transitional housing, and safe haven programs) as well as the unsheltered population identified on the night of the count. While there is uniformity and complete coverage in data collection for those utilizing the sheltering system within communities, each county develops a local methodology to identify and engage unsheltered persons within the community. As such, the strength of the unsheltered count varies from community to community. In addition, it is generally accepted that while communities work to identify and engage all persons living unsheltered within their geographic region, the count of persons unsheltered in the community may not reflect the full population experiencing homelessness.

In the City of Perth Amboy a total of 49 individuals were reported as homeless. A total of 30 were sheltered and 19 were unsheltered.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	19	30	292	0	0	0
Persons in Households with Only Children	0	0	158	0	0	0
Persons in Households with Only Adults	19	30	134	0	0	0
Chronically Homeless Individuals	25	39	39	0	0	0
Chronically Homeless Families	0	8	0	0	0	0
Veterans	1	5	1	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	22	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

When asked to share the primary factor that contributed to, or caused, their homelessness, more households attributed their homelessness to being asked to leave a shared residence

(69 households, 16.7%) than any other cause. The next most common factor reported was loss or reduction of job income (15.8%) followed by drug or alcohol abuse (11.4%). When households were asked 'what was your residence prior to your current living situation?' more said they were in a place not meant for human habitation (29.3%) than any other type of residence. 28.7% reported residing in permanent housing and 8.5% reported staying in Jail, Prison, or a Juvenile Detention Facility prior to their current living situation.

The total amount of time identified households have reported being homeless includes continuous episodes of homelessness as well as the total time from various episodes of homelessness over the past 3 years. A total of 47% of identified homeless households reported their total length of homelessness was between 0 and 6 months. Within this group, 21% were homeless from 0 – 2 months and 25.9% were homeless between 3 and 6 months. For those with longer periods of homelessness, 29.4% of homeless households reported that their total length of homelessness was more than 1 year. In looking at those households that had lengths of homelessness exceeding one year, 114 households (26.6%) were homeless between 1 and 3 years while 12 households (2.8%) reported their total length of homelessness exceeded 3 years.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	119	0
Black or African American	121	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	100	5
Not Hispanic	156	0

Data Source
Comments:

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

There were no chronically homeless families that were unsheltered and two chronically homeless families that were sheltered. There were 92 persons in households with adults and children that experienced homelessness. 90 individuals were sheltered and 2 individuals were unsheltered.

Among children ages 0 – 5 counted as homeless were 59% of the population identified as there was 1 veteran.

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

Racial Disparities in Total Homeless Population

NJ Counts 2019 provides a snapshot of the population experiencing homelessness in the Middlesex County on a single night. The results are intended to assist communities in understanding the characteristics and needs of those experiencing homelessness to improve service delivery and resource targeting to effectively end homelessness. On January 22, 2019 there were 620 persons experiencing homelessness on a single night in the Middlesex County. In looking at the racial breakdown of those experiencing homelessness in relation to the racial breakdown in the general population and those living in poverty, disparate impacts along racial lines become evident. According to the American Community Survey 2017 annual estimates prepared by the Census Bureau, about 837,288 people live in Middlesex County, and 8.3% (69,297 persons) of Middlesex County residents are living below the poverty line. There is a strong correlation between poverty and homelessness, however, the racial disparities evident in the counted homeless population indicate that poverty alone does not determine

who will experience homelessness. Given the disparities present in the data, it is evident that systemic racism plays a significant role in factors contributing to homelessness. The data from Figure R.1 indicates the following:

- Persons identifying as Black or African American are overrepresented in the counted population experiencing homelessness. While 9.31% of the general population, persons identifying as Black or African American are 12.29% of the population in poverty and 37.2% of the identified population experiencing homelessness.
- Persons identifying as Hispanic/Latino are also overrepresented among the population living in poverty and homelessness. While 20.38% of the general population, persons identifying as Hispanic/Latino are 42.16% of the population in poverty and 38.5% of the identified population experiencing homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered homeless are mostly persons in households with adults. Sheltered homeless are mostly people in households with adults and children, and are disproportionately African American and Hispanic. Chronically homeless individuals also make up a large portion of the unsheltered and sheltered homeless.

Discussion:

The 2019 Point in Time estimate for 2019 shows that 620 individuals in the county and 49 in the City of Perth Amboy experienced homelessness. Most of the homeless were sheltered as the counts were done in the winter. The City of Perth Amboy is committed to strong and vital neighborhoods. This will be achieved through strong fiscal policies and economic and housing development investments.

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

Introduction:

This section describes the housing needs of persons who are not homeless but require supportive housing.

Describe the characteristics of special needs populations in your community:

People in need of housing assistance among the non-homeless includes mostly elderly and persons with disabilities. There are several senior living facilities to cater to this need.

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

The special needs population need affordable housing options as well as access to healthcare services, transportation services and community activities. These needs are met through senior living buildings operated by the Perth Amboy Housing Authority, non-profits that provide senior support and the City's Office on Aging which provides senior services.

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

Perth Amboy is within the New York City Metropolitan Statistical Area. In Perth Amboy, there are 745 reported cases of HIV and AIDS. Cases of HIV and AIDS are 2 times more prevalent among males compared to females. Among males, the 35-44 age group has the most case of HIV and AIDS. Among females, the 25-34 age group has the most reported cases of HIV and AIDS. The number of people in the New York City Metropolitan Statistical area with HIV and AIDS is estimated around 160,000.

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

With a growing population there is increased needs for public facilities and the public services they house. The City will continue fund infrastructure improvements to support economic and community development. As needed, the City will fund parks, community facilities, social service facilities and civic buildings. The most urgent needs are new school buildings and a new firehouse.

How were these needs determined?

The need for public facilities was based on surveys, virtual meetings and a general assessment of facilities by city staff. The demand for social services and programs at community facilities shows that there is a greater need for these programs and thus the capacity at facilities to provide those needs. The master plan shows how there is a greater need for park space and open space based on the number of people and the amount of green space provided. The limited capacity of schools determined a need for a new high school, middle school and elementary school. Surveys and public meetings asked residents specifically about public facilities and what they thought was the greatest need for public facilities in the City and in their neighborhood. The public most frequently commented that new parks and community centers are a great need.

Describe the jurisdiction's need for Public Improvements:

The City of Perth Amboy plans to improve public infrastructure that impacts communities and quality of life. Improvements will include street repairs, sidewalk repairs, tree plantings and water/sewer systems. The public has commented that there is a need for better lighting on the streets and other public areas.

How were these needs determined?

Street and sidewalk improvements are assessed by a visual inspection of the condition. The public will also call the City to make requests for repairs. Infrastructure in the poorest condition is prioritized for repairs.

Describe the jurisdiction's need for Public Services:

The many public services provided by the City of Perth Amboy and local organizations are crucial for the quality of life of Perth Amboy residents. Important public services include senior service, youth service, transportation service, employment training and housing counseling. The City has a public service cap of 28% of the annual grant or \$332,000, whichever is greater.

How were these needs determined?

The needs for public services are determined by the success and demand of current programs as well as public outreach methods where residents highlighted the importance of many of the public service programs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

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

Introduction

This section describes the housing characteristics, the supply and demand of public housing, and housing needs.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	4,810	28%
1-unit, attached structure	835	5%
2-4 units	7,315	42%
5-19 units	2,835	16%
20 or more units	1,600	9%
Mobile Home, boat, RV, van, etc	0	0%
Total	17,395	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Perth Amboy is not a large city though the housing density creates an urban environment. The majority of buildings are 2 - 5 stories with 2 - 19 units and there are very few single family homes.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	355	3%
1 bedroom	215	4%	3,180	29%
2 bedrooms	1,230	24%	4,270	39%
3 or more bedrooms	3,780	72%	3,245	29%
Total	5,225	100%	11,050	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Housing assistance programs target very low income individuals and households. Programs for housing rehabilitation have focused on single family homes and duplexes. The City should focus on targeting

buildings with many units for rehabilitation funding since most of the buildings in Perth Amboy are between 2 and 19 units.

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

No units are expected to be lost from the affordable housing inventory.

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

The availability of housing does not satisfactorily meet the needs of the population. An increased amount of options for housing would help Perth Amboy grow and improve quality of life for Perth Amboy residents. Overcrowding of housing is evidence that the amount of housing and the available types of housing do not meet the needs of the residents. Redevelopment and new housing options will help improve the housing situation. Many residents of Perth Amboy are low income and there is a great need for affordable housing. Perth Amboy has more than its fair share of affordable housing as determined by COAH. The large amount of affordable housing creates a burden on the City because there is lower tax revenue and higher costs to provide services, though the City understands that residents are in need of affordable housing types. Development that combines market rate housing with new affordable units will help address both of the issues. The waiting list for affordable housing has become so long that the Housing Authority is no longer accepting people to be added onto the waiting list.

Describe the need for specific types of housing:

There is a need of affordable housing of all types, including multifamily housing, single bedroom apartments and efficiency units. The majority of rental housing is 2 bedroom units. As we know that overcrowding is a large issue for renters, it is evident that most of these units house more than two people. Affordable housing for families of 3 or more is needed, as many families are larger families and live with their extended family.

Discussion

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

Introduction

AFFORDABILITY REQUIREMENTS

Affordable housing is defined under New Jersey’s Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Perth Amboy is in COAH’s Region 3, which includes Middlesex, Hunterdon and Somerset counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of “low-income” households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter “UHAC”) at N.J.A.C. 5:80-26.3(d) and (e) requires that the maximum rent for a qualified unit be affordable to households with incomes 60% or less than the median income for the region. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined by COAH using the federal income limits established by Department of Housing and Urban Development (hereinafter “HUD”) on an annual basis. In the spring of each year, HUD releases updated regional income limits, which COAH historically has reallocated to its regions. It is from these income limits that the rents and sale prices for affordable units are derived. However, COAH has not published updated income limits or rent increases since 2014. As a result, the Affordable Housing Professionals of New Jersey (“AHPNJ”) have published annual income limits the last several years.

The following section describes the costs of housing and housing affordability.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	319,300	245,800	(23%)
Median Contract Rent	903	1,020	13%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,095	9.9%
\$500-999	4,230	38.3%
\$1,000-1,499	4,640	42.0%
\$1,500-1,999	1,010	9.1%
\$2,000 or more	75	0.7%
Total	11,050	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	915	No Data
50% HAMFI	4,300	400
80% HAMFI	7,890	1,255
100% HAMFI	No Data	2,410
Total	13,105	4,065

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,148	1,360	1,746	2,213	2,600
High HOME Rent	1,148	1,360	1,688	1,942	2,148
Low HOME Rent	1,036	1,110	1,331	1,538	1,716

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing for low income households. Homelessness, overcrowding and households spending more than 30% of their income on housing is evidence that there is not enough housing options for low income households.

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

The housing market has been improving slowly. The value of homes and the cost of rent has increased since 2000 making it harder for households to afford housing. New housing development and housing programs will help keep housing affordable.

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

The prices for gross rents for 2020 which do not account for the specified utility allowances for rental units or for specific mortgages rates, taxes, etc. for sales units. As a note, rents have increased by a collective 5.1% in 2015, 2016 and 2017, by 2.2% in 2018, 2.6%, in 2019, and by 1.9% in 2020. Rent for a 1 bedroom apartment is \$1,153, for a 2 bedroom \$1,627, 3 bedroom \$1,880 for a moderate income household. This shows that utilities make up a large portion of the housing costs. Also, this suggests that there is an affordability problem for housing types with any number of bedrooms.

AFFORDABILITY REQUIREMENTS

Affordable housing is defined under New Jersey's Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Perth Amboy is in COAH's Region 3, which includes Middlesex, Hunterdon and Somerset counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of "low-income" households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e) requires that the maximum rent for a qualified unit be affordable to households with incomes 60% or less than the median income for the region. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined by COAH using the federal income limits established by Department of Housing and Urban Development (hereinafter "HUD") on an annual basis. In the spring of each year, HUD releases updated regional income limits, which COAH historically has reallocated to its regions. It is from these income limits that the rents and sale prices for affordable units are derived. However, COAH has not published updated income limits or rent increases since 2014. As a result, the Affordable Housing Professionals of New Jersey ("AHPNJ") have published annual income limits the last several years.

Discussion

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

Introduction

This section of the Consolidated Plan describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing, the housing stock available to serve persons with disabilities and the need for housing repair.

Definitions

Substandard condition housing does not meet all the HUD housing quality standards, state codes and local codes. Substandard condition but suitable for rehabilitation is in poor condition but is structurally and in financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,375	46%	5,855	53%
With two selected Conditions	140	3%	690	6%
With three selected Conditions	15	0%	55	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,685	51%	4,450	40%
Total	5,215	100%	11,050	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	340	7%	2,395	22%
1980-1999	480	9%	1,575	14%
1950-1979	2,030	39%	3,580	32%
Before 1950	2,370	45%	3,500	32%
Total	5,220	100%	11,050	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,400	84%	7,080	64%
Housing Units build before 1980 with children present	1,294	25%	184	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The amount of households experiencing one or more of the following housing conditions is evidence of the need for housing rehabilitation. Housing conditions of concern include lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per bedroom, and cost burden of housing in greater than 30% of the household income. 58% of renter occupied housing (5,977 units) has one or more condition. 53% of owner occupied housing (3,269 units) has one or more housing condition. The condition of rental housing is larger concern because there are many more rental units with housing conditions compared to owner occupied units. Rental units make up a larger portion of the housing market. Renters also tend to have lower incomes and do not have the equity that a homeowner has.

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

Housing built before 1979 may contain lead based paint. There are 12,567 housing units (75.6%) in Perth Amboy that were built before 1979. 2,610 households in Perth Amboy are low or moderate income households. It can be estimated that 75% of the low income households live in housing constructed before 1979 which may contain a lead hazard. There may be up to 1,487 low and moderate income households living in housing units that contain lead-based paint hazards.

Discussion

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

Introduction

This section of the plan provides a concise summary of the needs of public housing including:

- Identification of the public housing developments in the jurisdiction;
- the number of public housing units; • the physical condition of such units;
- the restoration and revitalization needs of the units housing;
- the number of families on public housing and tenant-based waiting lists; and
- the results from the Section 504 Needs Assessment of public housing projects located within its boundaries.

The mission of the Perth Amboy Housing Authority is to provide decent housing, suitable living environments and viable urban communities for economically disadvantaged families, and elderly and disabled persons without discrimination while promoting and enhancing their self sufficiency and economic development.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			614	820				0	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are 391 public housing units and there are 920 housing choice vouchers which includes 100 rental assistance demonstration vouchers. The public housing units are in good physical condition and have regular maintenance and repairs. The HUD Real Estate Assessment Center provided Physical Inspection Scores for the three public housing properties in Perth Amboy. The Parkview on New Brunswick Avenue received a score of 94. The Wesley T. Hansen building received a score of 73. The William A. Dunlap building received a score of 82.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

There are no restoration and revitalization needs of public housing units in Perth Amboy. Regular maintenance has kept the units in good condition.

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

The Perth Amboy Housing Authority will undertake a number of strategies to improve the living environment of low- and moderate-income families residing in public housing including:

- effective maintenance of units to minimize the amount of units offline at any given time
- reduce the turnover time for vacated housing units
- assist section 8 residents of housing options outside of areas of concentrated poverty or minority areas
- market to local non-profits that assist the elderly and people with disabilities

Discussion:

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

Introduction

The section includes a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory of services includes both services targeted to homeless persons and mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Homeless facilities include:

- **Emergency Shelter:** Any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless, and which does not require occupants to sign leases or occupancy agreements.
- **Transitional Housing:** Transitional housing. A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD.
- **Permanent Supportive Housing:** Permanent housing in which supportive services are provided to assist homeless persons with a disability to live independently.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	29	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The YMCA Center for Support, Success and Prosperity funded by a CDBG grant provides homeless prevention and support services which include case management, system navigation and tangible resources leading to permanent housing. Case management includes job training and readiness, mental and physical health care referrals, life skills training, financial literacy education and parenting skills.

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

The Salvation Army provides a food pantry, soup kitchen and youth programs. InfoLine of Middlesex County provides support for health and human services for homeless and unemployed individuals.

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

Introduction

This section describes, to the extent information is available, facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

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

Special needs populations are in need of affordable housing, social and mental health services, rehabilitation services, housing assistance.

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

The Perth Amboy Housing authority assists people returning from mental and physical health institutions to receive appropriate supportive housing.

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

The City of Perth Amboy intends to use CDBG Public Service fund to provide 3,278 persons with elderly support services.

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

The City of Perth Amboy will fund housing counselling and credit counselling programs provided by the Perth Amboy Housing Authority. The City will also fund tenant based rental assistance programs. These programs are available to non-homeless people with special needs as well as people without a special need.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Perth Amboy Housing Authority does not identify any public policy barriers to providing affordable housing.

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

Introduction

This section provides a concise summary of Perth Amboy’s priority non-housing community development needs that are eligible for assistance and describes the economic development needs of the Perth Amboy. Data regarding the local economic condition of Perth Amboy in comparison to the ability of the Perth Amboy’s work force to satisfy the needs of local businesses will be covered.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	18	0	0	0	0
Arts, Entertainment, Accommodations	1,688	696	9	7	-2
Construction	727	367	4	4	0
Education and Health Care Services	3,057	3,701	17	38	21
Finance, Insurance, and Real Estate	1,078	314	6	3	-3
Information	355	106	2	1	-1
Manufacturing	2,003	801	11	8	-3
Other Services	673	507	4	5	1
Professional, Scientific, Management Services	1,526	230	8	2	-6
Public Administration	0	0	0	0	0
Retail Trade	2,918	1,360	16	14	-2
Transportation and Warehousing	2,141	437	12	5	-7
Wholesale Trade	1,778	1,174	10	12	2
Total	17,962	9,693	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	23,655
Civilian Employed Population 16 years and over	22,485
Unemployment Rate	4.99
Unemployment Rate for Ages 16-24	11.80
Unemployment Rate for Ages 25-65	2.87

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	2,605
Farming, fisheries and forestry occupations	1,480
Service	2,765
Sales and office	5,955
Construction, extraction, maintenance and repair	1,480
Production, transportation and material moving	2,620

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,600	67%
30-59 Minutes	6,105	28%
60 or More Minutes	1,155	5%
Total	21,860	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,300	205	3,055

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,440	220	2,725
Some college or Associate's degree	4,835	135	1,120
Bachelor's degree or higher	3,170	215	890

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	210	755	665	2,735	2,455
9th to 12th grade, no diploma	890	990	790	1,630	445
High school graduate, GED, or alternative	1,905	3,070	2,840	3,480	1,550
Some college, no degree	1,850	1,415	1,235	1,710	295
Associate's degree	330	670	545	515	110
Bachelor's degree	180	1,215	920	1,245	240
Graduate or professional degree	8	205	305	380	215

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,314
High school graduate (includes equivalency)	30,329
Some college or Associate's degree	35,602
Bachelor's degree	45,833
Graduate or professional degree	61,611

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The major employment sectors in Perth Amboy include education and healthcare services, retail trade, manufacturing and wholesale trade. The largest percentage of the City of Perth Amboy's labor force is

employed in the education and healthcare services sector which consists of 37% of the labor force. Two of the largest employers in the City include the Board of Education and the Raritan Bay Medical Center. The next largest percentage of the labor force is employed in the Retail Trade sector which consists of 15% of the labor force. Large employers, Raritan Bay Medical Center, US Food Services, Tropical Cheese, Preferred Freezer Services, the Perth Amboy School District, the Jewish Renaissance Medical Center, and Target Warehouse are all located in Perth Amboy

Describe the workforce and infrastructure needs of the business community:

Businesses in Perth Amboy would benefit from infrastructure improvements including street repairs and upgrades to the water system. Businesses would also benefit from financial training, marketing assistance, and microloans. There are many small businesses in Perth Amboy, and many of them do not last very long. Business training and loans can help these businesses succeed. Additionally, ESL classes would help in service industry jobs in particular.

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

Perth Amboy was among the hardest-hit areas early on in New Jersey's coronavirus crisis, with 2,464 positive cases and 136 deaths to date. Our waterfront city in Middlesex County was ravaged early on both on the public health side and economically. When Gov. Phil Murphy closed all non-essential businesses in March, affecting our mostly Latino-run commerce, and socially as the majority of its Latino population are essential workers that, for the most part, do not have the luxury of working from home, our city faced a challenge like it's never seen. With favorable data now pointing to a decline in coronavirus cases and hospitalizations around the state, our local administration is moving to help our economy get back on track at pre-pandemic levels launching our Back to Business initiative, notwithstanding strict measures enforced as the virus rages elsewhere around the nation.

Our small businesses are the backbone of the City's economy and many have struggled during the pandemic. A majority of our businesses in the downtown district are smaller moms-and-pops shops and unlike major corporations do not have the resources to adapt. Our administration must assist them in reinventing themselves in effort to help them recoup lost revenue.

Studies show that New Jersey is suffering one of the worst unemployment rates in the country and of its time, with a rate of 16.6% in July of 2020. Perth Amboy had its highest unemployment rate in June of 2020 at 24.1% up from 4.4% at the same time last year.

The City of Perth Amboy is a growing city. Current and planned redevelopment projects will increase the desirability of Perth Amboy as a place to live and work and further increase the growth rate. A current redevelopment project next to the Outerbridge Crossing constructed 1.2 million square feet of

warehousing with commercial offices and light manufacturing. This project has brought many jobs to the City, increase the tax revenue, and supported other businesses in the area. The train station area redevelopment is in the works that will provide new housing, and retail in the downtown area while promoting economic revitalization for the rest of the downtown. The state has invested almost \$100 million in to the train facilities and station in the City to make them ADA compliant and increase service. A large redevelopment project on the southerwestern border will create ratables and jobs in the service industry.

In addition, the NJ Department of Community Affairs awarded the City with a 5 year grant where the City will focus on making physical improvements that show that Perth Amboy is committed to perserving and revitalizing the Downtown District resulting in increased economic value, place value, social value and civic value.

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

The highest amount of unemployment is among residents with an educational attainment of less than an associates degree. Most of Perth Amboy residents only have a high school diploma or equivalent. The largest employment sector of healthcare and education services requires an educated and skilled labor force. While there are many residents in Perth Amboy within this workforce, many people commute to Perth Amboy to work in these fields. The next highest employment sectors or retail trade, manufacturing and wholesale trade matches the majority of the workforce as these position require unskilled labor and skilled labor.

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

The Jewish Renaissance Foundation (JRF) provides workforce training services. JRF provides training, education, and testing to help people who have not graduated high school obtain their GED. The JRF also has a workforce training program where they teach people construction and carpentry skills. JRF has a building where they have students practicing to rebuild the building. They also hold workshops on financial opportunities and entrepreneurship. The employment bootcamp helps people with resumes, interviewing skills, and job searching. Additionally, they provide educations in training in arts, media, music and entertainment.

The Perth Amboy Housing Authority also provides workforce training initiatives to their public housing residents. Activities include classes on credit counselling, budgeting, resume writing, interviewing, obtaining a GED, and skills training.

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

Yes

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

There are several economic development initiatives that the City is undertaking that can be coordinated with the Consolidated Plan. The Fayette Street bridge is an important piece of transportation infrastructure because it is a truck route that provides access the many businesses and large employers. Truck traffic is restricted on this bridge because of its condition. Trucks instead have to go over a bridge on the paralel street which has heavy pedestrian traffic.

Park space is an important amenity for City residents. Proposed park improvements from the CEDS Plan include the restoration of Willow Pond and the development of the Second Street Park. These facilities will draw people to live, work, and invest in Perth Amboy. The Second Street Park will serve as an important connection between the train station and the waerfront. The park is an important part of the transit district. Willow Pond is located at one of the most heavily used parks in Perth Amboy. Restoration of the pond will serve as environmental education for Perth Amboy Students.

The Gateway Neighborhood Collaborative is a neighborhood revitalization initiative led by the Jewish Renaissance Foundation and PARTNER (the Housing Authority's CDC). This project is a community led initiative to improve the Gateway Neighborhood.

The Train Station rehabilitation project - NJ Transit has allocated an additional \$9.6 million for the final desing for a major over hall of the City's 86 year old train station. The construction and redesign which includes making the platform ADA compliant and friendly will open up many economic opportunities for our community. The redesign will become the cornerstone to a transit village, a move that would open up millions of dollars in redevelopment projects. In addition, Perth Amboy also has 4 oppportunity zones designations.

Discussion

MA-50 Needs and Market Analysis Discussion

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

There are four census tracts that have a concentration of households with multiple housing problems. Concentration is defined as a greater than 60% of households with a housing problem. The four southern most census tracts have greater than 60% of households with a housing problem. The census tracts include 34023004800 (65.81%), 34023005000 (64.35%), 34023004900 (61.25%), and 34023004700 (61.02%).

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

Racial and ethnic minority groups and low income families are concentrated throughout the City with lower concentrations in the southeast waterfront area and the orthwest residential area.

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

There are many apartments, duplexes, and single family homes. Housing density is fairly high. Many homes are in need of maintenance and repairs. There are also many section 8 vouchers in this area. Residents are primarily hispanic.

Are there any community assets in these areas/neighborhoods?

There are many community assets in these neighborhoods including parks, community centers, recreation facilities, non-profit services, social services, retail and transportation.

Are there other strategic opportunities in any of these areas?

The downtown area has a great opportunity for urban revitalization and redevelopment. The City has been working on planning for transit oriented development which will bring new housing oportunities, new jobs, an increased tax base and accessible public transportation. The waterfront area at Sadoski Park has great oportunities to create an outstanding waterfront recreation area to attract visitors and provide a great quality of life amenity to residents.

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

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

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan addresses the priority needs of Perth Amboy and described strategies that the City will undertake to serve the priority needs. An overview of the influence of market conditions, institutional delivery structure, public housing, barriers to affordable housing, geographic priorities, lead-based paint hazards, anti-poverty strategy, anticipated resources, goals and subsequent monitoring will be covered. The primary emphasis of the goals is the continuance of maintaining and improving the quality of life of low and moderate-income residents. The City of Perth Amboy will prioritize projects and programs that meet program eligibility requirements and have the largest long term impact on low and moderate income residents.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Downtown Business District
	Area Type:	CDFI area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Commercial
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Downtown Business District is bounded by Market Street to the south, Fayette Street to the north, High Street to the east and Prospect Street to the west.
	Include specific housing and commercial characteristics of this target area.	This area is composed of many small businesses including restaurants, shopping, grocery stores, hair and nail salons, laundromats, bakeries, banks, and offices. Housing is predominantly apartments above ground level retail business.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The citizen participation process noted that people do not like to go downtown for a number of reasons including the perception that it is not attractive, it is not safe, there is not enough parking. Helping the businesses in this area will help improve the shopping environmental and the aesthetics of the downtown.
	Identify the needs in this target area.	The needs of businesses in this area includes facade improvements, job training, financial counselling, and small business loans.
What are the opportunities for improvement in this target area?	There are many opportunities for improvements in this area including building improvements, redevelopment and infill development, street and sidewalk and public space improvement, and assistance to businesses.	
Are there barriers to improvement in this target area?	Cooperation with local business and property owners might be an issue.	

2	Area Name:	City Wide Programs
	Area Type:	Programs serving residents all across the City
	Other Target Area Description:	Programs serving residents all across the City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	City wide.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	Infrastructure improvements, park improvements, facilities, social services, etc.
	Are there barriers to improvement in this target area?	Staffing and financial support.
3	Area Name:	< 50% HMFI Census Tracts
	Area Type:	Low to moderate income census tracts
	Other Target Area Description:	Low to moderate income census tracts
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The primary national objectives of HUDs programs are to benefit low-income and moderate income residents. Perth Amboy’s block grant program funds will be targeted to low-income and moderate income neighborhoods and fund activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. Guided by the eligibility requirements, the City of Perth Amboy has recognized the priority need categories for the five-year planning period. Relative priorities and target funding proportions were established through the synthesis of the needs information obtained through the plan development process described elsewhere in this document.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Senior Services
	Priority Level	High
	Population	Elderly
	Geographic Areas Affected	Programs serving residents all across the City
	Associated Goals	Program Administration - CDBG Program Administration - HOME Senior Services
	Description	Seniors need special services and care including healthcare, social services and programs. Senior services help improve the quality of life for seniors and families with seniors family members.
	Basis for Relative Priority	Senior services is a high priority because there are many senior citizens in the City that need assistance with social services, transportation and general activities. There is a high demand for these services and there are programs for senior citizens daily.
2	Priority Need Name	Youth Programs
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Programs serving residents all across the City

	Associated Goals	Program Administration - CDBG Program Administration - HOME Recreation Seasonal Programs Youth Services
	Description	It is important that Perth Amboy's youth are engaged and active. Youth programs help young people learn, be active, meet new friends. Many young people do not have formal activities to be engaged in because family members are busy working or they cannot afford certain programs. Affordable programs to engage the city's youth helps families and creates responsible young people.
	Basis for Relative Priority	Youth programs are a high priority because there are many young people in Perth Amboy. Youth from low-income families are especially in need of activities to be engaged in. Low-income families often cannot afford to have their children in after school programs, day care or camps when they are not in school. Leaving children unattended is not safe and children need to be engaged in activities to socialize. Free and low cost youth programs are very important to help the City's young people and their families.
3	Priority Need Name	Job Training
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Programs serving residents all across the City
	Associated Goals	Program Administration - CDBG Program Administration - HOME Youth Employment Program Youth Services
	Description	Job training is necessary to help Perth Amboy residents obtain a new and higher paying job. Job training builds skills in individuals that lead to a better life outcome for individuals and their families. Perth Amboy has lower education attainment rates compared to other municipalities in Middlesex County. Job training is especially important for people without a formal education to be financially stable.

	Basis for Relative Priority	Job training is a high priority because unemployment is high and residents have a lower educational attainment than other municipalities in the county. Job training programs will help residents gain skills in areas that have demand for those skills.
4	Priority Need Name	Park Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Low to moderate income census tracts
	Associated Goals	Park Improvements Program Administration - CDBG Program Administration - HOME
	Description	The limited budget and staff for facilities upgrades and maintenance makes it difficult to provide recreation amenities that are needed.
	Basis for Relative Priority	Parks are a necessary amenity for communities. Parks provide activities and programs for young people and families, allow people to be active and outdoors and provide an important natural space in an urban environment.
5	Priority Need Name	Street & Sidewalk Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	Low to moderate income census tracts
	Associated Goals	Program Administration - CDBG Program Administration - HOME Street and Sidewalk Improvements
	Description	The City is unable to repair all the streets that are in need of repair. The City has to prioritize the most urgently needed street repairs. CDBG and NJDOT funding has been important to help the City make necessary street improvements. In addition to repairing streets, the City needs to repair some of the sidewalks on City owned properties.
	Basis for Relative Priority	Many streets and sidewalks throughout the City are in need of repair. This is a high priority because the streets are essential for transportation. Old streets with potholes and cracks and bumps are unsafe. The City will repave streets in low income neighborhoods. This will also help improve the aesthetics of neighborhoods and low income areas.
6	Priority Need Name	Housing Counseling
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Programs serving residents all across the City
	Associated Goals	Housing Counselling Program Administration - CDBG Program Administration - HOME
	Description	Homebuyers benefit greatly from counseling before and after they purchase a home. Financial literacy and credit counseling prevents homeowners from going into foreclosure.

	Basis for Relative Priority	Housing counseling is a high priority program because it helps public housing residents become more financially stable so they they can move out of public housing and because it helps prevent people from becoming homeless.
7	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Low to moderate income census tracts
	Associated Goals	Housing Acquisition and Rehabilitation Housing Rehabilitation Program Administration - CDBG Program Administration - HOME
	Description	Many homeowners are unable to provide the upkeep needed for their homes. Housing rehabilitation helps low income people make necessary home improvements to improve their housing condition. Housing rehabilitation stabilizes homeownership and helps prevent foreclosure.
	Basis for Relative Priority	Housing rehabilitation is a high priority because many homeowners are not able to afford the upkeep of their homes. In order to maintain a high quality housing stock, it is important to assist low to moderate income residents with housing rehabilitation.
8	Priority Need Name	Historic Preservation
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	Downtown Business District Low to moderate income census tracts
	Associated Goals	Historic Preservation Program Administration - CDBG Program Administration - HOME
	Description	Perth Amboy is a very historic city with many historically significant buildings. The preservation of historically significant buildings is important to the identity and character of Perth Amboy. The historic significance of Perth Amboy is an important attraction to bring people into Perth Amboy and serves as an important part in economic and community development.
	Basis for Relative Priority	Perth Amboy is a very historic City with many beautiful historic structures. The history of the City is important to the City's character and serves as an educational resource for the City's children and serves to attract visitors. Prservation of these structures in necessary to ensure that the buildings remain for many years to come.
9	Priority Need Name	Tenant Based Rental Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low to moderate income census tracts
	Associated Goals	Program Administration - CDBG Program Administration - HOME Tenant Based Rental Assistance

	Description	Rental assistance helps people in unfavorable circumstances make it through the next month financially. Rental assistance prevents renters from being evicted if they have not been able to make their rent payments. Many Perth Amboy residents have a low-income and rental housing is not inexpensive. While the route of the problem is housing affordability, it is necessary to help those who are in a time of need.
	Basis for Relative Priority	Tenant based rental assistance is a high priority because many residents have trouble managing finances and rent. Rental assistance helps prevent people from homelessness and maintain a stable household.
10	Priority Need Name	First Time Homebuyers
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	Low to moderate income census tracts
	Associated Goals	First Time Homebuyers Program Administration - CDBG Program Administration - HOME
	Description	It is important to build homeownership in Perth Amboy. Homeowners tend to take better care of their homes and neighborhood and be more involved in the community. Homeownership also builds equity for families. Assisting low income people in purchasing a home helps them become financially responsible and independent.
	Basis for Relative Priority	First time homebuyers is a high priority because the City needs a strong community of homeowners. Homeownership helps create a stable economy, create strong neighborhoods and build equity for families. Assisting households in purchasing their first home is a great method to achieve these goals.
11	Priority Need Name	Economic Development
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children
	Geographic Areas Affected	Downtown Business District Programs serving residents all across the City Low to moderate income census tracts
	Associated Goals	Economic Development Program Administration - CDBG Program Administration - HOME
	Description	Economic development activities will help to create and retain jobs and help make create entrepreneurial businesses and increase the competitiveness of existing businesses.
	Basis for Relative Priority	Economic development activities are necessary to create and retain jobs as well as help existing businesses improve their economic competitiveness.
12	Priority Need Name	Facade Improvement
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Downtown Business District
	Associated Goals	Economic Development Historic Preservation Program Administration - CDBG Program Administration - HOME

	Description	Many businesses in the downtown and commercial districts could benefit from the improved appearance of the building facade. A facade program would help business owner restore and repair their building facade.
	Basis for Relative Priority	A facade improvement program is a high priority because it is necessary to provide an attractive downtown if we want to attract people to visit, shop, and dine in our City.
13	Priority Need Name	Neighborhood Preservation
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	Downtown Business District
	Associated Goals	Neighborhood Preservation Project
	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 \$20,000 annually, to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.
	Basis for Relative Priority	

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The 2010 census shows that 64.5% of households are renter occupied. This is equal to 9,949 households. 39.3% of renter occupied family households are single parent households, 29.2% of which are single mother households. 65.3% of renter occupied households earn less than \$50,000 per year. 35.8% of owner occupied households earn less than \$50,000 per year. The American Community Survey shows that rent is steadily increasing. 44.1% of households are families with children under 18. As rents increase, and many households are cost burdened by housing costs, the need for tenant based rental assistance will continue.
TBRA for Non-Homeless Special Needs	Tenant based rental assistance is in greater demand for people with special needs. Senior citizens and disabled people may have a harder time finding work or have a limited income which can create a housing cost burden necessitating rental assistance.
New Unit Production	The American Community Survey shows that 9.5% of households are overcrowded with more than 1 person per bedroom. Households become overcrowded because it costs less to fit more people into a smaller living space. Production of new housing will stabilize the housing market and lead to more fairly priced units that can reduce the occurrence of overcrowded housing.
Rehabilitation	41% of households were built before 1950. This is a very old housing stock that requires rehabilitation, renovation and upgrades. Rehabilitating the housing is important to the historic character of the City and creating a suitable living environment.
Acquisition, including preservation	There are many residential buildings in Perth Amboy that are not maintained and are left vacant by the property owner. Acquiring these buildings and rehabilitating them so they can become occupied helps create more housing and improves the neighborhood. The aged housing stock is more deteriorated and requires the greater need for acquisition and preservation.

Table 49 – Influence of Market Conditions

This table displays the population, number of households, and median income for a base year and recent year and calculates the percentage of change. The percent change column is automatically calculated. Data Source: American Community Survey (ACS).

SP-35 Anticipated Resources - 91.215(a)(4), 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	659,503	0	33,385	692,888	2,520,000	Funds will be used to support the CDBG programs and projects designated for year one.

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	420,534	0	43,650	464,184	1,030,088	Funds will be used to support the HOME programs and projects designated for year one.

Table 50 - Anticipated Resources

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

Federal funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas. Section 8 vouchers and counseling funding will supplement housing development and first time homebuyer assistance. The City will also see out DOT funding to support road improvements and EDA funding to support economic development initiatives. All projects have other sources of funding, including state aid, private foundations and other grants.

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

City parks, streets and public spaces will be improved to create improved infrastructure and amenities for city residents. Available undeveloped public land will be used for new park spaces. Other publicly owned properties may be used for redevelopment and provide new housing opportunities which will include affordable housing. However, the City does not own much property outside of existing parks or public facilities.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Perth Amboy Office of Economic and Community Development	Government	Planning public facilities	Jurisdiction
City of Perth Amboy Department of Human Services	Government	Ownership public facilities public services	Jurisdiction
PERTH AMBOY HOUSING AUTHORITY	PHA	Economic Development Ownership Planning Public Housing Rental public services	Region
Puerto Rican Association for Human Development Inc	CHDO	Ownership Rental public services	Jurisdiction
Jewish Renaissance Foundation	Non-profit organizations	Economic Development Planning neighborhood improvements public services	Jurisdiction
Jewish Renaissance Community Development Corporation	Non-profit organizations	Ownership Rental	Jurisdiction
Raritan Bay Area YMCA	Subrecipient	Homelessness public services	Jurisdiction
Coming Home of Middlesex County, Inc.	Continuum of care	Homelessness	Region
Perth Amboy Business Improvement District	Subrecipient		

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Perth Amboy has great strengths on providing social services for low income residents and families, from youths to seniors. The City has been successful in providing housing rehabilitation and housing support services including housing rehabilitation, home repairs, rental assistance and housing counseling. One gap in providing housing has been the development of new housing units. Perth Amboy has an old housing stock, so it is important to improve the existing housing stock, but this could be better balanced with new development.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education			
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills		X	
Mental Health Counseling	X	X	
Transportation		X	
Other			

Table 52 - Homeless Prevention Services Summary

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

There are facilities in Perth Amboy that provide transitional housing for homeless individuals. There are also services and soup kitchens for homeless individuals. One gap in providing services to the homeless

is that there are no emergency shelters. Perth Amboy does not have a very large homeless population, though they could be better served by having a homeless shelter. Homeless services in Perth Amboy should provide better services for women. Some of the homeless facilities in Perth Amboy provide transitional housing only to men. While males are more likely to be homeless, it is important to provide homelessness services to both genders.

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

Perth Amboy does very well at providing services to low-income residents, the elderly and youths. There are not many programs targeted towards disabled people, though many programs are available to people with disabilities as well as people without a disability. Job training, employment assistance, mental health counselling and health services could be better provided to homeless people.

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

The City will work more closely with social services providers to come up with ways to be able to provide more extensive programs to special needs populations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	< 50% HMFI Census Tracts	Housing Rehabilitation	HOME: \$286,079	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Senior Services	2020	2024	Non-Housing Community Development	City Wide Programs	Senior Services	CDBG: \$405,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
3	First Time Homebuyers	2020	2024	Affordable Housing	< 50% HMFI Census Tracts	First Time Homebuyers	HOME: \$335,438	Direct Financial Assistance to Homebuyers: 100 Households Assisted
4	Recreation Seasonal Programs	2020	2024	Non-Housing Community Development	City Wide Programs	Youth Programs	CDBG: \$182,500	Public service activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
5	Housing Counselling	2020	2024	Affordable Housing	City Wide Programs	Housing Counseling	CDBG: \$70,200	Public service activities for Low/Moderate Income Housing Benefit: 3000 Households Assisted
6	Youth Employment Program	2020	2024	Non-Housing Community Development	City Wide Programs	Job Training	CDBG: \$285,750	Jobs created/retained: 500 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Park Improvements	2020	2024	Non-Housing Community Development	< 50% HMFI Census Tracts	Park Improvements	CDBG: \$522,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10000 Households Assisted
8	Street and Sidewalk Improvements	2020	2024	Non-Housing Community Development	< 50% HMFI Census Tracts	Street & Sidewalk Improvements	HOME: \$488,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
9	Tenant Based Rental Assistance	2020	2024	Affordable Housing	< 50% HMFI Census Tracts	Tenant Based Rental Assistance	HOME: \$260,000	Tenant-based rental assistance / Rapid Rehousing: 250 Households Assisted
10	Historic Preservation	2020	2024	Non-Housing Community Development	< 50% HMFI Census Tracts	Facade Improvement Historic Preservation	CDBG: \$63,415	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
11	Housing Acquisition and Rehabilitation	2020	2024	Affordable Housing	< 50% HMFI Census Tracts	Housing Rehabilitation	HOME: \$292,211	Homeowner Housing Rehabilitated: 10 Household Housing Unit
12	Economic Development	2020	2024	Non-Housing Community Development		Economic Development Facade Improvement	CDBG: \$215,000	Jobs created/retained: 250 Jobs
13	Youth Services	2020	2024	Non-Housing Community Development	City Wide Programs	Job Training Youth Programs	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Program Administration - CDBG	2020	2024	Oversight of the CDBG Program	City Wide Programs	Economic Development Facade Improvement First Time Homebuyers Historic Preservation Housing Counseling Housing Rehabilitation Job Training Park Improvements Senior Services Street & Sidewalk Improvements Tenant Based Rental Assistance Youth Programs	CDBG: \$615,510	Public service activities for Low/Moderate Income Housing Benefit: 40000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Program Administration - HOME	2020	2024	Administration	City Wide Programs	Economic Development Facade Improvement First Time Homebuyers Historic Preservation Housing Counseling Housing Rehabilitation Job Training Park Improvements Senior Services Street & Sidewalk Improvements Tenant Based Rental Assistance Youth Programs	HOME: \$133,748	Public service activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
16	Neighborhood Preservation Project	2020	2024	Non-Housing Community Development	Downtown Business District	Neighborhood Preservation	CDBG: \$100,000	Homeless Person Overnight Shelter: 6000 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	The City of Perth Amboy will aim to rehabilitate twenty five low-income owner occupied residential buildings.
2	Goal Name	Senior Services
	Goal Description	The City of Perth Amboy will aim to provide public services to over four thousand senior citizens.
3	Goal Name	First Time Homebuyers
	Goal Description	The City of Perth Amboy will aim to assist one hundred first time homebuyers.
4	Goal Name	Recreation Seasonal Programs
	Goal Description	Provide free recreation programs to over forty thousand people.
5	Goal Name	Housing Counselling
	Goal Description	Provide housing and credit counselling for over three thousand people including first time homebuyers.
6	Goal Name	Youth Employment Program
	Goal Description	Provide work training and experience for over five hundred young people.
7	Goal Name	Park Improvements
	Goal Description	Provide public facility improvements to five public parks with benefits to over ten thousand households.

8	Goal Name	Street and Sidewalk Improvements
	Goal Description	Provide street and sidewalk improvements to over twenty five streets and benefitting over fifty thousand people.
9	Goal Name	Tenant Based Rental Assistance
	Goal Description	Assist 250 households with rental assistance.
10	Goal Name	Historic Preservation
	Goal Description	Preserve historic facilities for the benefit of over one thousand people.
11	Goal Name	Housing Acquisition and Rehabilitation
	Goal Description	The City will aim to assist in acquiring and rehabilitating ten housing units to be sold at an affordable rate to low-income residents.
12	Goal Name	Economic Development
	Goal Description	Coordinate economic development activities to create and retain 250 jobs.
13	Goal Name	Youth Services
	Goal Description	Providing training, assistance and counseling to 250 at risk youth.
14	Goal Name	Program Administration - CDBG
	Goal Description	Planning, project management and oversight of the CDBG program.
15	Goal Name	Program Administration - HOME
	Goal Description	Provide oversight, planning and project management for HOME funded projects and programs.

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 \$20,000 annually, to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.

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

It is estimated that the City will provide five households with affordable housing throughout the implementation of the Five Year Plan.

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

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

The Perth Amboy Housing Authority has met its needs of the number of accessible units as required by Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Programs to help public housing residents are actively advertised to all residents.

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

No

Plan to remove the ‘troubled’ designation

n/a

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

Barriers to Affordable Housing

The Perth Amboy Housing Authority does not identify any public policy barriers to providing affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Perth Amboy Housing Authority does not identify any public policy barriers to providing affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

The City will work with transitional housing providers and the CoC to reach out to homeless persons and assess their individual needs.

Addressing the emergency and transitional housing needs of homeless persons

The City will work with Coming Home en Community Services who provides transitional housing in the County. An analysis of capacity and demand of transitional housing services will identify the needs for homeless people. There are currently no emergency shelters in Perth Amboy. People in need of emergency shelters will be referred to shelters in nearby towns through the 211 network facilitated by Coming Home.

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.

Homeless individuals will be assisted and provided with information on all housing services, including transitional housing, rental assistance programs, job training programs and social service providers. This will help homeless individuals get out of homelessness and gain a stable living situation.

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

The City will assist low-income individuals and families by providing services that will help them financially and prevent homelessness. Programs such as housing and credit counselling, rental assistance, home rehabilitation, and services for youth and elderly will help households financially and prevent homelessness.

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

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

All housing rehabilitation projects will test for lead contamination from lead based paint before and after rehabilitation and an assessment will be done on all homes built before 1978 receiving First Time Home Buyers assistance.

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

Lead based paint hazards are more prominent in older houses. Housing rehabilitation projects will renovate older housing and address potential lead based paint hazards. Neighborhoods with an older housing stock and households with children will be a higher priority.

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

All housing rehabilitation programs are required to test for lead contamination.

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

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

The City of Perth Amboy will aim to help 150 families get out of poverty. This can be achieved through coordination of affordable housing programs and other programs aimed to benefit low income families. Public service programs in conjunction with affordable housing will help families get out of poverty. When a family is receiving a benefit from one of the programs they should be referred to other organizations that provide social services that they can benefit from. For example, when a household receives a first time homebuyer's grant, they will be referred to the Housing Authority to provide housing counseling. Additionally, families will be informed of other public service programs that will contribute to their economic well-being. We are also working with The Puerto Rican Association for Human Development (PRAHD) to offer rental assistance and financial counseling to help families climb out of poverty.

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

The Perth Amboy Housing Authority has the self-sufficiency program which helps residents become less dependent on government assistance. Residents and households receiving housing assistance will be referred to the Housing Authority for their self-sufficiency programs. The self-sufficiency program provides housing and credit counseling, resume writing and interviewing skills, career planning, driver's license exam preparation, and other services.

SP-80 Monitoring – 91.230

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

The City will monitor and manage all projects and programs funded with CDBG and HOME funding. Reporting information required by organizations carrying out projects and programs will be reviewed to ensure compliance with requirements of the program. City staff will conduct file audits on all sub-grantees to further ensure compliance.

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	659,503	0	33,385	692,888	2,520,000	Funds will be used to support the CDBG programs and projects designated for year one.

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	420,534	0	43,650	464,184	1,030,088	Funds will be used to support the HOME programs and projects designated for year one.

Table 54 - Expected Resources – Priority Table

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

Federal funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas. Section 8 vouchers and counseling funding will supplement housing development and first time homebuyer assistance. The City will also see out DOT funding to support road improvements and EDA funding to support economic development initiatives. All projects have other sources of funding, including state aid, private foundations and other grants.

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

City parks, streets and public spaces will be improved to create improved infrastructure and amenities for city residents. Available undeveloped public land will be used for new park spaces. Other publicly owned properties may be used for redevelopment and provide new housing opportunities which will include affordable housing. However, the City does not own much property outside of existing parks or public facilities.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2015	2019	Affordable Housing	< 50% HMFI Census Tracts	Housing Rehabilitation	HOME: \$75,000	Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	Senior Services	2015	2019	Non-Housing Community Development	City Wide Programs	Senior Services	CDBG: \$95,000	Public service activities for Low/Moderate Income Housing Benefit: 3000 Households Assisted
3	First Time Homebuyers	2015	2019	Affordable Housing	< 50% HMFI Census Tracts	First Time Homebuyers	HOME: \$140,401	Direct Financial Assistance to Homebuyers: 17 Households Assisted
4	Recreation Seasonal Programs	2015	2019	Non-Housing Community Development	City Wide Programs	Youth Programs	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
5	Housing Counselling	2015	2019	Affordable Housing	< 50% HMFI Census Tracts	Housing Counseling	CDBG: \$30,000	Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted
6	Youth Employment Program	2015	2019	Non-Housing Community Development	City Wide Programs	Job Training	CDBG: \$79,000	Jobs created/retained: 100 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Park Improvements	2015	2019	Non-Housing Community Development	< 50% HMFI Census Tracts	Park Improvements	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
8	Street and Sidewalk Improvements	2015	2019	Non-Housing Community Development	< 50% HMFI Census Tracts	Street & Sidewalk Improvements	CDBG: \$110,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
9	Tenant Based Rental Assistance	2015	2019	Affordable Housing	< 50% HMFI Census Tracts	Tenant Based Rental Assistance	HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
10	Historic Preservation	2015	2019	Non-Housing Community Development	< 50% HMFI Census Tracts	Historic Preservation	CDBG: \$18,602	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
11	Housing Acquisition and Rehabilitation	2015	2019	Affordable Housing	< 50% HMFI Census Tracts	Housing Rehabilitation		Homeowner Housing Added: 5 Household Housing Unit
13	Youth Services	2015	2019	Non-Housing Community Development	City Wide Programs	Job Training Youth Programs	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Program Administration - CDBG	2015	2019	Oversight of the CDBG Program	City Wide Programs	Economic Development Facade Improvement Historic Preservation Housing Counseling Job Training Park Improvements Senior Services Street & Sidewalk Improvements Youth Programs	CDBG: \$131,901	Other: 40000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Program Administration - HOME	2015	2019	Administration	< 50% HMF Census Tracts	Economic Development Facade Improvement First Time Homebuyers Historic Preservation Housing Counseling Housing Rehabilitation Job Training Park Improvements Senior Services Street & Sidewalk Improvements Tenant Based Rental Assistance Youth Programs	HOME: \$105,134	Other: 40000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Neighborhood Preservation Project	2020	2024	Non-Housing Community Development	Downtown Business District	Neighborhood Preservation	CDBG: \$20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted Facade treatment/business building rehabilitation: 250 Business
17	Economic Development	2020	2024	Non-Housing Community Development			CDBG: \$20,000	Businesses assisted: 250 Businesses Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	The Office of Housing will provide 7 grants for home improvements to LMI households.
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 and interpretation and information 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	Funds are for the Office of Recreation's Youth Employment program that gives students who are economically disadvantaged or at risk residents between the ages of 14 to 24 years old with professional experience and training in positions throughout the local government.
5	Goal Name	Housing Counselling
	Goal Description	Funds are for the Perth Amboy Housing Authority's housing and credit counseling programs for a low and moderate income families seeking to purchase an affordable home, prevent foreclosure of an existing home, seek or maintain their rental housing and obtaining financial literacy education and credit counseling.
6	Goal Name	Youth Employment Program
	Goal Description	Funds are for the Office of Recreation's Youth Employment program that gives students who are economically disadvantaged or at risk residents between the ages of 14 to 24 years old with professional experience and training in positions throughout the local government.
7	Goal Name	Park Improvements
	Goal Description	Funds are used for various Playgrounds and parks improvements through-out the City.
8	Goal Name	Street and Sidewalk Improvements
	Goal Description	Funding will be used for regular maintenance and construction of roads and sidewalks.
9	Goal Name	Tenant Based Rental Assistance
	Goal 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.

10	Goal Name	Historic Preservation
	Goal Description	The City of Perth Amboy is a historic City and the funding will be used to preserve the historic district. In FY 2020-2021 The funding will be used to purchase and install security cameras to ensure the safety and security of the staff and the public.
11	Goal Name	Housing Acquisition and Rehabilitation
	Goal Description	Housing aquisition and rehabilitation
13	Goal Name	Youth Services
	Goal Description	Services for at risk youth.
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 \$20,000 annually, to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.

17	Goal Name	Economic Development
	Goal Description	The BID office support staff will aid the City in fulfilling it's goals and objectives of downtown economic development projects, business promotion, providing resources and education to business owners, building a community among business owners and downtown capital improvements.

Projects

AP-35 Projects – 91.220(d)

Introduction

The Action Plan provides a concise summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the Strategic Plan.

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 - Public Library Security Upgrade; City of Perth Amboy - Neighborhood Preservation 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; City of Perth Amboy - Business Improvement District; Jewish Renaissance Foundation - Alternative Education Institute; City of Perth Amboy - park improvements as well as improvements to City's roads and sidewalks.

HOME funds will be used to support the following projects:

The Puerto Rican Association for Human Development - Tennant Based Rental Assistance and The City of Perth Amboy - First-Time Homebuyers Program and the City's administration of Economic Development.

Projects

#	Project Name
1	Office on Aging - Senior Services
2	Office of Recreation - Seasonal Programs
3	Office of Recreation - Youth Employment Program
4	PRAHD - Senior Services
5	Perth Amboy Housing Authority - Home-ownership Counseling
6	Park Improvements/Repairs
7	Street and Sidewalk Repairs
11	Administration - CDBG
13	PRAHD - TBRA
14	OOH - First Time Homebuyer Program
16	Administration - HOME
17	Perth Amboy Pubic Library

#	Project Name
18	Neighborhood Preservation Projects
19	YMCA - Center for Support Success and Prosperity Homeless Prevention
20	Court Appointed Special Advocates (CASA) of Middlesex County
21	JRF - Alternative Education Institute
22	Business Improvement District (BID) Support Staff
23	Perth Amboy Public Library

Table 56 – Project Information

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

There are no obstacles in addressing the underserved needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Office on Aging - Senior Services
	Target Area	City Wide Programs
	Goals Supported	Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$80,000
	Description	The Office on Aging holds senior programming at the Jankowski Community Center at 1 Olive Street. The programs will benefit senior citizens throughout the city. There are several senior housing facilities and they are all located within low- to moderate income census tracts.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,500 seniors will be provided with services.
	Location Description	One Olive St., Perth Amboy
	Planned Activities	Transportation, meals, activities and assistance for seniors.
2	Project Name	Office of Recreation - Seasonal Programs
	Target Area	City Wide Programs
	Goals Supported	Recreation Seasonal Programs
	Needs Addressed	Youth Programs
	Funding	CDBG: \$40,000
	Description	Funds are for the Office of Recreation's seasonal recreational programs for residents of all ages, but mostly for youths and largely attended by low-income individuals.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15000 youth will participate in the planned activities.
	Location Description	City wide
	Planned Activities	Recreation Department provides free public events to approximately 15000 youths which mostly are low-income.

3	Project Name	Office of Recreation - Youth Employment Program
	Target Area	City Wide Programs
	Goals Supported	Youth Employment Program
	Needs Addressed	Job Training
	Funding	CDBG: \$64,000
	Description	
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	PRAHD - Senior Services
	Target Area	City Wide Programs
	Goals Supported	Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$15,000
	Description	
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Perth Amboy Housing Authority - Home-ownership Counseling
	Target Area	< 50% HRFI Census Tracts
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$15,000

	Description	
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	Park Improvements/Repairs
	Target Area	< 50% HMFI Census Tracts
	Goals Supported	Park Improvements
	Needs Addressed	Park Improvements
	Funding	CDBG: \$10,000,000
	Description	Funds will be used to replace a deteriorated playing surface and replace the two basketball court system in Patten Center Park.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds will be used to replace a deteriorated playing surface and replace the two basketball court system in Patten Center Park.
7	Project Name	Street and Sidewalk Repairs
	Target Area	< 50% HMFI Census Tracts
	Goals Supported	Street and Sidewalk Improvements
	Needs Addressed	Street & Sidewalk Improvements
	Funding	CDBG: \$110,000
	Description	Funding will be used for regular maintenance and construction of roads and sidewalks.
	Target Date	5/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	Administration - CDBG
	Target Area	City Wide Programs
	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
	Funding	CDBG: \$13,190,060
	Description	Funding programming, oversight and planning.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funding programming, oversight and planning.
9	Project Name	PRAHD - TBRA
	Target Area	City Wide Programs
	Goals Supported	Tenant Based Rental Assistance
	Needs Addressed	Tenant Based Rental Assistance
	Funding	HOME: \$50,000
	Description	Security deposit and rental assistance for LMI residents.

	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	OOH - First Time Homebuyer Program
	Target Area	City Wide Programs
	Goals Supported	First Time Homebuyers
	Needs Addressed	First Time Homebuyers
	Funding	CDBG: \$14,040,050
	Description	Down payment assistance for first time homebuyers
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	Administration - HOME
	Target Area	City Wide Programs
	Goals Supported	Program Administration - HOME
	Needs Addressed	Housing Rehabilitation Tenant Based Rental Assistance First Time Homebuyers
	Funding	CDBG: \$10,513,350 HOME: \$27,738
	Description	HOME program oversight, planning and project management.
	Target Date	5/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	Perth Amboy Pubic Library
	Target Area	City Wide Programs
	Goals Supported	Historic Preservation
	Needs Addressed	Historic Preservation
	Funding	CDBG: \$18,602
	Description	The funding will be used to purchase and install security cameras to ensure the safety and security of the staff and the public.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	he Perth Amboy Public Library is located at 196 Jefferson Avenue. Its location is easily accessible by walking or public transportation.
	Planned Activities	The funding will be used to purchase and install security cameras to ensure the safety and security of the staff and the public.
13	Project Name	Neighborhood Preservation Projects
	Target Area	
	Goals Supported	Neighborhood Preservation Project
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$20,000

	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 \$20,000 annually, to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,000 families/individuals will benefit from NPP.
	Location Description	Downtown Business District
	Planned Activities	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 \$20,000 annually, to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.
14	Project Name	YMCA - Center for Support Success and Prosperity Homeless Prevention
	Target Area	City Wide Programs
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$15,000
	Description	The project will provide services to 150 homeless and those at risk of becoming homeless. Services include care management such as accessing eligible benefits, referral for mental and physical health care, substance abuse treatment, domestic violence support, job readiness, and more.
	Target Date	5/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 150 homeless or at risk to become homeless families/individuals will benefit from this center.
	Location Description	The Center for Support, Success and Prosperity is located at 392 Smith Street.
	Planned Activities	The project will provide services to 150 homeless and those at risk of becoming homeless. Services include care management such as accessing eligible benefits, referral for mental and physical health care, substance abuse treatment, domestic violence support, job readiness, and more.
15	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: \$15,000
	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. CASA of Middlesex recruits and trains volunteers to advise the courts and to advocate for the children leading to permanent homes.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	CASA of Middlesex County operates out of 77 Church Street, New Brunswick, NJ 08901, however, CASA of Middlesex County provides direct advocacy services to children in the City of Perth Amboy.
Planned Activities	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.	

16	Project Name	JRF - Alternative Education Institute
	Target Area	
	Goals Supported	Youth Services
	Needs Addressed	Youth Programs
	Funding	CDBG: \$15,000
	Description	Funds will be use to 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.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 at risk youth will benefit from this program.
	Location Description	The Alternative Education Institute is one of the Jewish Renaissance Foundation's programs located at 149 Kearny Ave., Perth Amboy.
	Planned Activities	Funds will be use to 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.
17	Project Name	Business Improvement District (BID) Support Staff
	Target Area	Downtown Business District
	Goals Supported	Historic Preservation
	Needs Addressed	Economic Development Facade Improvement
	Funding	CDBG: \$20,000
	Description	The BID office support staff will aid the City in fulfilling it's goals and objectives of downtown economic development projects, business promotion, providing resources and education to business owners, building a community among business owners and downtown capital improvements.
	Target Date	5/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 250 businesses and 6,000 area residents will benefit from this program.
	Location Description	The office for the Business Improvement District (BID) is located at City Hall 260 High St.
	Planned Activities	The BID office support staff will aid the City in fulfilling it's goals and objectives of downtown economic development projects, business promotion, providing resources and education to business owners, building a community among business owners and downtown capital improvements.
18	Project Name	Perth Amboy Public Library
	Target Area	
	Goals Supported	Historic Preservation
	Needs Addressed	Historic Preservation
	Funding	CDBG: \$18,710
	Description	The funding will be used to purchase and install security cameras to ensure the safety and security of the staff and the public.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25,000 City residents, primarely low/moderate income visit the Library annually.
	Location Description	The Perth Amboy Public Library is located at 196 Jefferson St., Perth Amboy.
Planned Activities	These funds will allow for the installation of security cameras in the interior and exterior of the library. The funding will also be used for purchasing the monitors and recording devices required for the library.	

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	6
City Wide Programs	82
< 50% HRFI Census Tracts	12

Table 57 - 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 82% 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 94% 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 25 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 32 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 9 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 300 City residents.

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	325
Special-Needs	0
Total	475

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	32
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	32

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

During the upcoming year, the City plans to assist/support approximately 507 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 17 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 7 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 32 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.

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 Tenant 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:

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;
- Develop institutional structure; and
- Enhance coordination.

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 will continue to work with local agencies providing affordable housing. The Perth Amboy Housing Authority will be constructing 70 affordable housing units at the Willow Pond development. Additionally, the Jewish Renaissance Community Development Corporation acquires and rehabilitates buildings in order to sell them at an affordable rate to low and moderate income families.

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 1980. The Office of Housing provides a home rehabilitation

program and the Jewish Renaissance acquires and rehabilitates homes. These programs work nearly entirely with older houses that require testing for lead.

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. 100% of CDBG funding is allocated for activities that benefit persons of low and moderate incomes. A total of \$601,548 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.	0.00%

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:

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:

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:

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:

Appendix - Alternate/Local Data Sources