

City of Perth Amboy
HOME-AMERICAN RESCUE PLAN
(HOME-ARP)
ALLOCATION PLAN

DRAFT

City of Perth Amboy
Office of Economic and Community Development
360 High Street
Perth Amboy, NJ 08861

City of Perth Amboy HOME-ARP Allocation Plan

DRAFT

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HOME-ARP Allocation Plan DRAFT

Participating Jurisdiction: Perth Amboy, New Jersey

Date: February 13, 2023

Introduction

In September 2021, the U.S. Department of Housing and Urban Development announced the allocation of \$1,476,500 to the City of Perth Amboy, New Jersey for a new grant called the Home Investment Partnership American Rescue Plan Program (HOME-ARP). The purpose of HOME-ARP funds is to provide homelessness assistance and supportive services through several eligible activities. Eligible activities include acquisition and development of non-congregate shelter, tenant based rental assistance, supportive services, HOME-ARP rental housing development, administration and planning, and nonprofit operating and capacity building assistance.

HOME-ARP funds must assist people in HOME-ARP "qualifying populations", which include:

- Sheltered and unsheltered homeless populations
- Those currently housed populations at risk of homelessness
- Those fleeing or attempting to flee domestic violence or human trafficking
- Other families requiring services or housing assistance or to prevent homelessness
- Those at greatest risk of housing instability or in unstable housing situations

To receive funding, the City must develop a HOME-ARP Allocation Plan which describes the distribution of HOME-ARP funds and identifies any preferences for eligible activities. This plan will be submitted and approved by HUD. The development of the HOME-ARP Allocation Plan must also be informed through stakeholder consultation and public engagement. The following is the City's HOME-ARP Allocation Plan.

Guidance

- To receive its HOME-ARP allocation, a PJ must:
 - o Engage in consultation with at least the required organizations;
 - o Provide for public participation including a 15-day public comment period and one public hearing, at a minimum; and,
 - o Develop a plan that meets the requirements in the HOME-ARP Notice.

- To submit: a PJ must upload a Microsoft Word or PDF version of the plan in IDIS as an attachment next to the “HOME-ARP allocation plan” option on either the AD-26 screen (for PJs whose FY 2021 annual action plan is a Year 2-5 annual action plan) or the AD-25 screen (for PJs whose FY 2021 annual action plan is a Year 1 annual action plan that is part of the 2021 consolidated plan).

- PJs must also submit an SF-424, SF-424B, and SF-424D, and the following certifications as an attachment on either the AD-26 or AD-25 screen, as applicable:
 - o Affirmatively Further Fair Housing;
 - o Uniform Relocation Assistance and Real Property Acquisition Policies Act and Anti-displacement and Relocation Assistance Plan;
 - o Anti-Lobbying;
 - o Authority of Jurisdiction;
 - o Section 3; and,
 - o HOME-ARP specific certification.

Participating Jurisdiction: City of Perth Amboy

Date: 2/11/2022

Consultation

Before developing its plan, a PJ must consult with the CoC(s) serving the jurisdiction’s geographic area, homeless and domestic violence service providers, veterans’ groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum. State PJs are not required to consult with every PHA or CoC within the state’s boundaries; however, local PJs must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

Summarize the consultation process:

Prior to developing the allocation plan, consultation meetings were held with key stakeholders of the City of Perth Amboy on October 20, 2021 and on February 2, 2022. The Office of Economic and Community Development staff sent emails and follow-up phone calls were made to members of local and County organizations familiar with homeless assistance needs, domestic violence, veterans, and other unmet needs and/or gaps in housing delivery systems in the City. These meetings served as the basis for the City’s strategy for distributing HOME-ARP funds for eligible activities to best meet the needs of qualifying populations. The following are the groups contacted

for HOME-ARP consultation meetings and public participation: County of Middlesex Continuum of Care (COC); Perth Amboy Housing Authority; City’s Social Services and Housing Services; The Raritan Bay Area YMCA; The Renovation House; The United Way of Central Jersey; Catholic Charities, City Council Members; local Churches; The Office of Assemblywoman, Yvonne Lopez; Middlesex County Veteran’s Association; Court Appointed Special Advocates of Middlesex County (C.A.S.A.); The Perth Amboy Redevelopment Agency; The Hackensack Meridian Medical Center; Morris Habitat for Humanity (CHDO); Middlesex County Board of Social Services; The Salvation Army and local nonprofits, such as: The Puerto Rican Association for Human Development, the Jewish Renaissance Foundation, The Cathedral International, the Perth Amboy Redevelopment Team for Neighborhood Enterprise and Revitalization (P.A.R.T.N.E.R.), all in the forefront of housing, shelter and service systems in the City and the County. In addition to the in-person meetings, a survey titled ‘Perth Amboy Non-Profit Service Network’ was emailed to each organization to better understand and coordinate their involvement/role in the HOME-ARP allocation plan.

The City continues to communicate with noted partners and with Middlesex County Continuum of Care (COC) via phone, in person and virtual meetings to ensure the prioritization of our efforts to close the unmet gap in housing with HOME-ARP funds.

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Raritan Bay Area YMCA	Non-profit social service provider currently focusing on healthy housing and homeless prevention in addition to youth and family services	Group Consultation Meetings One on one meetings Phone calls and emails	Shelter as the primary need Focus on capacity building and use of software system, Nowpow to track clients receiving social service assistance.
Middlesex County Continuum of Care (COC)	County Social Services Agency – Homelessness Prevention	Group Consultation Meeting Participation in their monthly meeting to discuss our unmet needs and HOME ARP ideas	County Shelter in Perth Amboy leading to permanent housing. Form a network partnership to collaborate with local organizations. Stay away from TBRA as this would become a

			repeated service from the State and County.
Perth Amboy Housing Authority	Government Agency managing and operating public housing	Group Consultation Meeting Follow up One-on-One meetings	Increase service dollars to agencies that provide counseling services. Need for additional affordable housing & shelter
The Salvation Army	Non-Profit Agency – former shelter operator in Perth Amboy	Group Consultation Meeting Follow up One-on-One meetings	Need for shelters in the City for individuals and families.
The Puerto Rican Association for Human Development, Inc. (PRAHD)	Non-profit Social Services Agency and Pre-School Provider	Group Consultation Meetings One on one meetings Phone calls and emails	Shelter and permanent housing Add funding to TBRA (Tenant Based Rental Assistance and use of Nowpow Software. Also mandatory participation in rental or financial literacy classes to receive funding.
The United Way of Central Jersey	Social Service Organization	Consultation Meeting	Grateful to be included in the planning session. Financial Planning and additional emergency housing options
The Renovation House	Non-Profit Social Service and Rehab Treatment Center	Phone Call Interview	Potential Shelter on their property on Jefferson Street
Morris Habitat for Humanity	Non-Profit Organization - CHDO	Group Consultation Meetings One on one meetings Phone calls	Recommended a shelter with single rooms for a max of 50 people. Use as a transitional space

			where agencies can provide services.
Jewish Renaissance Foundation	Non-Profit Organization	Consultation Meeting	Funding should not be used for rental assistance but for other services like assistance with security deposits
P.A.R.T.N.E.R.	Not-Profit Organization	Consultation Meeting	Need for shelters and supporting services

If additional space is needed, insert image of table here:

Public Participation

PJs must provide for and encourage citizen participation in the development of the HOME-ARP allocation plan. Before submission of the plan, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of **no less than 15 calendar days**. The PJ must follow its adopted requirements for “reasonable notice and an opportunity to comment” for plan amendments in its current citizen participation plan. In addition, PJs must hold **at least one public hearing** during the development of the HOME-ARP allocation plan and prior to submission.

For the purposes of HOME-ARP, PJs are required to make the following information available to the public:

- The amount of HOME-ARP the PJ will receive,
- The range of activities the PJ may undertake.

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- **Public comment period:** start date - 1/26/2022 end date - 2/10/2022
- **Public hearing:** 2/2/2022

The public hearing is designed to obtain resident’s views and to respond to questions. Residents are invited to provide written or verbal comments at or prior to the public hearing. Information will be made available to residents regarding procedures, timing, eligible activities, and other regulations related to the HOME-ARP program. These priorities are reviewed and public comment is encouraged.

Describe any efforts to broaden public participation:

The City of Perth Amboy considers all comments and concerns received orally or in writing at the public meetings. Bilingual advertisements were published in local newspapers to alert the residents of the 15-day public comment period which went from January 26, 2022 to February 10, 2022 with a public hearing taken place on February 2, 2022 at 3:00 p.m. via telephone and ZOOM meeting.

The public hearing notice/ad included the amount of HOME-ARP funds received by the City of Perth Amboy and the range of activities the City will undertake. In addition, there were Spanish speaking staff available to respond to any non-English proficient residents in attendance.

The City relies on maintaining an open and active lines of communication with the community organizations and nonprofits that service the community. This network of organizations with an ear to the ground for the populations most at risk of homelessness allow the City to make individual contact with individuals who suffer the loss of a job, medical emergencies or other personal crisis at the places they are most likely to seek assistance. In order to cast a wide a net as possible to help unsheltered individuals, the City relies on collaborative work between itself, non-profits, the community and the county. This large network of professionals and individuals looking to help those who may have been put at risk of becoming homeless is key to providing adequate help for whatever specific need they may have, be it from the loss of a job, medical emergencies or other personal crisis.

A PJ must consider any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP allocation plan.

Summarize the comments and recommendations received through the public participation process:

A needs assessment evaluation was conducted at the Consultation Meeting of October 20, 2021 to which the following comments were made. The City is in need of a shelter that provides additional support services to clients, be it in house or at a local/neighborhood organization. Crisis housing as well as additional affordable housing was also reviewed with an emphasis of conducting a housing inventory. There was also a discussion on the need for capacity building within organizations in order to provide the best services to the public. Additional support services that were touched on in the meeting included: assistance with payment of utility services in arrears, life skills/planning services, mental illness services and trauma and informed care for the homeless population.

Recommendations made during the meeting includes; shelters for men, women and families that are located near facilities that can provide additional support services such as case management and system navigation; an increase in service dollars to facilitate serving community needs; mandatory counseling and financial literacy classes for those receiving services; one-time payment assistance for emergencies such as car repairs; network partnerships amongst agencies; and a coordinated entry system to provide referral services to agencies that provide specific services.

At the completion of the HOME-ARP Allocation Plan draft a 15 days public comment period was established from February 13, 2023 to March 3, 2023 and a public hearing was scheduled for

Wednesday, February 22, 2023 at 3:00 P.M. in an in-person meeting held at the Council Chambers located on the second floor of City Hall, 260 High Street, Perth Amboy, NJ 08861. A public announcement was published in two local newspapers, one being a local Spanish newspaper.

Summarize any comments or recommendations not accepted and state the reasons why:

Comments: _____

Needs Assessment and Gaps Analysis

PJs must evaluate the size and demographic composition of qualifying populations within its boundaries and assess the unmet needs of those populations. In addition, a PJ must identify any gaps within its current shelter and housing inventory as well as the service delivery system. A PJ should use current data, including point in time count, housing inventory count, or other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services. The PJ may use the optional tables provided below and/or attach additional data tables to this template.

According to the annual Point-In-Time (PIT) Count of the Homeless conducted on January 2021, there was a total of 629 homeless persons in Middlesex County, 458 households of which 138 were unsheltered. This data also reflects that 27.8% were found to be chronically homeless, 6.1% were veterans, 9.4% were victims of Domestic Violence and 11.3% were homeless youth (ages 24 years old and younger). Of the 18.4% of the total homeless persons found in the City of Perth Amboy during the count, 7.1% were sheltered and 34.2% were unsheltered homeless persons.

A primary factor that contributes to the homeless population in Perth Amboy are individuals/families being asked to leave a shared residence. Many Perth Amboy residents cohabitate in order to meet the expenses of maintaining the household due to low income. Families also reside in uninhabitable or illegal apartments due to affordability. Once premises are found to be uninhabitable or illegal, it leads to relocation into temporary housing. Unfortunately for these displaced families, permanent housing continues to be unaffordable and homelessness more likely. Additional demographic composition of the qualifying population includes the following:

- The population of Perth Amboy is 55,436, with 15,980 households and 3.20 persons per households averaged
- Median household income in Perth Amboy is \$52,563
- 19% of the population is below the poverty level
- On January 26, 2021, a total of 458 households (629 persons) experienced homelessness in Middlesex County, to which 53 persons were from Perth Amboy.

The following initiatives are included in the City's objectives for reducing and ending homelessness:

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

- The City relies on maintaining open and active lines of communication with the community organizations and nonprofits that service the community. This network of organizations with an ear to the ground for the populations most at risk of homelessness allow the City to make individual contact with individuals that suffer the loss of a job, medical emergencies or other personal crisis at the places they are most likely to seek assistance.
- In order to cast as wide a net as possible to help unsheltered individuals, the City relies on collaborative work between itself, non-profits, the community and the county. This large network of professionals and individuals looking to help those who may have been put at risk of becoming homeless is key to providing adequate help for whatever specific need they may have, be it from the loss of a job, medical emergencies or other personal crisis.
- During this program year CDBG funding was awarded to the Raritan Bay Area YMCA Center for Support, Success and Prosperity, to provide homeless housing placement and prevention support services and resources. A total of 476 homeless or at risk to become homeless individuals/families were provided housing related services leading to permanent housing. Families and individuals received care management services such as job training and readiness, mental and physical care referrals, life skills training, accessing eligible benefits, substance abuse treatment, domestic violence support and more. The services equipped families and individuals with the necessary tools to become self-sufficient.
- Additionally, the 2021 Point In Time count reveals important demographic and other information about families and individuals experiencing homelessness on the night of Wednesday, January 26th, 2021. These findings help to understand how to better allocate housing resources and services in order to prevent and end homelessness. The 2021 Count was greatly affected by the COVID-19 pandemic. Homeless service systems and planning bodies have had to vastly alter the way they have traditionally operated for the health and safety of their clients and staff.
- On January 26, 2021, there were 629 persons experiencing homelessness on a single night in Middlesex County. In comparing the racial breakdown of those experiencing homelessness to the racial breakdown in the general population and those living in poverty, disparate impacts along racial lines are evident. According to the American Community Survey 2019 annual estimates prepared by the Census Bureau, about 825,062 people live in Middlesex County, and 8.54% (70,496 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 population indicate that poverty alone does not determine who will experience homelessness. The disparity is representation within the population experiencing homelessness as compared to the population experiencing poverty by race point to poverty being an inconclusive indicator of who will experience homelessness.

2. Addressing the emergency shelter and transitional housing needs of homeless persons

- There is one community/faith-based agency providing emergency shelters and transitional housing to residents of Perth Amboy. Catholic Charities, State Street Program provide 39 units of transitional housing for single adults. Catholic Charities Ozanam Family Shelter, in nearby Edison, provides emergency shelter for 16 single women and 26 families. The facility has 14 emergency shelter beds and 26 transitional housing beds. While living in the shelter, program residents work with case managers to improve their earning capacity and obtain permanent housing. Ozanam Family Shelter is the only shelter in Middlesex County that provides emergency shelter for families. The average shelter stay is four to five months. Counseling and budgeting, employment, general living and other aspects of life are provided to the residents.
- The Middlesex County Board of Social Services provided shelter assistance to homeless households with dependent children. A majority of the households served were female-headed. Some of these female-headed households have been involved in domestic violence.
- Catholic Charities State Street Project administers 55 Single Room Occupancy (SRO) units and 11 studio apartments, which provide affordable transitional, and permanent housing needs of single, non-disabled homeless individuals in Perth Amboy. Additional transitional housing is provided to three non-disabled single individuals through a three bedroom single-family structure. A total of 14 units are designated transitional housing and have received HOME CHDO funding for rehabilitation.
- Amanda Crossing in Edison is a transitional housing facility that provides services to low-income, single parent, homeless families. The transitional housing facility provides accommodations disabled parents and children. The services provided include: case management, education and literacy, job readiness and job replacement in line with Workfirst N.J., housing, relocation, child care and counseling and support groups. Approximately 40% of the residents assisted during this program year. The transitional housing facility has 29 units.

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

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

- In addition, the City targets at risk youth populations at a preventative measure against homelessness. By employing youth between the ages of 16 and 24, the City can help provide valuable work skills and experience to foster more successful future job search endeavors for the youth.
- Further, the City's Senior Citizens Resource Center has been doing very well for itself. Gaining an extra bus for transporting people to events and trips has been a boon in terms of accommodating more seniors. This work is facilitated in part by PRAHD's Senior Service Center which boosts the City's efforts in providing nutritional services and pharmaceutical application assistance with PAAD/Senior Gold and USF. These services help ease financial burdens on at-risk senior populations in an effort to prevent homelessness.
- Finally, the Perth Amboy Housing Authority has worked hard with the City's Office of Housing in providing the community's low income population with financial understanding in the world of homeownership.

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

- The City of Perth Amboy, provides CDBG funding to area service providers to provide the best information regarding programs and services available to the homeless facilities that provide for the City's homeless and continues to fund a Tenant Based Rental Assistance Program that prevents some families from becoming homeless.
- In addition, year-to-date, the Tennant Based Rental Assistance COVID Program has provided 60 families with back rent grants.

Furthermore, as of the HUDs most recent Voucher Management System report, Housing Authority of the City of Perth Amboy manages 1,276 active Housing Choice Vouchers.

The following table summarizes types of vouchers managed and the monthly costs of each as of December 31st, 2021:

	Standard Homeownership	Tenant Protection	Tenant Protection	Ported Out
Vouchers	650	34	83	56
Monthly Cost Per Voucher	\$1,037	\$1,068	\$1,016	\$1,037
Monthly Cost	\$674,248	\$36,305	\$84,295	\$58,087

Waiting List and Tenancy

According to the 2016 Q4 Picture of Subsidized Households database, the housing authority's voucher program has an annual turnover of 4% having issued approximately 262 vouchers in the past year. The average voucher holder has received housing benefits for 9 years and 11 months. According to the 2016 PSH database, persons who were issued a voucher in the preceding 12 months waited an average of 69 months on the waiting list.¹

Income Characteristics

According to 2016 Q4 Picture of Subsidized Households data, the average voucher household contains 2.2 persons and has a household income of \$18,236 per year. 97% of households were very low income (VLI) and 79% were extremely low income (ELI). 33% of households had wages as a major source of income, 1% of households had welfare (TANF, General Assistance or Public Assistance) as their primary source of income, and 64% of households had other income (Social Security, Disability or Pension) as their major source of income.

Heads of Household Characteristics

0% of households were headed by a person 24 years old or less, 35% were headed by a person 25 to 49 years old, 22% were headed by a person 51 to 60 years old, and 43% were headed by a person 62 years old or older. In addition, 5% of households were headed by a person 85 years old or older.

32% of households included children, 4% of which had two adults in the household. 29% of households with children have a female head of household. 86% of all households were headed by a female.

91% of all voucher households were headed by minorities with 11% of all heads of households being Black and 3% being Hispanic.

Of all households participating in the Housing Authority of the City of Perth Amboy Housing Choice Voucher program, 28% include at least one person with a disability. 31% of households with a head of household 61 years or less were headed by a person with a disability. 67% of households headed by someone 62 or older were headed by a person with a disability.

Bedroom Size and Overhousing

40% of voucher holders reside in a home with zero or 1 bedroom, 29% with 2 bedrooms and 30% with 3 or more bedrooms. 14% of voucher recipients are considered overhoused, meaning they occupy a rental unit larger than their family size requires.

Rent, Assistance, and Utility Allowances

The average monthly tenant contribution to rent by Housing Authority of the City of Perth Amboy voucher holders in 2016 was \$480 and the average monthly HUD expenditure per voucher holder was \$1,196. The average utility allowance across all voucher recipients is \$145.

1. This Picture of Subsidized Households data field is the average wait time of those who received a voucher in the preceding 12 months. Due to special voucher programs like VASH, recent waiting list purges, or waiting list preferences the average wait time can vary significantly from one year to the next and it is entirely possible many current applicants on the waiting list have been waiting for assistance for far longer.

In Perth Amboy, NJ there are **273,637** housing units; of those housing units, there are approximately 265,815 occupied and 7,822 vacant. Types of homes change over the years, but single family homes detached have remained fairly consistent. In Perth Amboy, there are 146,921 1-unit detached housing units.

Family households (families): 192,321

Married-couple family: 151,461

Nonfamily households: 74,885

Total households: 265,081

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

HUD requires HOME-ARP funds be used to primarily benefit individuals and families in specified HOME-ARP "qualifying populations". Qualifying populations include, but are not limited to the following:

- Sheltered and unsheltered homeless populations
- Those currently housed populations at risk of homelessness
- Those fleeing or attempting to flee domestic assistance or to prevent homelessness
- Those at greatest risk of housing instability or in unstable housing.

Homeless Populations

In accordance with HUD's definition of homeless under the HOME-ARP grant, HCD will consider a homeless family or individual to generally include:

- *An individual or family who lacks a permanent and adequate permanent home*
- *A person or family who will imminently lose their permanent home due to a lack of resources or support*
- *A youth under the age of 25, even if accompanied by an adult, that does not have a permanent home*

Individuals and Families at Risk of Homelessness

HUD defines those at risk of homelessness as individuals and families who have an income below 30% of the area median income (AMI), do not have sufficient resources or support to prevent them from becoming homeless, or live with instability, like living in the home of another because of economic hardship of having been notified that their current living situation will be terminated within 21 days after the date of the application.

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

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.

The Puerto Rican Association for Human Development (PRAHD) operates the Tenant Based Rental Assistance (TBRA) Program. PRAHD has been successfully coordinating TBRA for the past 13 years exclusively for extremely low and low income City residents. TBRA helps pay for the security deposit, back rent and 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 due to an unforeseen hardship and may be facing eviction. The Tenant Based Rental Assistance program helps individuals and families get out of homelessness and prevents others from becoming homeless or returning to homelessness.

In addition, the City targets at risk youth populations at a preventative measure against homelessness by employing youth between the ages of 16 and 24. The City can help provide valuable work skills and experience to foster more successful future job search endeavors for the youth. Further, the City's Senior Citizens Resource Center has been doing very well for it gaining an extra bus for transporting people to events and trips has been a boon in terms of accommodating more seniors. This work is facilitated in part by PRAHD's Senior Service Center which boosts the City's efforts in providing nutritional services and pharmaceutical application assistance with PAAD/Senior Gold and USF. These services help ease financial burdens on at-risk senior populations in an effort to prevent homelessness.

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

Fleeing or Attempting to Flee Domestic Violence or Human Trafficking

For HOME-ARP, this population includes any individuals or family who is fleeing, or is attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking. It includes cases where an individual or family reasonably believes that there is a threat of imminent harm from further violence due to dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return or remain within the same dwelling unit.

Women Aware broke down the barriers posed by the COVID-19 pandemic to reach and serve survivors of domestic violence and their children, who were forced to quarantine in the very place that is most dangerous for them – home. The team adapted to meet survivors where they were in their journey beyond abuse. They expanded services. They increased staff. They kept their 24-hour hotline and emergency shelter open. In 2020, they moved 1,725 individuals, including 197 children, beyond abuse. In fact, they served 1 out of every 9 children affected by domestic violence across New Jersey through their non-residential programs. Women Aware delivered 5 times more services to victims and their children in domestic violence shelters than the state average. Women Aware continued to lead the formation of the Middlesex County Family Justice Center (FJC). Because moving survivors beyond abuse is a community effort, they are grateful for their county partners' commitment to serving survivors better. Working collaboratively in one space, under the umbrella of the FJC, their purpose is to radically improve family safety as well as offender accountability. Women Aware earned an unprecedented \$1 million grant from the Office for Violence Against Women to support this initiative. Women Aware believes in their heart that their application for this award rose to the top thanks to the strong commitment of their partners, 13 of whom signed a Memorandum of Understanding alongside Women Aware. The FJC is open to serve clients at 100 Bayard Street, 4th Floor, New Brunswick, NJ. Their Legal Advocacy team, Housing Navigation program and Domestic Violence Response Team program are operating out of the FJC and there is space for partners to meet with victim survivors on site.

In their 41st year as the state-designated lead domestic violence agency for Middlesex County, Women Aware provides comprehensive services for victims of domestic violence and their children. In addition to crisis services, they provide the building blocks of independent living through residential and non-residential programs. Their services include: a 24-hour multilingual hotline, emergency shelter, legal advocacy, children's trauma reduction therapy, support groups, case management, housing navigation and community outreach.

Other Families Requiring Services or Housing Assistance or to Prevent Homelessness

HOME-ARP qualifying populations also include other populations who have previously qualified as homeless, are currently housed with temporary or emergency assistance, and who need additional housing assistance or supportive services to avoid a return to homelessness. In addition, HUD defines those at greatest risk of housing instability as households that have an annual income less than 30% AMI and are experiencing severe cost burden or have an income less than 50% AMI and meet a certain condition, like living in someone else's home or living in a hotel due to an economic hardship.

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

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

The Perth Amboy Housing Authority's housing and 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 obtaining financial literacy education and credit counseling. The Authority is a HUD Certified Housing Counseling Agency and services the entire City of Perth Amboy. One-on-one counseling and education is conducted by the Homeownership and Social Services Program Manager, Bilingual Housing Counselors and Bilingual Family Self-Sufficiency Case Manager. They assist clients with credit repair, job readiness and supportive services. Their annual objectives include: conduct homebuyer education for 110 clients; conduct financial literacy education and counseling for 50 clients; conduct post purchase education and counseling for 25 clients; conduct short term pre-purchase counseling for 25 clients; conduct long term pre-purchase counseling for 75 clients to include credit repair; assist 25 clients to purchase a home; conduct rental education and counseling for 15 clients. Statement regarding Eligibility: Require documentation on family size and income in order to show at least 51% of the clientele are LMI based on HUD's income guidelines. Level of Service: Approximately 300 City residents will be served each year.

In addition, the Raritan Bay Area YMCA Center for Support, Success and Prosperity, provides homeless housing placement and prevention support services and resources. A total of 476 homeless or at risk to become homeless individuals/families were provided housing related services leading to permanent housing for some. Families and individuals received care management services such as job training and readiness, mental and physical care referrals, life skills training, accessing eligible benefits, substance abuse treatment, domestic violence support and more. The services equipped families and individuals with the necessary tools to become self-sufficient and avoid returning to homelessness.

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- ***Sheltered and unsheltered homeless populations;***
- ***Those currently housed populations at risk of homelessness;***
- ***Other families requiring services or housing assistance or to prevent homelessness; and,***
- ***Those at greatest risk of housing instability or in unstable housing situations:***

In order to best serve the need of both the sheltered and unsheltered population, the City of Perth Amboy would need to establish additional non-congregate shelter (NCS) and capacity building for a better transitional housing program where providers could offer support services to accomplish self-sufficiency goals. These support services should include: financial literacy, parenting education, life skill classes, domestic violence prevention, counseling services for mental/physical abuse and substance abuse counseling. The ultimate goal would be to make this population less reliant on public assistance and to provide the tools for self-sufficiency.

The City of Perth Amboy lacks sufficient non-congregate shelter for the unsheltered population. Establishing a non-congregate shelter location would be the priority in meeting the community needs. Local providers do have some units available, however it is not sufficient for the number of homeless in our community.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Congregate shelter is available through local providers including: Raritan Bay Area YMCA, Catholic Charities Diocese of Metuchen as well as privately owned residences that are subsidized by the Middlesex County Board of Social Services. Supportive services including counseling services, case management, credit counseling and financial literacy training are provided by the Puerto Rican Association for Human Development (PRAHD), Catholic Charities Diocese of Metuchen, Puerto Rican Action Board (PRAB), Perth Amboy Housing Authority, the Center for Support, Success and Prosperity (Raritan Bay Area YMCA), Renovation House, and Sheltered Hearts. Tenant based rental assistance is also provided by these local providers with help from CDBG funding from the City with the exception of the Middlesex County Board of Social Services. Permanent supportive rental housing is offered through the Perth Amboy Housing

Authority by way of Section-8 and housing vouchers. However, both have limited funding and an extensive waiting list.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

The following activities were recommended to address gaps in the current system:

- Shelter as the primary need Focus on capacity building and use of software system, Nowpow to track clients receiving social service assistance.
- County Shelter in Perth Amboy leading to permanent housing. Form a network partnership to collaborate with local organizations. Stay away from TBRA as this would become a repeated service from the State and County, but offer mandatory participation in rental or financial literacy classes to receive funding.
- Increase service dollars to agencies that provide counseling services. Need for additional affordable housing & shelter
- Need for shelters in the City for individuals and families.
- Shelter and permanent housing.
- Recommended a shelter with single rooms for a max of 20 people. Use as a transitional space where agencies can provide services.

Service Delivery System

1. Partner with local agencies that provide homeless assistance to operate a non-congregate shelter, understanding, that HOME-ARP funds cannot be used for shelter operations;
2. Create a working group with our local agencies that include: The Raritan Bay Area YMCA, The Puerto Rican Association for Human Development, The Jewish Renaissance Foundation, The Perth Amboy Housing Authority, The Salvation Army, Catholic Charities and The County's Continuum of Care, to focus on homelessness and implement a system of services for homeless individuals and families;
3. Review the use of the County, State funds for non-congregate shelter operations.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

Characteristics of housing associated with instability and an increased risk of homelessness is unaffordable housing for those residents that make low wages, illegal or inhabitable housing that

can result in relocations as well as temporary housing with family or friends which can lead to displacement.

Identify priority needs for qualifying populations:

Transitional housing and non-congregate shelter for the unhoused population is priority. Support services that include counseling, financial literacy and additional services to promote self-sufficiency as a secondary priority. Additionally, a network that enables local providers the ability to share information regarding clients to provide the best services without duplication from other agencies is also needed.

HOME-ARP Activities

Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

The City expects to administer programs directly. When a program is outside the capacity of City staff, the City will conduct a Request for Proposals similar to its existing process for CDBG and HOME allocations. This process is open to all qualified non-profit service providers.

Award(s) will be made based on the applicant's project scope as it pertains to the outlines priority needs in this plan as well as the applicant's familiarity with utilizing federal funding and ability to comply with all federal and local requirements.

Operation Plan

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits. The following table may be used to meet this requirement.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 0.00		
Acquisition and Development of Non-Congregate Shelters	\$ 1,182,025.00		
Tenant Based Rental Assistance (TBRA)	\$ 0.00		
Development of Affordable Rental Housing	\$ 0.00		
Non-Profit Operating	\$ 0.00	0%	5%
Non-Profit Capacity Building	\$ 73,000.00	5%	5%
Administration and Planning	\$221,475.00	15%	15%
Total HOME-ARP Allocation	\$1,476,500.00		

Additional narrative, if applicable:

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

The City has identified activities that will assist individuals and families of the most vulnerable qualified populations based on reviewing the community needs assessment, by incorporating both analyzed housing and shelter data and the stakeholder feedback of the current trends. After reviewing the gap analysis for shelter and affordable housing availability, as well as analyzing local capacity and other sources of funding relating to community needs, the City identified non-congregate shelter as the immediate assistance to individuals and families of the most vulnerable qualified populations and capacity building to assist those who are homeless transitioning out of emergency shelters, allowing for more availability to those unsheltered persons who may need immediate shelter assistance. Many of the families or individuals who receive assistance to mitigate homelessness or to flee violent circumstances require all-encompassing supportive services with their housing because of the compounding challenges they face. The City will continue to support organizations that provide supportive services to help program participants achieve self-sufficiency.

Commented [MCR1]:

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

City proposed HOME-ARP funding for a combination of the creation and operation of a non-congregate shelter and to develop the capacity of non-profit to mitigate assistance, provide training and education so that they can efficiency and successfully develop a comprehensive plan that leads to permanent housing.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

The City's goal is to allow more availability of emergency shelters beds/units while providing support services that lead to permanent housing.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

- ***Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a).***
- ***PJs are not required to describe specific projects to which the preferences will apply.***

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

The City of Perth Amboy intends to give preference to individuals that meet the following criteria as defined in the Qualifying Populations section of CPD Notice 21-10.

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

In order to best serve the need of both the sheltered and unsheltered population, the City of Perth Amboy would need to establish additional non-congregate shelter (NCS) and a better transitional housing program where providers could offer support services to accomplish self-sufficiency goals. These support services should include: financial literacy, parenting education, life skill classes, domestic violence prevention, counseling services for mental/ physical abuse and substance abuse counseling. The ultimate goal would be to make this population less reliant on public assistance and to provide the tools for self-sufficiency.

The City of Perth Amboy lacks sufficient non-congregate shelter for the unsheltered population. Establishing a non-congregate shelter location would be the priority in meeting the community needs. Local providers do have some units available, however it is not sufficient for the number of homeless in our community.

HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(b). The guidelines must describe the

conditions under which the PJ will refinance existing debt for a HOME-ARP rental project, including:

- **Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity**

Not applicable. The City of Perth Amboy does not plan to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.

- **Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.**

Not applicable. The City of Perth Amboy does not plan to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.

- **State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.**

Not applicable. The City of Perth Amboy does not plan to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.

- **Specify the required compliance period, whether it is the minimum 15 years or longer.**

Not applicable. The City of Perth Amboy does not plan to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.

- **State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.**

Not applicable. The City of Perth Amboy does not plan to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.

- **Other requirements in the PJ's guidelines, if applicable:**

Not applicable. The City of Perth Amboy does not plan to use HOME-ARP funds to refinance existing debt secured by multi-family rental housing.

Appendix

1. Proof of Citizen Participation & Outreach (Public Notices, Public Hearing Agenda and Public Comments)
2. SF-424s
3. HOME-ARP Certifications