

Executive Summary

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

1. Introduction

The City's Annual Action Plan was prepared for the period of June 1, 2022 to May 31, 2023. The purpose of the Annual Action Plan is to establish local funding objectives consistent with federally established objectives that are intended to achieve certain outcomes. All funding objectives must address one of the following:

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

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

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

1. Infrastructure
2. Economic Development

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

The City's community development goals include the following:

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

The City's housing goals include the following:

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

3. Evaluation of past performance

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

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

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In preparation of this FY 2022 Annual Action Plan, the City advertised notices in the Amboy Guardian, The Home News Tribune and El Especialito Spanish newspapers. These notices promoted the public hearing held on Thursday, ____ at 3:00 P.M. Via a Phone and ZOOM meeting as well as our public comment/review period from June 13 to July 13, 2022. This public comment period reflected the City's use of the waiver of 24 CFR 91.100. There were Spanish speaking staff present at the public hearing and accommodations ready for those who may have wished to attend that may have required special accommodations.

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

5. Summary of public comments

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

In preparation of this FY 2022 Annual Action Plan, the City held public hearings, at which, the City reviewed the needs and the priorities to determine if any further revisions were needed for the 2022 Annual Action Plan. The public feedback provided an understanding of citizen's concerns about the City and gave us the opportunity to explain how the Annual Action Plan addresses some of those concerns. Additionally, the hearings provided a venue for us to collaborate with our stakeholders in making the most effective use of our funding.

The public meeting was held on Thursday, July 7, 2022 via a telephone and virtual ZOOM meeting. Copies of the 2022 Annual Action Plan draft was available in the City's website and physical copies were available in the Office of Economic and Community Development. In attendance were representative from ____ Aside from reviewing the 2022 Annual Action Plan draft they asked questions concerning: ____ . A 30 day public comment period was from July 13 to July 13, 2022 where comments can be sent via email to Maritza Rodriguez, Coordinator of Federal and State Aide of the Office of Economic and Community Development, mcrodriguez@perthamboynj.org or through mail at 260 High Street, Perth Amboy, NJ 08861. There was ____ public comments by citizens of stakeholders.

Staff keeps regular communications with the non-profits/City Departments via email, in person meetings and over the phone about any concerns or discrepancies that may occur. There was a Spanish speaker present and to reach out to individuals with disabilities, the department made sure to contact the non-profits/City Departments to reach out to those that needed any accommodations.

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

To be completed after the public hearing and 30 day comment period.

7. Summary

The Annual Action Plan outlines an array of strategies and tools that the City of Perth Amboy will utilize during the year beginning June 1, 2022 and ending May 31, 2023 to address identified community needs as described in this document. The City feels confident that the goals and objectives reflect the most pressing and important needs of the community. The City should be able to meet these goals and objectives easily over the next year.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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

1. Introduction

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

This process produces diverse ideas and approaches into a comprehensive and coherent planning document and sets of strategies that address the housing needs of the low to moderate income residents on a clear and logical fashion. This process produces diverse ideas and approaches into a comprehensive and coherent planning document and sets of strategies that address the housing needs of the low to moderate income residents on a clear and logical fashion.

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

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

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

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

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

The City of Perth Amboy does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

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

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

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consultation with all agencies takes place throughout the year. Staff were invite to participate in the Annual Action Plan public outreach meetings. Staff were invited to provide feedback on the Annual Action Plan. City staff met with Office of Housing staff to discuss the upcoming round of funding for CDBG and HOME to determine potential projects and needs of the City.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

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

Hazard Mitigation

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

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

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

AP-12 Participation – 91.105, 91.200(c)

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

The City of Perth Amboy placed a public hearing announcement which appeared in the Amboy Guardian, the Home News Tribune and El Especialito Spanish Newspaper. The public hearing was held on Thursday, July 7, 2022 via a phone/ZOOM meeting due to COVID-19. Copies of the 2022 Annual Action Plan draft was available in the City's website on the OECD webpage and a physical copy of the draft was available in the Office of Economic and Community Development located at 260 High Street, Perth Amboy. The public comment period went from June 13 to July 13, 2022. This process gave the office a time to engage with attendees of the public hearing which included: _____

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Participation from:			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The section identifies the federal, state, local, and private resources expected to be available to the jurisdiction for 2022 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	628,064	0	0	628,064	0	CDBG funds from the 2022 allocations will be used to support senior services, youth development and programming, services to at risk youth, court appointed special advocacy to abused and neglected children, homeless prevention and improvements to public spaces such as parks, roads and sidewalks.

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	495,170	0	0	495,170	0	HOME funds from the 2022 allocations will be used to provide closing cost for first time home buyers and tenant based rental assistance to low-moderate income renters in the City.

Table 5 - Expected Resources – Priority Table

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

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

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

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

The matching funds leveraged from this year's recipients for both CDBG and HOME grants are as follows:

CDBG:

Office on Aging: \$209,000

YMCA Homeless Prevention Program: \$235,400

Neighborhood Preservation Program: \$125,000

Rec Seasonal Programs: \$220,000

Rec Summer Youth Employment: \$75,000

PRAHD Senior Services: \$159,400

Perth Amboy Housing Authority: \$191,000

JRF Alternative Education Institute: \$97,000

JRF Family Assistance Center: \$431,000

CASA of Middlesex: \$255,000

Historic Preservation: \$10,000

Parks Improvements: \$30,000

Sidewalk and Roads Improvements: \$10,000

HOME:

PRAHD Tennant Based Rental Assistance: \$30,000

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

Morris Habitat for Humanity: \$962,000

Fire Code Violation Grant program: \$0.00

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

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

Discussion

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

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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	Senior Services	2020	2024	Non-Housing Community Development	City Wide Programs	Senior Services	CDBG: \$80,000	Public service activities for Low/Moderate Income Housing Benefit: 3100 Households Assisted
2	Recreation Seasonal Programs	2020	2024	Non-Housing Community Development	City Wide Programs	Youth Programs	CDBG: \$40,000	Other: 15000 Other
3	Youth Employment Program	2020	2024	Non-Housing Community Development		Job Training Youth Programs	CDBG: \$60,000	Jobs created/retained: 100 Jobs
4	Neighborhood Preservation Project	2020	2024	Non-Housing Community Development	Downtown Business District	Neighborhood Preservation	CDBG: \$25,000	Facade treatment/business building rehabilitation: 141 Business
5	Housing Counselling	2020	2024	Affordable Housing	City Wide Programs	Housing Counseling	CDBG: \$17,000	Public service activities for Low/Moderate Income Housing Benefit: 450 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Youth Services	2020	2024	Non-Housing Community Development	City Wide Programs	Youth Programs	CDBG: \$17,000	Other: 20 Other
7	Housing Rehabilitation	2020	2024	Affordable Housing	City Wide Programs	Housing Rehabilitation	HOME: \$140,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
8	First Time Homebuyers	2020	2024	Affordable Housing	City Wide Programs	First Time Homebuyers	HOME: \$160,653	Homeowner Housing Added: 16 Household Housing Unit
9	Park Improvements	2020	2024	Non-Housing Community Development	< 50% HMFI Census Tracts	Park Improvements	CDBG: \$77,452	Other: 50814 Other
10	Street and Sidewalk Improvements	2020	2024	Non-Housing Community Development	< 50% HMFI Census Tracts	Street & Sidewalk Improvements	CDBG: \$100,000	Other: 50814 Other
11	Tenant Based Rental Assistance	2020	2024	Affordable Housing	City Wide Programs	Tenant Based Rental Assistance	HOME: \$65,000	Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted
12	Historic Preservation	2020	2024	Non-Housing Community Development	City Wide Programs	Historic Preservation	CDBG: \$10,000	Other: 50000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Program Administration - CDBG	2020	2024	Oversight of the CDBG Program	City Wide Programs	Historic Preservation Housing Counseling Job Training Park Improvements Senior Services Street & Sidewalk Improvements Youth Programs Neighborhood Preservation	CDBG: \$125,612	Other: 50000 Other
14	Program Administration - HOME	2020	2024	Administration	City Wide Programs	First Time Homebuyers Housing Rehabilitation Tenant Based Rental Assistance	HOME: \$49,517	Other: 50000 Other
16	Housing Acquisition and Rehabilitation	2020	2024	Affordable Housing	< 50% HMFI Census Tracts	Housing Rehabilitation	\$120,000	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Senior Services
	Goal Description	The City's Office of Aging and the Puerto Rican Association for Human Development will be providing services for Senior Citizen residents within the City. The Perth Amboy Office of Aging services the needs of the city residents 60 years of age and older with social, recreational and wellness programs. In addition, transportation is provided within the City limits. The Puerto Rican Association provides assisted transportation outside the City parameters and language translation/interpretation and information/resources and referrals to non-English proficient seniors.
2	Goal Name	Recreation Seasonal Programs
	Goal Description	The Perth Amboy Office of Recreation offers a wide range of activities and services for residents of all ages and capabilities. The Perth Amboy Office of Recreation's mission is to provide affordable leisure time activities in which city residents can partake in.
3	Goal Name	Youth Employment Program
	Goal Description	Perth Amboy Summer Youth Employment Program targets economically disadvantage or at risk residents between the ages of 14 thru 24 years old. The funds requested would allow the hiring of 100 candidates for employment within the months of July and August. Additional candidates will be hired to work throughout the fiscal year at various Office of Recreation programs.
4	Goal Name	Neighborhood Preservation Project
	Goal Description	The Neighborhood Preservation Program is designed to make the Downtown Business District neighborhood a safer and more livable community for its residents. The NJ Department of Community Affairs approved and awarded the City with a five year grant which requires a match of \$25,000 annually, to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.

5	Goal Name	Housing Counselling
	Goal Description	<p>Perth Amboy Housing Authority and the Raritan Bay YMCA provide Housing Counseling Programs. The Housing Authority Housing and Credit Counseling is a community-based program for low and moderate income families seeking to purchase an affordable home and or prevent foreclosure of an existing home. In addition, the program provides individuals with assistance to locate and or maintain their rental housing. The program offers 250 Perth Amboy residents, financial literacy education that includes credit counseling, one-on-one group counseling in both English and in Spanish.</p> <p>The Raritan Bay YMCA Center for Support, Success and Prosperity Homeless Prevention Program provides services to approximately 200 homeless and those at risk of becoming homeless. Services include care management such as accessing eligible benefits, referrals for mental and physical health care, substance abuse treatment, domestic violence support, job readiness and more.</p>
6	Goal Name	Youth Services
	Goal Description	<p>Court Appointed Special Advocates (CASA) of Middlesex County is a non-profit organization dedicated to serving abused and neglected children who are living in out-of-home placements. CASA of Middlesex recruits and trains volunteers to advise the courts and to advocate for the children leading to permanent homes. During this fiscal year, CASA will provide services to approximately 20 children residents of the City of Perth Amboy.</p> <p>In addition, the Jewish Renaissance Foundation's Alternative Education Institute will engage Perth Amboy residents between the ages of 16-24 who are neither attending school nor working, in serving their communities, gaining academic credential by obtaining High School Equivalency, developing their skills for work and life, and securing sustainable work. During this fiscal year, JRF-AEI program will provide services to approximately 25 children residents of the City of Perth Amboy.</p>

7	Goal Name	Housing Rehabilitation
	Goal Description	<p>The City's Fire Code Violation Grant Program aims to improve the safety of City residents by providing a grant to homeowners of multiple dwellings who's 50% of its tenants are low-moderate income. The grant cannot exceed \$4,000 and is used to bring properties up to code, specifically for properties that have been cited for the lack of fire alarms where required by law.</p> <p>In addition, the YMCA Code Violation Program aims to improve the life of City residents with assistance via a grant not to exceed _____ in order to make their homes with code violations a safer, healthier, more efficient and more affordable through housing rehabilitation measures.</p>
8	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.
9	Goal Name	Park Improvements
	Goal Description	Funds will be used to repair or improve a City park located in < 50% HMFI Census Tracts.
10	Goal Name	Street and Sidewalk Improvements
	Goal Description	Street and sidewalk improvements as per need. During this year (name of street/sidewalk) will be repaired.
11	Goal Name	Tenant Based Rental Assistance
	Goal Description	Tennant Based Rental Assistance addresses the rental affordability needs of low to moderate income Perth Amboy residents. PRAHD has successfully operated the program for the past 14 years, providing rental and/or security deposit assistance to eligible city residents to maintain or secure affordable rental units.

12	Goal Name	Historic Preservation
	Goal Description	Include Historic Preservation project.
13	Goal Name	Program Administration - CDBG
	Goal Description	Oversight of the CDBG program.
14	Goal Name	Program Administration - HOME
	Goal Description	Oversight of the HOME program.
16	Goal Name	Housing Acquisition and Rehabilitation
	Goal Description	The Morris Habitat for Humanity is requesting funding to build 2 affordable homes in the City. The City's Home Improvement Fire/Code Grant Program will provide homeowners who rent to low/moderate income families with a grant to install a fire alarm system required by law. In addition, the YMCA has requested funds to help homeowners who are low/moderate income mitigate the cost of a code violation rehab project in their homes.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG funds will be used to support the following projects:

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

HOME funds will be used to support the following projects:

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

Projects

#	Project Name
1	COPA Office on Aging
2	COPA Rec. Seasonal Program
3	COPA Youth Employment Program
4	COPA Neighborhood Preservation Program
5	Housing Counseling and Credit Counseling Program
6	Court Appointed Special Advocates (CASA)
7	PRAHD Senior Center
8	JRF Alternative Education Institute
9	YMCA Center for Support, Success and Prosperity
10	Historic Preservation Commission
11	COPA Parks Repairs/Improvements
12	COPA Street/Sidewalk Repairs
13	CDBG Administration
14	COPA First Time Homebuyers Program
15	COPA Home Improvement Fire Code Violation Grant Program

#	Project Name
16	Morris Habitat for Humanity
17	PRAHD Tenant Based Rental Assistance Program
18	JRF - Family Assistance Center
19	YMCA Code Violation Program
20	HOME Administration

Table 7 - Project Information

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

There are no obstacles in addressing underserved needs.

DRAFT

AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	COPA Office on Aging
	Target Area	City Wide Programs
	Goals Supported	Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$80,000
	Description	Funds will be used to support the City's Office on Aging which provides daily meals, transportation, social services, activities/trips an robust wellness program for the elderly population throughout the City.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,500 senior citizens who reside in the City will benefit from this program.
	Location Description	The Office on Aging is located in the first floor of the City's Community Center at 1 Olive Street, Perth Amboy, NJ 08861.
Planned Activities	Funds will be used to support the City's Office on Aging which provides daily meals, transportation, social services, activities/trips an robust wellness program for the elderly population throughout the City.	
2	Project Name	COPA Rec. Seasonal Program
	Target Area	City Wide Programs
	Goals Supported	Recreation Seasonal Programs
	Needs Addressed	Youth Programs
	Funding	CDBG: \$40,000
	Description	The City of Perth Amboy Office of Recreation, Seasonal Program will provide affordable leisure time activities in which City residents can partake. The program offers a wide selection of activities and services for residents of all ages and capabilities.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Low/Moderate income City residents.

	Location Description	Activities will take place at the various City parks, sports complex and the City's Waterfront.
	Planned Activities	The City of Perth Amboy Office of Recreation, Seasonal Program will provide affordable leisure time activities in which City residents can partake. The program offers a wide selection of activities and services for residents of all ages and capabilities.
3	Project Name	COPA Youth Employment Program
	Target Area	City Wide Programs
	Goals Supported	Youth Employment Program
	Needs Addressed	Youth Programs
	Funding	CDBG: \$60,000
	Description	The City of Perth Amboy operates a Summer Youth Employment Program for low-moderate income and at risk residents between the ages of 14-24 years old. Program participants will be employed during the summer to assist with the various City Departments.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 low/moderate income youth between the ages of 14 to 24 will participate in the program during the summer and some will stay on throughout the fiscal year.
	Location Description	Program participants will be placed at various departments throughout the City.
	Planned Activities	The City of Perth Amboy operates a Summer Youth Employment Program for low-moderate income and at risk residents between the ages of 14-24 years old. Program participants will be employed during the summer to assist with the various City Departments. Participants will learn worksite safety, job readiness, financial literacy and social decision making/life skills.
4	Project Name	COPA Neighborhood Preservation Program
	Target Area	Downtown Business District
	Goals Supported	Neighborhood Preservation Project
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$25,000

	Description	The City's Neighborhood Preservation Program was awarded \$125,000 annually by the NJ Department of Community Affairs to support a five year Neighborhood Preservation Plan to make the neighborhood in the downtown business district a safer and more livable community for its residents, while driving economic, place and social value. The project will include: pedestrian safety, improve downtown parking and lighting, installation of transformative art and crime deterrent measures.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,000 City residents will benefit from the program in the downtown business district.
	Location Description	In the City's downtown business district.
	Planned Activities	The project will include: pedestrian safety, improve downtown parking and lighting, installation of transformative art and crime deterrent measures.
5	Project Name	Housing Counseling and Credit Counseling Program
	Target Area	City Wide Programs
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$17,000
	Description	Housing Counseling and Credit Counseling Program is a community based program for low-moderate income families seeking to purchase an affordable home and to prepare them for the new challenges to maintain the home. In addition, the program assists families maintain rental housing, educate them on financial literacy and credit matters by providing group and one-on-one counseling in English and Spanish.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 250 low-moderate income families seeking to purchase an affordable home and to prepare them for the new challenges to maintain the home.

	Location Description	The City's Housing Authority located at 881 Amboy Avenue, Perth Amboy, NJ 08861.
	Planned Activities	Housing Counseling and Credit Counseling Program is a community based program for low-moderate income families seeking to purchase an affordable home and to prepare them for the new challenges to maintain the home. In addition, the program assists families maintain rental housing, educate them on financial literacy and credit matters by providing group and one-on-one counseling in English and Spanish.
6	Project Name	Court Appointed Special Advocates (CASA)
	Target Area	City Wide Programs
	Goals Supported	Youth Services
	Needs Addressed	Youth Programs
	Funding	CDBG: \$17,000
	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. In order to accomplish this mission, CASA of Middlesex County recruits and trains volunteers to advise the courts and to advocate for the children's best interests.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	A total of 20 abused and neglected children who are living in out-of-home placements will be provided with special advocates to advise the courts and to advocate for the children's best interests.
	Location Description	Services will be provided to 20 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. In order to accomplish this mission, CASA of Middlesex County recruits and trains volunteers to advise the courts and to advocate for the children's best interests.
7	Project Name	PRAHD Senior Center
	Target Area	City Wide Programs
	Goals Supported	Senior Services

	Needs Addressed	Senior Services
	Funding	CDBG: \$17,000
	Description	Provides services to seniors that help improve their mobility, access to community services, and knowledge of potential assistance programs. Services include medical transportation, counseling, language translation, and information and referrals to services concerning housing, health, immigration, social security, Medicare, etc.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 700 low/moderate income seniors' residents of the City of Perth Amboy will receive program services.
	Location Description	The Puerto Rican Association for Human Development, Inc. 100 First Street, Perth Amboy, NJ 08861.
	Planned Activities	Provides services to seniors that help improve their mobility, access to community services, and knowledge of potential assistance programs. Services include medical transportation, counseling, language translation, and information and referrals to services concerning housing, health, immigration, social security, Medicare, etc.
8	Project Name	JRF Alternative Education Institute
	Target Area	City Wide Programs
	Goals Supported	Youth Services
	Needs Addressed	Youth Programs
	Funding	CDBG: \$17,000
	Description	The Jewish Renaissance Foundation Alternative Education Institute has added a Spanish program which offers Spanish speaking individuals 14 and over obtain academic credentials, develop skills for work and life and they assist them in securing sustainable jobs. Due to the restrictions of COVID-19, the program operates in a virtual format via ZOOM.
	Target Date	5/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 individuals 14 and over residents of Perth Amboy.
	Location Description	Due to the restrictions of COVID-19, the program operates in a virtual format via ZOOM. The main office is currently located at: 1090 King Georges Post Rd., Building 7, Suite 704, Edison, NJ 08837
	Planned Activities	Spanish program offers Spanish speaking individuals 14 and over obtain academic credentials, develop skills for work and live and they assist them in securing sustainable jobs.
9	Project Name	YMCA Center for Support, Success and Prosperity
	Target Area	City Wide Programs
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$17,000
	Description	The Center for Support, Success and Prosperity provides homeless prevention and support services, including but not limited to: case management, system navigation and tangible resources leading o permanent, adequate housing.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	A minimum of 200 individuals/families will benefit from the program.
	Location Description	The Center for Support, Success and Prosperity is located at 392 Smith Street, Perth Amboy, NJ 08861
	Planned Activities	The Center for Support, Success and Prosperity provides homeless prevention and support services, including but not limited to: case management, system navigation and tangible resources leading o permanent, adequate housing.
10	Project Name	Historic Preservation Commission
	Target Area	City Wide Programs

	Goals Supported	Historic Preservation
	Needs Addressed	Historic Preservation
	Funding	CDBG: \$10,000
	Description	Include Historic Preservation project.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The entire City will benefit from this project.
	Location Description	Throughout the entire City.
	Planned Activities	Include Historic Preservation project.
11	Project Name	COPA Parks Repairs/Improvements
	Target Area	< 50% HMFI Census Tracts
	Goals Supported	Park Improvements
	Needs Addressed	Park Improvements
	Funding	CDBG: \$77,452
	Description	Park repairs or improvements on < 50% HMFI Census Tracts.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Low to Moderate income families.
	Location Description	Include name of Park
	Planned Activities	Describe repairs/improvements
12	Project Name	COPA Street/Sidewalk Repairs
	Target Area	City Wide Programs
	Goals Supported	Street and Sidewalk Improvements
	Needs Addressed	Street & Sidewalk Improvements
	Funding	CDBG: \$77,452
	Description	Street and Sidewalk repairs/improvements

	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	CDBG Administration
	Target Area	City Wide Programs
	Goals Supported	Program Administration - CDBG
	Needs Addressed	
	Funding	CDBG: \$125,612
	Description	Overall administration of the CDBG funded programs.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50,000 residents.
	Location Description	Throughout the City.
	Planned Activities	Administration of all CDBG funded programs.
14	Project Name	COPA First Time Homebuyers Program
	Target Area	City Wide Programs
	Goals Supported	First Time Homebuyers
	Needs Addressed	First Time Homebuyers
	Funding	HOME: \$160,653
	Description	Funds are used to help low to moderate income Perth Amboy residents for down payments and closing costs.
	Target Date	5/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15 families will benefit from this program.
	Location Description	City of Perth Amboy Office of Housing, 1 Olive Street, Perth Amboy, NJ 08861.
	Planned Activities	Funds are used to help low to moderate income Perth Amboy residents for down payments and closing costs.
15	Project Name	COPA Home Improvement Fire Code Violation Grant Program
	Target Area	City Wide Programs
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	HOME: \$40,000
	Description	A grant not to exceed \$4,000 will be granted to home-owners of multi dwelling homes in violation for not having an automatic suppression system in their windowless basement which requires an automatic fire suppression system in accordance with the NJ Uniform Construction Code. In order to qualify for the grant fifty one (51) percent of the tenants in the home must have low to moderate incomes.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	A minimum of ___ low/moderate income City residents will benefit from the program.
	Location Description	City wide.
	Planned Activities	Grants will be provided to a minimum of ___ low/moderate income homeowners.
16	Project Name	Morris Habitat for Humanity
	Target Area	< 50% HMFI Census Tracts
	Goals Supported	Housing Acquisition and Rehabilitation
	Needs Addressed	New construction of 2 affordable homes
	Funding	HOME: \$120,000

	Description	Morris Habitat for Humanity is the CHDO that will construct a 100% affordable project that will develop the existing 7,722 s.f. vacant parcel with the construction of four (4) new affordable homes in a single 4-plex structure to be sold as condominiums to low-moderate income households.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Morris Habitat for Humanity is the CHDO that will construct a 100% affordable project that will develop the existing 7,722 s.f. vacant parcel with the construction of four (4) new affordable homes in a single 4-plex structure to be sold as condominiums to low-moderate income households.
	Location Description	361 Inslee Street, Perth Amboy
	Planned Activities	New construction of 2 affordable homes
17	Project Name	PRAHD Tenant Based Rental Assistance Program
	Target Area	City Wide Programs
	Goals Supported	Tenant Based Rental Assistance
	Needs Addressed	Tenant Based Rental Assistance
	Funding	HOME: \$65,000
	Description	The PRAHD's Tennant Based Rental Assistance Program provides direct financial assistance to low/moderate income households with rental assistance and/or security deposit assistance to maintain or secure affordable rental units.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low-moderate income families/individuals who are residents of the City of Perth Amboy will benefit from this program.
	Location Description	The program is operated by the Puerto Rican Association for Human Development located at 100 First Street, Perth Amboy.
	Planned Activities	The PRAHD's Tennant Based Rental Assistance Program provides direct financial assistance to low/moderate income households with rental assistance and/or security deposit assistance to maintain or secure affordable rental units.
	Project Name	JRF - Family Assistance Center

18	Target Area	City Wide Programs
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$25,000
	Description	The provision of direct emergency services, case management and supportive programming to assist low/moderate income individuals and families withstand the adverse economic consequences of the COVID-19 pandemic and successfully move to self-sufficiency.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 60 individuals/families will benefit from this program per month.
	Location Description	
	Planned Activities	City of Perth Amboy
19	Project Name	YMCA Code Violation Program
	Target Area	City Wide Programs
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	HOME: \$100,000
	Description	The program will provide homeowners with assistance in order to make their homes safer (code violations); make their homes healthier more efficient therefore more affordable through housing rehabilitation measures.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15 individuals/families will benefit from this program.
	Location Description	392 Smith Street, Perth Amboy, NJ 08861

	Planned Activities	The program will provide homeowners with assistance in order to make their homes safer (code violations); make their homes healthier more efficient therefore more affordable through housing rehabilitation measures.
20	Project Name	HOME Administration
	Target Area	
	Goals Supported	Program Administration - HOME
	Needs Addressed	
	Funding	HOME: \$429,512
	Description	Overall administration of the HOME funded programs.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50,000 residents.
	Location Description	Throughout the entire City.
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's affordable housing initiative is as follows:

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

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	12
The Production of New Units	2
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	39

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

Discussion

During the upcoming year, the City plans to assist/support approximately 439 households/individuals in affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

The City's Office of Housing and Social Services will be providing 15 low to moderate income families with first time home buyers grants for down payments through a second mortgage in the form of a forgivable loans. Approximately 20 families will receive code violations 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 15 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 deposit v10 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 workshopped and post purchase counseling. In addition, the Morris Habitat for Humanity will provide safe, decent, healthy and affordable homeownership opportunity for two (2) low-moderate income households. Priority will be given to military veterans and Perth Amboy Housing Authority residents.

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

provided or other assistance

The Perth Amboy Housing Authority is not designated as troubled.

Discussion

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

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

Introduction

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

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

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

Discussion

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

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

Introduction:

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

In addition, the First Time Home Buyers Program of the City of Perth Amboy has a Lead Based Paint Safety Program that includes a visual paint assessments and offers the option of paint testing of houses built before 1978. The assessments are made by trained/certified inspectors and the Federal Lead

Information Pamphlet is provided to all program participants.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

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

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

Discussion:

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

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

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

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

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

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

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

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

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

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

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

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

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