

DRAFT OF THE CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT (CAPER) FOR FISCAL YEAR 2025 (From June 1, 2025 to May 31, 2026)

CR-05 - Goals and Outcomes

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

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

CDBG funds were used to support the following projects: City of Perth Amboy - Office on Aging Senior Service Center; Recreational Seasonal programming; Summer Youth Employment Program; park improvements as well as improvements to City's streets and sidewalks; Historic Preservation Projects and the City's Royal Garden Club.

HOME funds were used to support the following projects: The Puerto Rican Association for Human Development, The United Way of Central Jersey, the Raritan Bay Area YMCA and the Jewish Renaissance Foundation were allocated HOME funds to provide tennant based rental and utility assistance for security deposits and/or rent arrears due to a valid financial hardship. Funding was provided to primarely very low and low income City residents. In addition, funding was allocated to the Morris Habitat for Humanity for the construction of two single family homes to be sold to low/moderate income families, one of them being a veteran.

During this fiscal year, subgrantees continued to provide the much needed and critical services to very low, low income residents through its CDBG and HOME programs fundiing. Renters were provided with credit counseling and Tennant Based Rental Assistance that include rent and utility support do to valid hardships. City residents were provided with homeless prevention support in some cases leading to permanent housing. In addition, recidents continue to recieve first time homebuyers grants from past years funding. The senior population benefitted from the social services and social programming. The youth were also able to benefit by the opportunity to gain valuable work experience and seasonal income through summer youth employment and others earned their New Jersey High School Equivalency Diplomas. The Recreation Department offered a wide selection of activities for residents of all ages and capabilities.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Economic Development	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	25	5	20.00%			
First Time Homebuyers	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	33	5	15.15%			
Historic Preservation	Non-Housing Community Development Historic Preservation	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15000	3000	20.00%			
Historic Preservation	Non-Housing Community Development Historic Preservation	CDBG: \$	Other	Other	0	0		50000	0	0.00%
Housing Acquisition and Rehabilitation	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	5	2	40.00%	2	2	100.00%

Housing Counselling	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1000	850	85.00%	250	250	100.00%
Neighborhood Preservation Project	Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	6000	6000	100.00%			
Park Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	15000	15000	100.00%	15000	15000	100.00%
Program Administration - CDBG	Oversight of the CDBG Program	CDBG: \$	Other	Other	55000	0	0.00%	50000	50000	100.00%
Program Administration - HOME	Administration	HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	40000	40000	100.00%			
Program Administration - HOME	Administration	HOME: \$	Other	Other	55000	55000	100.00%	50000	50000	100.00%
Recreation Seasonal Programs	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15000	15000	100.00%	15000	15000	100.00%

Senior Services	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	3000	2500	83.33%	2000	2000	100.00%
Street and Sidewalk Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50000	50000	100.00%			
Street and Sidewalk Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		50000	50000	100.00%
Tenant Based Rental Assistance	Affordable Housing	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	225	95	42.22%	100	175	175.00%
Youth Employment Program	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	300	100	33.33%	100	100	100.00%
Youth Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	125	355	284.00%			

Youth Services	Non-Housing Community Development	CDBG: \$	Other	Other	0	0		295	375	127.12%
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Table 1 - Accomplishments – Program Year & Strategic Plan to Date

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

The City of Perth Amboy effectively implemented its funding across several priority areas, including expanding access to affordable housing, enhancing services for youth and seniors, and investing in public facilities. Funds were strategically utilized to provide counseling and direct financial assistance to tenants at risk of homelessness. As a result, individuals/children facing housing instability were successfully placed into housing units and connected with homelessness prevention services and resources, helping many transition to permanent housing. Senior services were also supported through funding that provided essential case management, transportation, wellness initiatives, social programming, and daily meals, improving overall quality of life for older residents. Additionally, the City created valuable opportunities for youth through after-school enrichment programs and seasonal employment initiatives. Several participants earned their New Jersey High School Equivalency Diplomas, while the Summer Youth Employment Program helped young residents secure meaningful summer jobs with the City. Participants also benefited from college readiness courses and career exploration workshops, and were placed in employment opportunities aligned with their individual career interests.

CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG	HOME
White	3,055	320
Black or African American	156	22
Asian	50	10
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Total	3,261	352
Hispanic	2,509	300
Not Hispanic	748	52

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

Narrative

The demographic breakdown of families assisted with CDBG funds indicates that the majority were Hispanic, identifying racially as White, and classified as low- to very low-income individuals. A total of 3055 individuals were assisted, of which 2,509 identified as Hispanic ethnically and White racially. The second-largest racial group served was Black or African American, comprising 156 individuals, followed by Asian individuals at 50. No individuals identified as American Indian or Alaska Native. Additionally, 700 individuals identified as non-Hispanic.

Under the HOME program, a total of 320 families received Tenant-Based Rental Assistance (TBRA), First Time Homebuyers and Morris Habitat for Humanity during the reporting period. Of these, 300 identified as Hispanic and White, while 22 identified as Black or African American and 10 individuals identified as Asian.

Overall, the majority of individuals assisted across both programs were Hispanic, White, and low-income. The second-largest group served was Black or African American. These demographics are consistent with the broader population trends in Perth Amboy, where a significant portion of residents identify as Hispanic and racially White, indicating that program beneficiaries reflect the community's composition.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	687,972	178,617
HOME	public - federal	490,303	175,981

Table 3 - Resources Made Available

Identify the geographic distribution and location of investments

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

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City has completed a Housing Study/Plan to better understand housing conditions in key areas experiencing distress. This plan has been incorporated into the Housing Element and Fair Share Plan addressing affordable housing and is currently under judicial review. The City has also secured funding in collaboration with the Raritan Bay Area YMCA and the Robert Wood Johnson Foundation through the Upstream Action Acceleration Grant. This two-year, \$100,000 grant will support the development of a self-reporting amnesty program for property owners of illegal housing conversions. The program is designed with the following components: amnesty from prosecution, a legal pathway to convert unauthorized units into code-compliant dwelling units, and income-qualified financial assistance to support necessary rehabilitation work. This initiative is intended to reduce safety hazards associated with illegal housing conversions. The City continues to encourage service providers to pursue private funding sources to support social services, with the exception of housing rehabilitation, tenant-based rental assistance, and program administration. Perth Amboy does not serve as the sole funding source for any of its subrecipients or partner organizations. All social service providers maintain multiple funding streams, and in many cases, CDBG funding represents only a small portion of their overall operating budgets. Furthermore, the City has communicated to all subrecipients and Community Housing Development Organizations (CHDOs) that HOME-funded projects are expected to include, where feasible, at least a 50 percent match from the applicant. Several of these activities take place on publicly owned land and facilities. Senior Services and the Recreation Office conduct many programs at the City-owned Jankowski Center. Additionally, seasonal recreational programming frequently utilizes City parks throughout Perth Amboy as well as the City-owned Brighton Avenue Community Center.

Leveraging

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

The Community Development Block Grant (CDBG) and HOME Investment Partnerships Program served as a catalyst for leveraging additional public and private resources to address community development, housing, and public service needs throughout the City of Perth Amboy. These federal investments were supplemented by state, county, local, nonprofit, and private sector contributions, allowing the City to maximize the impact of available funding and expand the reach of programs and services.

HOME-funded activities satisfied federal matching requirements through a combination of eligible non-federal contributions, including donated labor, waived fees, discounted materials and services, private financing, and investments made by nonprofit and community-based development organizations. Affordable housing projects also leveraged private mortgage financing, developer equity, and other state and county housing resources to increase the number of units assisted and improve long-term housing affordability.

For example, through a partnership between the Raritan Bay Area YMCA and the Robert Wood Johnson Foundation under the Upstream Action Acceleration Initiative, resources were leveraged to support healthy housing initiatives in Perth Amboy. The grant provided over \$30,000 to assist the City in updating the Housing Element of its Master Plan and funded technical assistance from the Rutgers Bloustein School of Planning and Public Policy to evaluate housing policies and recommend best practices. This collaboration helped address housing conditions as a critical social determinant of health and supported efforts to improve housing quality, resident engagement, and neighborhood well-being throughout the community.

The City encourages service providers to seek private funding for social services. With the exception of housing rehab, tenant-based rental assistance and administration.

CDBG-funded public service and community development activities were supported by additional resources from nonprofit organizations, charitable contributions, state grants, county funding, volunteer services, and organizational operating funds. Partner agencies utilized these resources to enhance service delivery, expand program capacity, and address the needs of low- and moderate-income residents, seniors, youth, individuals experiencing homelessness, and households at risk of homelessness. All of the social service providers have various streams of funding available to them and in many cases the funding received from the

CDBG program represents a small portion of their overall budget. Furthermore, the City has made it clear to all subrecipients and CHDOs that it is preferred that all HOME funded projects have at least a fifty-percent match by the applicant.

The City also utilized publicly owned facilities and properties to address priority needs identified in the Consolidated Plan. Municipal buildings, parks, recreation facilities, senior centers, and other publicly owned properties were used to provide public services, recreational programming, senior activities, workforce development initiatives, community meetings, and neighborhood improvement projects. These public assets enabled the City and its nonprofit partners to deliver services efficiently while reducing operational costs and increasing accessibility for residents.

Through strategic coordination of federal, state, local, private, and nonprofit resources, Perth Amboy continued to strengthen housing opportunities, improve public facilities and infrastructure, support vulnerable populations, and advance the goals and objectives outlined in its Consolidated Plan.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

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

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

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

Table 7 – Program Income

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

Table 8 - Minority Business and Women Business Enterprises

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

Table 9 – Minority Owners of Rental Property

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

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	100	150
Number of Non-Homeless households to be provided affordable housing units	400	450
Number of Special-Needs households to be provided affordable housing units	25	25
Total	525	625

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	523	550
Number of households supported through The Production of New Units	2	2
Number of households supported through Rehab of Existing Units	0	0
Number of households supported through Acquisition of Existing Units	0	0
Total	525	552

Table 12 – Number of Households Supported

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

Goals are the specific objectives established at the beginning of the program year and are generally measured by the number of activities completed, households assisted, housing units improved, or public services provided. Goals represent what the jurisdiction intends to accomplish with available resources. Outcomes, on the other hand, reflect the actual impact of those activities on beneficiaries and the community. Outcomes measure the extent to which the funded activities improved housing stability, expanded

access to services, enhanced living environments, increased economic opportunities, or addressed identified community needs.

During the program year, the City of Perth Amboy made substantial progress toward achieving its goals; however, several challenges affected the timely completion of some activities. Common issues included delays in contractor procurement and project implementation, increased construction and material costs, staffing limitations among subrecipients, difficulties obtaining required documentation from program participants, and extended HUD environmental review and approval processes. In some cases, beneficiaries experienced challenges related to income verification, eligibility documentation, or securing suitable housing units, which delayed assistance delivery.

Despite these obstacles, the City worked closely with its subrecipients and community partners to address challenges, provide technical assistance, monitor program performance, and reallocate resources when necessary to maximize program effectiveness. As a result, many planned activities were completed or remained on track, contributing to the achievement of the priorities and objectives identified in the Consolidated Plan.

During this reporting period, the City's Office on Aging and Senior Services Program, along with the Summer Youth Employment Program, collectively provided services to approximately 2,500 seniors and 50 youth using CDBG funding. Additionally, tenant-based rental assistance was provided to 10 extremely low- and low-income households. Furthermore, Morris Habitat for Humanity (CHDO) constructed two single-family homes, which were sold to low-income families in the City of Perth Amboy.

Looking ahead, future Annual Action Plans will phase out housing rehabilitation activities under the Home Improvement Grant Program, as the City has received and is actively utilizing Housing Trust Fund resources for this purpose. Agencies and City departments involved in these programs have already begun transitioning away from traditional rehabilitation activities and are exploring alternative strategies to provide more immediate assistance to low- and moderate-income homeowners and renters.

Although spending in this area has been limited to date, the City anticipates significant investments in the coming years for public facility and infrastructure improvements that primarily benefit low- and moderate-income neighborhoods. In addition, the City expects to allocate increased funding toward economic development initiatives aimed at addressing ongoing economic challenges faced by local businesses and residents.

Discuss how these outcomes will impact future annual action plans.

Perth Amboy's CDBG activities have consistently made a significant difference in the lives of low- and moderate-income residents. The City has used CDBG funding to provide public services targeted to the most vulnerable members of the community, enabling residents to access quality recreation, nutrition, and transportation services. Programs such as the Perth Amboy Senior Citizens Program and the Office of Recreation's Summer Youth Employment initiative not only meet critical daily needs but also promote social interaction and help create important community ties that contribute to social cohesion and a strong sense of belonging.

These programs also support economic mobility by helping residents gain skills, income, and opportunities that assist them in moving out of extremely low-income circumstances. For some

families, the availability of these services has made the difference between remaining in their homes or facing displacement. Additionally, the Puerto Rican Association for Human Development provides tenant-based rental assistance to support households that are unable to fully meet their rent obligations or require temporary financial assistance to maintain stable housing.

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

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2,311	42
Low-income	500	43
Moderate-income	424	10
Total	3,235	95

Table 13 – Number of Households Served

Narrative Information

Perth Amboy's CDBG activities have made a significant difference in the lives of very low, low- and moderate-income residents. The City has used CDBG funding to provide public services that are targeted to the most vulnerable members of the community which enables these residents to gain access to quality recreation, nutrition and transportation services. CDBG programs such as the Perth Amboy Senior Citizen's Program and the Office of Recreation Summer Youth Employment Program also promote social interaction and create important community ties that contribute to social cohesion and a sense of belonging. They also promote economic development to ensure that more and more residents are coming out of that extremely-low bracket. The availability of this program has, for some families, made the difference between being able to remain their homes, or being forced out. Additionally, the Tenant Based Rental assistance offered by 3 different local non-profits assist those families that cannot pay their rent due to a temporary hardship and or need some kind of temporary supplement.

According to the chart above, there are many residents that Perth Amboy assists even though the impact is not reflecting the services provided by the local non-profits not funded during this fiscal year. Without these services a large portion of our population would suffer and while Perth Amboy continues to ensure economic viability and growth for our communities, there are still a significant portion of residents that continue relying on this assistance.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

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

During this program year HOME funding was awarded to three (3) community based organizations to provide Tenant Based Rental Assistance. The Raritan Bay Area YMCA Center for Support, Success and Prosperity is in one of three agencies providing services to the homeless and those at risk. They offer the homeless individuals and families with housing placement, prevention support services and valuable resources. The Puerto Rican Association for Human development has been receiving HOME funding for TBRA for the past 16 years and the other local nonprofit is the United Way of Central Jersey providing financial literacy to the Perth Amboy low income community. A total of 10 homeless or at risk to become homeless individuals/families were provided TBRA assistance of back rent or security deposits and one month rent to ensure that they don't become homeless. Other vital housing related services leading to maintaining permanent housing are also offered. Families and individuals received care management services such as job training and work readiness, mental and physical care referrals, life skills training, accessing eligible benefits, substance abuse treatment referrals, domestic violence support and more. The services equipped families and individuals with the necessary tools to become self-sufficient.

The data was extrapolated from the annual 2024 Point-In-Time (PIT) Survey. This survey captures a county-wide picture of homeless issues in the county and inform a coordinated approach to homeless services for most municipalities. On the night of January 23, 2024, a total of 386 households, including 619 persons, were experiencing homelessness in Middlesex County, according to the 2024 Point-In-Time Count.

Changes affecting the 2024 Point-in-Time Count For 2024

- The 2024 Count indicates a 24% increase in the number of people experiencing homelessness compared to 2023. In 2023, this figure had already surpassed 10,000 for the first time since 2015. The cumulative number now exceeds 12,000. These statistics underscore a convergence of various systemic changes.
- The COVID-19 eviction moratorium was lifted on January 1, 2022. As the court system clears

through the backlog of pending cases, the resulting uptick in evictions is translating into an increase in eviction-displaced persons and families becoming homeless. This development partly explains the rise in homelessness observed in 2023 and 2024.

- New Jersey, like the rest of the nation, is in the midst of a housing crisis. There are not enough homes affordable to those making 30% of the area's median income or less. The National Low Income Housing Coalition's Report¹ found that within New Jersey, there are only 30 units available for every 100 families looking for a place to call home. This means there is a shortage of 214,475 homes for extremely low-income households across the state.
- In much of the state, rent increases have exceeded national averages. According to the Rent Report for March 2024, prepared by rent.com², New Jersey rents increased by 6.2% year over year.
- A total of 199 persons were identified as chronically homeless.
- 149 persons were unsheltered on the night of the count.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Catholic Charities State Street Project administers 55 Single Room Occupancy (SRO) units and 11 studio apartments, which provide affordable transitional, and permanent housing needs of single, non-disabled homeless individuals in Perth Amboy. Additional transitional housing is provided to three non-disabled single individuals through a three bedroom single-family structure. A total of 14 units are designated transitional housing and have received HOME CHDO funding for rehabilitation.

Amanda Crossing in Edison is a transitional housing facility that provides services to low-income, single parent, homeless families. The transitional housing facility provides accommodations disabled parents and children. The services provided include: case management, education and literacy, job readiness and job replacement in line with Workfirst N.J., housing, relocation, child care and counseling and

support groups. Approximately 40% of the residents assisted during this program year. The transitional housing facility has 29 units.

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

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

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

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

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

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

Historically, the City of Perth Amboy, provides CDBG funding to local nonprofits 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. During this reporting period, 3 nonprofit social service agencies recieved HOME funding to provide Tenant Based Rental Assistance that includes back rent, utility assistance and/or security deposits plus one month rent for those being relocated due to a fire or other unforeseen financial hardship.

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

Actions taken to address the needs of public housing

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

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

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

Key Objectives of this project:

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

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

Lastly, we have recently adopted the Housing Element and Fair Share Plan that addresses affordable

housing. The plan is being reviewed by the courts.

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

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

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

Actions taken to provide assistance to troubled PHAs

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

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

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

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

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

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

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

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

Lastly, the City has recently adopted the Housing Element and Fair Share Plan that address affordable housing.

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

The Senior Planner position has been filled and core staff of a Director, a Federal and State Aide Coordinator and a Senior Accountant, provide the department with consistency in its staffing. All staff attend trainings on HUD programs and have developed the internal capacity to manage the program despite staffing shortfalls and turnovers.

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

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

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

The Planner position has been filled and a core staff of a Department Director, a Deputy Director, a Federal and State Aide Coordinator and a Senior Accountant, provide the department with consistency in its staffing. All staff attend trainings on HUD programs and have developed the internal capacity to manage the program despite staffing shortfalls and turnovers.

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

The Perth Amboy Office of Economic and Community Development (OECD) continues to oversee the coordination of the City's consolidated strategy and plan in partnership with the various departments of City government and the network of non-profit organizations which serve Perth Amboy residents. The OECD has and will continue to provide technical assistance and funding to the following non-profit organizations: The Puerto Rican Association for Human Development, the Jewish Renaissance Foundation, The Raritan Bay YMCA, The United Way of Central Jersey, the Court Appointed Special Advocates of Middlesex County (CASA), Perth Amboy Seasonal Recreation, the City's Youth Employment Program, Office of Social Services and Housing, Perth Amboy Historic Preservation Commission, Perth Amboy Royal Garden Club and the City of Perth Amboy Housing Authority. Other non-profit organizations such as the, Business Improvements District and Urban Enterprise Zone, The Proprietary

House, Kearney House and the Surveyors General Museums, etc. have and will continue to receive technical assistance and possible financial support when available. There is an on-going dialogue with all non-profits concerning their individual needs of the City as a whole. Specific City departments, which are instrumental in carrying out the strategy and Annual Action Plan, include the Department of Public Works, Department of Human Services, and Police and Fire Departments. The City continues to work with local financial and other private institutions in carrying out the Consolidated Plan/Annual Plan. A variety of financial institutions are based in Perth Amboy. Their financial and technical involvement is a key factor in developing specific projects under the Consolidated Plan. The City has and will continue to work with private organizations in the area of housing and economic development. Further, the Perth Amboy Housing Authority and The Puerto Rican Association for Human Development are HUD Certified providing First Time Homebuyers workshops, financial literacy, housing counseling and more.

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

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

In reviewing the 2020 Census Tract Block Groups, we find that 30 out of 32 Census Block Groups are neighborhoods that qualify for CDBG/HOME funding, in comparison to the 25 from previous Census data.

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

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

In reviewing the 2020 Census Tract Block Groups, we find that 30 out of 32 Census Block Groups are neighborhoods that qualify for CDBG/HOME funding, in comparison to the 25 from previous Census data.

CR-40 - Monitoring 91.220 and 91.230

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

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

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

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

In addition, the 2025 CAPER draft was completed and advertised in accordance to our Citizen Participation Plan, in the City's website for 30 days from July 1st to July 31st, 2026. A bilingual (English & Spanish) public announcement was posted in the City's website and a public hearing was held on July 16, 2026 at 3:00 P.M. in the Council Chambers of City Hall, located in the second floor of 260 High Street, Perth Amboy, NJ. Accommodations were made for seniors and the disabled and translators were available for non English professional participants.

All the notices, public hearing agendas and comments are scanned and attached to this CAPER.

CR-45 - CDBG 91.520(c)

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

Most of the strategies pursued by the City with CDBG funding have been successfully carried out and are not impeded by specific barriers. The City is looking for ways it can better serve the small business community within the City to aid in economic development in an effort to more effectively meet their needs and those of all residents who support and depend on them.

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

No

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

CR-50 - HOME 24 CFR 91.520(d)

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

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

On-site inspections/monitoring visits normally are scheduled during the last quarter of the fiscal year (March - May). In addition, phone calls, emails and meetings are on-going throughout the year, making sure housing indicators are based upon the schedule in 92.504(d) and they are in compliance overall. In addition, financial records (invoices/cancelled checks, payroll records, dedicated accounts) were also reviewed.

The following subgrantees were monitored during the annual monitoring visit where participant files and financial records were reviewed for compliance: The Puerto Rican Association for Human Development (PRAHD), the Raritan Bay Area YMCA and the United Way of Central Jersey. These three subgrantees provide Tenant Based Rental Assistance to extremely low, low/moderate income City residents facing a valid hardship and in the brink of homelessness. A total of 10 client files were reviewed and evidence of a comprehensive system was used to provide the much needed homeless prevention support services that include: tenant based rental assistance, care management, system navigation and tangible resources leading to permanent housing for the homeless and those at risk to become homeless.

All subgrantees monitored have a strong and comprehensive filing system. No compliance issues/inconsistencies were detected during the monitoring visit.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

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

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

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

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

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

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

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

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

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

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

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

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

CR-58 – Section 3

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

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

Table 14 – Total Labor Hours

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

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

Narrative

N/A