

Amendment is requested for in response to COVID-19 for both CDBG & HOME to include CDBG-CV round 1 and 3 funds

Executive Summary

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

1. Introduction

The Annual Action Plan is a document required to be submitted to the U.S. Department of Housing and Urban Development (HUD) by recipients of Federal Community Planning and Development funds. The City of Perth Amboy receives funding for the following programs:

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

The City's Annual Action Plan was prepared for the period of July 1, 2019 to June 30, 2020. The purpose of this amendment is to reallocate HOME funds for emergency and short-term assistance in Response to COVID-19 pandemic.

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.

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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 and 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 based rental assistance including emergency, short-term assistance in response to COVID-19.

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 City's 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 non-profits 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 replace 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. We believe this success will only be greater and continue over the next five years.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In preparation of this FY 2019-2020 Annual Action Plan, the City posted notices in the Amboy Guardian and Home News Tribune local newspapers. These notices promoted the public hearings held on Thursday, April 4th, 2019 at 5:30 p.m. and Monday, April 29th, 2019 at 1:00 p.m. as well as our public comment period from April 1st to May 1st, 2019. There was a Spanish speaking staff member present at both public hearings and ADA accessibility was available for those who may have wished to attend that may have required special accommodations.

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

As has been normal practice, the City accepted applications for proposed activities to be funded with the City's 2019 CDBG and HOME Entitlement funds from non-profit organizations, non-profit affordable housing developers and City Departments. The budget proposed in the Action Plan was reviewed by the Mayor and approved prior to submission to the US Department of Housing & Urban Development.

Upon receiving notice of additional funds for FY2019 through the CDBG-CV funds and the memorandum regarding CARES Act Flexibilities for CDBG Funds Used to Support Coronavirus Response and plan amendment waiver, the City of Perth Amboy requested the use of the noted waivers to reduce the Citizen Participation Public Comment Period for Action Plan and Consolidated Plan Amendments. The noted waiver reduced the citizen participation period to 5 days. As such the City of Perth Amboy posted notices in the Home News Tribune local newspaper. The notice promoted the virtual public hearing held on ZOOM on Monday, April 27, 2020 at 2:00 p.m. as well as our public comment period from April 22, 2020 to April 27, 2020. There were Spanish speaking staff members present at the virtual meeting. A copy of the notice is kept in the funding year file.

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.

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The attendees had questions on the application process and what types of projects could apply for funding. Staff discussed eligible activities and the different funding categories. A public comment period followed from April 1 to May 1, 2019 where comments can be sent via email to Frederick C. Carr, Business Administrator fcarr@perthamboynj.org or through mail at 260 High Street, Perth Amboy, NJ 08861. 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 the meeting area is ADA accessible. The staff made sure to contact the non-profits/City Departments to reach out to those that needed any special accommodations.

Inquiries on how to access CDBG-CV funding, the guidelines and time-line. Also, questions on the procedures in place for funding disbursement efficacy.

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

There were no comments that had made any implications on this Annual Action Plan.

7. Summary

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

Frederick C. Carr

Business Administrator

City of Perth Amboy

260 High Street

Perth Amboy, NJ 08861

E: fcarr@perthamboynj.org
T: (732) 826-0290 Ext. 4008
F: (732) 826-1160

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.

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	Housing Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	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 PRAHD staff to discuss the upcoming round of funding for CDBG and HOME to determine potential projects and needs of the City and organization.
2	Agency/Group/Organization	City of Perth Amboy Office of Housing
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	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	DEPARTMENT OF PUBLIC WORKS
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Infrastructure Enhancement
	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 Public Works staff to discuss the upcoming round of funding for CDBG to determine potential projects and needs of the City.
4	Agency/Group/Organization	Jewish Renaissance Foundation
	Agency/Group/Organization Type	Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	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 invited and participated in the Annual Action Plan public outreach meetings. Staff were invited to provide feedback on the Annual Action Plan. JRF staff met with City staff to coordinate services and discuss potential programs. Through these discussions, the JRF and the City will be able to maximize their collective resources in addressing the City's needs.

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 Housing Continuum of Care Committee	By supporting programs that prevent homelessness.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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 two public hearing announcements which appeared in the Home News Tribune and the Amboy Guardian Weekly Newspaper. The notice of public hearing and 30 day public comment period became public on the March 25th, 2019 editions. The first public hearing was held on Thursday, April 4th, 2019 at 5:30 p.m., and the second public hearing took place on Monday, April 29th, 2019 at 1:00 p.m. at the Council Chambers of Perth Amboy City Hall, 260 High Street, Perth Amboy, NJ. During the public comment period copies of the 2019/2020 Annual Action Plan draft was available from April 1st to May 1st, 2019. This process provides the office time to engage with potential attendees of both hearings to ensure that the goals set forth within the Annual Action Plan were true to the needs witness in regular interactions with the City's vulnerable population

Due to the flexibility for Coronavirus COVID-19 pandemic response, the City of Perth Amboy placed an additional public hearing announcement which appeared in the Home News Tribune Newspaper. The notice of public hearing and 5 day public comment period became public on the April 21, 2020 edition. The virtual public hearing was held on Monday, April 27, 2020 at 2:00 p.m. on ZOOM virtual meeting space (<https://zoom.us/j/94636102016> Meeting ID: 946 3610 2016 or Dial in at 1-646-558-8656). Copies of the 2019/2020 Amended Annual Action Plan draft was made available for download on the City website at www.perthamboynj.org. This process followed guidelines provided in the City's request and approved waiver for the Citizen Participation Public Comment Period.

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 Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	There were no attendees in the 2 public hearings held. However, consultation with all agencies takes place throughout the year.	n/a	n/a	n/a

2	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>As part of the amendment to FY2019 due to COVID-19 pandemic, a public hearing was scheduled on a ZOOM virtual public meeting space (https://zoom.us/j/94636102016 Meeting ID: 946 3610 2016 or Dial in at 1-646-558-8656). The virtual meeting was held on April 27, 2020 at 2:00 p.m. and two people attended. In addition, consultations with all agencies took place throughout this period.</p>	<p>Inquiries on how to access CDBG-CV funding, the guidelines and timeline. Also, questions on procedures in place for funding disbursement efficacy. Notes - Public Hearing Meeting held on Monday, April 27 2020 at 2:00 p.m. via ZOOM virtual meeting space. Virtual Meeting started at 2:10 p.m. after a 10 minutes waiting period. In attendance: Host: Mr. Frederick C. Carr, Business Administrator Leading the virtual meeting: Tashi Vazquez, Assistant Director - Economic and Community Development (OECD) Maritza C. Rodriguez, Economic Development Representative -</p>	n/a	n/a
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				<p>OECDNoelia Colon, Executive Director - Business Improvement District of the City of Perth AmboyJereme Baratta, resident of the City of Perth AmboyDiscussion:Comm ents and Questions:Ms. Colon asked about the small business grants and noted how the BID will assist in the process of creating the application processResponse: Tashi thanked her and noted that she welcomes the assistance of the BIDMr. Baratta asked if these funding changes needed to be approved by the City Council.Tashi: The funding provided to the non-profits (outside agencies) have to go in front of City Council for approval, however, the funding allocated to the</p>		
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				<p>internal City departments does not go for Council approval, as customary. Mr. Baratta asked if we can send him the information on how people can apply for the funding. Tashi: All the information is in the City's website under Public Notice, CDBG-HOME applications. When the small business grants become available a notice will be made. Mr. Baratta asked if special consideration will be made to special designation businesses i.e. women owned, veteran owned, etc. and if there will be a conflict of interest statement included in the applications Tashi: The city is still creating the applications which will mimic that of the NJEDA</p>	
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				<p>Small Business Grant application. Mr.Baratta: Is there a committee deciding who is getting the funding?Tashi: A committee has not been identified yet, however, OECD staff, Mr. Carr and whoever he assigns will take part in the committee. Mr. Baratta: Is the recording of this virtual meeting made available to the public?Tashi: She was unaware if there was a need to record the meeting, however, she will contact him with a response once she reviewed the HUD guidelines and discussed with City officials.Mr. Baratta: Can someone email him the amendments to the Annual Action Plan?Tashi: The amendments to the</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				Annual Action Plan are in the City's website under Public Notice CDBG-HOME applications and will forward them to Mr. Baratta via email. The virtual meeting was adjourned after there were no further questions or comments @ 2:40 p.m.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The services and programs supported with this funding will be supplemented by the resources of our partnering organizations, additional grants from various governmental and private sources, regular municipal operating budgets, as well as private donations.

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	574,360	0	0	574,360	0	All CDBG funds come from the 2019 allocations. Funding will be used to support senior services, youth development and programming, services to at risk youth, homeless prevention and improvements to public spaces and 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	360,120	0	0	360,120	0	HOME funds come from both 2019 allocations and funds that were not expended in the previous year. These funds will be used to rehabilitate housing stock new construction and provide direct financial assistance to low and moderate income homeowners, renters and subsidy for closing cost for first time home buyers. Funds in the amount of \$198,901 will also be reallocated to assist individuals/families who have been directly impacted by job loss/reduction in hours or sickness due to the COVID-19 pandemic with tenant based rental assistance.
Other	public - federal	Other	971,931	0	0	971,931	0	CDBG-CV3 funds to be used to prevent, prepare for and respond to the Coronavirus.

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

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 could be 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 includes increased green spaces, affordable housing and opportunities for economic development.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Senior Services	2015	2019	Non-Housing Community Development	City Wide Programs	Senior Services	CDBG: \$95,000	Public service activities other than Low/Moderate Income Housing Benefit: 3050 Persons Assisted
4	Recreation Seasonal Programs	2015	2019	Non-Housing Community Development	City Wide Programs	Youth Programs	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
5	Housing Counselling	2015	2019	Affordable Housing	City Wide Programs	Housing Counseling	CDBG: \$30,000	Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted Homelessness Prevention: 100 Persons Assisted
7	Youth Employment Program	2015	2019	Non-Housing Community Development	City Wide Programs	Youth Programs Job Training	CDBG: \$55,000	Jobs created/retained: 150 Jobs
8	Park Improvements	2015	2019	Non-Housing Community Development	< 50% HMF1 Census Tracts	Park Improvements	CDBG: \$91,488	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50814 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Street and Sidewalk Improvements	2015	2019	Non-Housing Community Development	< 50% HMFI Census Tracts	Street & Sidewalk Improvements	CDBG: \$93,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50814 Persons Assisted
10	Tenant Based Rental Assistance	2015	2019	Affordable Housing	City Wide Programs	Tenant Based Rental Assistance	HOME: \$263,901	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted
11	Youth Services	2015	2019	Non-Housing Community Development	City Wide Programs	Youth Programs	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
12	Program Administration - CDBG	2015	2019	Oversight of the CDBG Program		Senior Services Youth Programs Job Training Park Improvements Street & Sidewalk Improvements Housing Counseling Economic Development	CDBG: \$114,872	Other: 50814 Other
13	Program Administration - HOME	2015	2019	Administration	City Wide Programs	Housing Rehabilitation Tenant Based Rental Assistance First Time Homebuyers	HOME: \$36,012	Other: 50814 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Economic Development	2016	2019	Non-Housing Community Development		Senior Services Youth Programs Job Training Park Improvements Street & Sidewalk Improvements Housing Counseling Housing Rehabilitation Historic Preservation Tenant Based Rental Assistance First Time Homebuyers Economic Development Facade Improvement	CDBG: \$40,000	Other: 46000 Other
16	First Time Homebuyers	2015	2019	Affordable Housing	City Wide Programs	First Time Homebuyers	HOME: \$28,347	Direct Financial Assistance to Homebuyers: 4 Households Assisted
17	Housing Rehabilitation	2015	2019	Affordable Housing	City Wide Programs	Housing Rehabilitation	HOME: \$31,860	Homeowner Housing Rehabilitated: 2 Household Housing Unit

Table 6 – Goals Summary

Annual Action Plan
2019

Goal Descriptions

2	Goal Name	Senior Services
	Goal Description	The City's Office of Aging and the Puerto Rican Association for Human Development will be providing services for Senior Citizen residents within the City. The Perth Amboy Office of Aging services the needs of the city residents 60 years of age and older with social, recreational and wellness programs. In addition, transportation is provided within the City limits. The Puerto Rican Association provides assisted transportation outside the City parameters and language translation and interpretation and information and referrals to non-English proficient seniors.
4	Goal Name	Recreation Seasonal Programs
	Goal Description	The Perth Amboy Office of Recreation (OOR) offers a wide range of activities and services for residents of all ages and capabilities. OOR's mission is to provide affordable leisure time activities in which city residents can partake in.
5	Goal Name	Housing Counselling
	Goal Description	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. The Raritan Bay YMCA Center for Support, Success and Prosperity Homeless Prevention Program provides services to approximately 100 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.

7	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 150 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.
8	Goal Name	Park Improvements
	Goal Description	Public Facility or Infrastructure activities (Repairs to the basketball court at Washington Park).
9	Goal Name	Street and Sidewalk Improvements
	Goal Description	Street and sidewalk improvements as per need.
10	Goal Name	Tenant Based Rental Assistance
	Goal Description	TBRA addresses the rental affordability needs of low to moderate income Perth Amboy residents. PRAHD has successfully operated the program for the past 7 years, providing rental and/or security deposit assistance to eligible city residents to maintain or secure affordable rental units. Additional funds have been added to address emergency housing needs to do COVID-19 - new project listed in AP 35
11	Goal Name	Youth Services
	Goal Description	The program assists 60 at-risk youth from 16 to 24 years of age in obtaining their New Jersey State High School Equivalency Diploma. The program consists of three educational components: Academics, Career Development and Leadership.

12	Goal Name	Program Administration - CDBG
	Goal Description	Oversight of the CDBG program.
13	Goal Name	Program Administration - HOME
	Goal Description	Oversight of the HOME program.
14	Goal Name	Economic Development
	Goal Description	<p>Census 2020 outreach/awareness campaign will include a social media, marketing/visual campaign to reinforce and encourage residents of our hard to count City to complete their census questionnaire. Educational materials are needed to share with residents since the US Census Bureau will not be able to provide communities with funding support as in previous years.</p> <p>The Neighborhood Preservation Program is designed to make the Downtown Business District neighborhood safer and more livable community for its residents by providing pedestrian safety, improve downtown parking and lighting, transformative art installation and crime deterrent measures.</p>
16	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.
17	Goal Name	Housing Rehabilitation
	Goal Description	The City's Housing Rehabilitation Grant program aims to provide funds to low-moderate income residents to help restore their homes to a safe and code compliant resident.

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, Recreational Seasonal programming, Summer Youth Employment; Puerto Rican Association for Human Development Hispanic Senior Services Center; Perth Amboy Housing Authority Housing and Credit Counseling Program, Raritan Bay Area YMCA-Homelessness Prevention Day Services, Jewish Renaissance Foundation Alternative Education Institute, City’s 2020 Census Education and Promotional Campaign, City’s Neighborhood Preservation Program, City’s park improvements as well as improvements to our roads and sidewalks.

HOME funds will be used to support the following projects:

The Puerto Rican Association Tennant Based Rental Assistance; City’s First-Time Homebuyers Program and Home Improvements Program.

Projects

#	Project Name
1	Senior Citizen Resource & Activities Program
2	Office of Recreation Seasonal Programs
3	JRF - Alternative Education Institute
4	PRAHD - Senior Services Center
5	Perth Amboy Housing Authority Housing and Credit Counseling Program
6	2020 Census Education and Promotional Campaign
7	Office of Recreation Youth Employment Program
8	YMCA Center for Support, Success and Prosperity Homeless Prevention Program
9	Playgrounds and Parks Improvements
10	Roads and Sidewalk Improvements
11	City of Perth Amboy First Time Home Buyers Program
12	City of Perth Amboy Home Improvement Program
13	PRAHD's Tennant Based Rental Assistance Program
14	Neighborhood Preservation Program
15	CDBG Program Administration

#	Project Name
16	HOME Program Administration
17	TBRA - COVID
18	Clinic Improvement - CV
19	Small Business Grants - CV
20	CV - Supplies & Equipment
21	CV-Administration
22	COVID-19 Testing and Vaccinations

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.

AP-38 Project Summary
Project Summary Information

1	Project Name	Senior Citizen Resource & Activities Program
	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 Senior Resource Center which provides meals, transportation, social services and activities for the elderly throughout the City.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2500 low-moderate income seniors will benefit from these services.
	Location Description	These services are located at 1 Olive St., Perth Amboy, NJ 08861
	Planned Activities	The Office on Aging provides meals, transportation, recreational programming, and individualized case management to the senior population of Perth Amboy.
2	Project Name	Office of Recreation Seasonal Programs
	Target Area	City Wide Programs
	Goals Supported	Recreation Seasonal Programs
	Needs Addressed	Youth Programs
	Funding	CDBG: \$40,000
	Description	Funds are for the Office of Recreation's Seasonal Programs for residents of all ages, but mostly for youths and largely attended by low-income individuals.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15,000 low-moderate income families will benefit from these services.
	Location Description	Seasonal recreational programs take place throughout the City.

	Planned Activities	The City's Recreation Department provides free public events, youth programs in sports and the arts, and recreational programs for all ages.
3	Project Name	JRF - Alternative Education Institute
	Target Area	City Wide Programs
	Goals Supported	Youth Services
	Needs Addressed	Youth Programs
	Funding	CDBG: \$15,000
	Description	Funds will be use to engage Perth Amboy residents between the ages of 16-24 who are neither attending school nor working, in serving their communities, gaining academic credential by obtaining High School Equivalency, developing their skills for work and life, and securing sustainable work.
	Target Date	5/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 60 low income families will benefit from this program.
	Location Description	The program is based at the offices of the Jewish Renaissance Foundation at 149 Kearney Avenue.
Planned Activities	The Alternative Education Institute provides at risk youths with High School Equivalency test training as well as vocational instruction and mentoring.	
4	Project Name	PRAHD - Senior Services Center
	Target Area	City Wide Programs
	Goals Supported	Youth Services
	Needs Addressed	Youth Programs
	Funding	CDBG: \$15,000
	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	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 550 seniors will benefit from these activities.
	Location Description	These services are offered at the PRAHD offices at 100/98 First Street, Perth Amboy, NJ.
	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.
5	Project Name	Perth Amboy Housing Authority Housing and Credit Counseling Program
	Target Area	City Wide Programs
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$15,000
	Description	Funds are for the Perth Amboy Housing Authority's housing and credit counseling programs for a low and moderate income families seeking to purchase an affordable home, prevent foreclosure of an existing home, seek or maintain their rental housing and obtaining financial literacy education and credit counseling.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 250 low-moderate income families will benefit from these activities.
	Location Description	These services are offered at the Housing Authority's offices at 880 Amboy Avenue, Perth Amboy, NJ.

	Planned Activities	The Perth Amboy Housing Authority's housing and credit counseling programs for a low and moderate income families seeking to purchase an affordable home, prevent foreclosure of an existing home, seek or maintain their rental housing and obtaining financial literacy education and credit counseling.
6	Project Name	2020 Census Education and Promotional Campaign
	Target Area	City Wide Programs
	Goals Supported	Senior Services Recreation Seasonal Programs Housing Counselling Youth Employment Program Park Improvements Street and Sidewalk Improvements Tenant Based Rental Assistance Economic Development Youth Services Program Administration - CDBG Program Administration - HOME
	Needs Addressed	Economic Development
	Funding	CDBG: \$15,000
	Description	Funds are used to launch an educational and promotional campaign to ensure an accurate and complete count of the residents as mandated by the U.S. Constitution.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 44,000 plus City residents.
	Location Description	2020 Census is a City wide education and promotional campaign. However, promotional activities will be planned out of the Perth Amboy Office of Human Services.
	Planned Activities	Promote 2020 Census via social media, marketing and visual, educational printed materials that include give-a-ways of bilingual flyers, banners, signs and billboards.
	Project Name	Office of Recreation Youth Employment Program

7	Target Area	City Wide Programs
	Goals Supported	Youth Employment Program
	Needs Addressed	Youth Programs
	Funding	CDBG: \$55,000
	Description	Funds are for the Office of Recreation's youth employment that gives students professional experience and training in positions throughout the local government.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 150 low-moderate income families will be assisted with these funds.
	Location Description	Youth employed through this program can be placed in one of several settings throughout the City.
	Planned Activities	Program participants are employed in various City departments to gain knowledge and soft skills for their professional development.
8	Project Name	YMCA Center for Support, Success and Prosperity Homeless Prevention Program
	Target Area	City Wide Programs
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$15,000
	Description	The project will provide services to 100 homeless and those at risk of becoming homeless. Services include care management such as accessing eligible benefits, referral for mental and physical health care, substance abuse treatment, domestic violence support, job readiness, and more.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The program will assist 100 homeless or at risk to become homeless individuals.

	Location Description	The program is located at 392 Smith Street, Perth Amboy, NJ 08861.
	Planned Activities	This funding will support the direct emergency services to displaced and low-income families who are homeless or at risk to become homeless with support and resources.
9	Project Name	Playgrounds and Parks Improvements
	Target Area	City Wide Programs
	Goals Supported	Park Improvements
	Needs Addressed	Park Improvements
	Funding	CDBG: \$91,488
	Description	Funds are used for various Playgrounds and parks improvements through-out the City.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 50,000 individuals will benefit from these public space improvements.
	Location Description	Qualified parks throughout the City.
	Planned Activities	These funds will pay for playgrounds and park improvements that include refurbished sports fields, and additional amenities for public parks.
10	Project Name	Roads and Sidewalk Improvements
	Target Area	City Wide Programs
	Goals Supported	Street and Sidewalk Improvements
	Needs Addressed	Street & Sidewalk Improvements
	Funding	CDBG: \$93,000
	Description	Funding will be used for regular maintenance and construction of roads and sidewalks.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 50000 individuals will benefit from these public space improvements.

	Location Description	These improvements will be made City wide in qualifying census tracts.
	Planned Activities	These funds will be used to improve streets and sidewalks in the City.
11	Project Name	City of Perth Amboy First Time Home Buyers Program
	Target Area	City Wide Programs
	Goals Supported	First Time Homebuyers
	Needs Addressed	First Time Homebuyers
	Funding	HOME: \$28,347
	Description	Funds are used to help low to moderate income Perth Amboy residents for down payments and closing costs.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit an estimated 4 low-moderate income families.
	Location Description	1 Olive Street, 2nd floor, Perth Amboy, NJ 08861
	Planned Activities	Housing Counseling for First Time Homebuyers.
12	Project Name	City of Perth Amboy Home Improvement Program
	Target Area	City Wide Programs
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	HOME: \$31,860
	Description	Code violation and rehabilitation grants to low-moderate income home-owners.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2 low-moderate income families will benefit from these activities.
	Location Description	1 Olive Street, 2nd floor, Perth Amboy, NJ 08861
	Planned Activities	Home Improvements to eliminate code violations.

13	Project Name	PRAHD's Tennant 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	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The PRAHD's Tennant Based Rental Assistance Program will provide direct financial assistance to approximately 20 low/moderate income households.
	Location Description	100 First St. Peth Amboy. NJ 08861.
	Planned Activities	Provide direct financial assistance to approximately 20 low/moderate income households with rental assistance and/or security deposit assistance to maintain or secure affordable rental units.
14	Project Name	Neighborhood Preservation Program
	Target Area	Downtown Business District
	Goals Supported	Economic Development
	Needs Addressed	Historic Preservation Economic Development
	Funding	CDBG: \$25,000
	Description	Make the Downtown Business District neighborhood a safer and more livable community for its residents by applying for a \$125,000 five year grant from the NJ Department of Community Affairs for the Neighborhood Preservation Program. If awarded the CDBG \$25,000 request will be used for the required match to provide pedestrian safety, improve downtown parking and lighting, trans formative art installations and crime deterrent measures.
	Target Date	12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	Over 6,000 people live in the targeted census tract and 40% of the residents in the area are low-income minorities.
	Location Description	Downtown Business District Neighborhood
	Planned Activities	Make the Downtown Business District neighborhood a safer and more livable community for its residents by applying for a \$125,000 five year grant from the NJ Department of Community Affairs for the Neighborhood Preservation Program. If awarded the CDBG \$25,000 request will be used for the required match to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.
15	Project Name	CDBG Program Administration
	Target Area	City Wide Programs
	Goals Supported	Senior Services Recreation Seasonal Programs Housing Counselling Youth Employment Program Park Improvements Street and Sidewalk Improvements Economic Development Youth Services Program Administration - CDBG Program Administration - HOME
	Needs Addressed	Senior Services Youth Programs Job Training Park Improvements Street & Sidewalk Improvements Housing Counseling Economic Development
	Funding	CDBG: \$114,872
	Description	CDBG Program Administration.
	Target Date	12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50,000 Perth Amboy residents.
	Location Description	Perth Amboy City Hall, 260 High St., First Floor, Perth Amboy, NJ 08861.
	Planned Activities	Overall administration of CDBG.
16	Project Name	HOME Program Administration
	Target Area	City Wide Programs
	Goals Supported	Tenant Based Rental Assistance Program Administration - HOME
	Needs Addressed	Housing Rehabilitation Tenant Based Rental Assistance First Time Homebuyers
	Funding	HOME: \$36,012
	Description	HOME program administration
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50,000 Perth Amboy residents
	Location Description	Perth Amboy City Hall, 260 High St. First Floor, Perth Amboy, NJ 08861.
	Planned Activities	Administration of HOME program
17	Project Name	TBRA - COVID
	Target Area	City Wide Programs
	Goals Supported	Tenant Based Rental Assistance
	Needs Addressed	Tenant Based Rental Assistance
	Funding	HOME: \$198,901 CDBG-CV3: \$150,000
	Description	TBRA - COVID will assist individuals/families who have experience job loss, reduction in wages and hours, and/or sickness due to COVID-19 with emergency rental assistance and back rent.

	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to 90 families who have experienced job loss, reduction of wages/hours or sickness due to COVID-19 will receive tenant based rental assistance -covid
	Location Description	PRAHD 100 First Street Perth Amboy, NJ 08861
	Planned Activities	TBRA - COVID will address the rental affordability needs of low to moderate income Perth Amboy residents who have experienced financial or physical hardships due to COVID-19.
18	Project Name	Clinic Improvement - CV
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG-CV for CDBG CARES Act funding: \$125,000
	Description	Funds will be used to support the construction of an infectious disease negative pressure suite within the existing Jewish Renaissance Medical Center to include eight (8) exam rooms dedicated to COVID testing and treatment.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the Medical Center Infectious Disease wing will serve nearly 50,000 individuals regardless of income or insurance coverage. JRMC primarily serves low to moderate income families with no insurance or limited insurance coverage.
	Location Description	The Jewish Renaissance Medical Center is located at 275 Hobart Street Perth Amboy, NJ 08861
	Planned Activities	The primary activity is to make improvements to the existing medical center to create a fully independent suite of infectious disease rooms that will allow suspected COVID patients to enter the facility without posing a health risk to other patients, and to staff.

19	Project Name	Small Business Grants - CV
	Target Area	City Wide Programs
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG-CV for CDBG CARES Act funding: \$150,000 CDBG-CV3: \$100,000
	Description	Funds will be used to create a special economic development program utilizing the CDBG-CV funds that will target small businesses in Perth Amboy to help alleviate the effects of the COVID-19 shutdown and continued social distancing policies. This program will meet the CDBG National Objective by targeting businesses that will retain or hire Low or Moderate Income (LMI) persons for jobs that don't require any specialized training or educational obtainment beyond a High School diploma.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	A maximum of 70 businesses affected by COVID will be assisted with grants to retain or hire Low or Moderate Income (LMI) persons.
	Location Description	City wide program
	Planned Activities	The City of Perth Amboy will offer direct assistance to businesses, in the form of a grant with a maximum allocation of \$4,000. Grants will be tiered based on the number of reported LMI positions are being retained or rehired during the COVID pandemic. Businesses will enter into an agreement with the City and will outline all necessary HUD program requirements. There are additional regular federal cross-cutting requirements such as the need for environmental reviews and abiding by Office of Management and Budget regulations related to receipt of federal funding. Required reporting documentation would include payroll records for a one month period after funding is distributed in addition to their initial application, job title certification, employee self-certification, tax records, business formation paperwork and statement of COVID related economic hardship.

20	Project Name	CV - Supplies & Equipment
	Target Area	City Wide Programs
	Goals Supported	
	Needs Addressed	
	Funding	CDBG-CV for CDBG CARES Act funding: \$35,418
	Description	Funds will be used to purchase supplies and equipment in response to COVID necessary to carry out new and quantifiable public service.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that families city wide will benefit from the noted public service
	Location Description	City wide public service
Planned Activities	Funds will be used to purchase supplies and equipment in response to COVID necessary to carry out new and quantifiable public service. Supplies include signage to encourage social distancing, personal protective gear for businesses and individuals, and educational and promotional materials to reduce the spread of COVID.	
21	Project Name	CV-Administration
	Target Area	City Wide Programs
	Goals Supported	Program Administration - CDBG
	Needs Addressed	
	Funding	CDBG-CV for CDBG CARES Act funding: \$77,605 CDBG-CV3: \$116,781
	Description	Overall administration of additional CDBG_CV funds including implementing the small business grant program and public service in response to COVID.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Overall administration of the CDBG_CV round 1 and round 3 funds - City wide

	Location Description	City of Perth Amboy 260 High Steet Perth Amboy, NJ 08861
	Planned Activities	Overall administration of additional CDBG_CV round 1 and round 3 funds including implementing the small business grant program and public service in response to COVID.
22	Project Name	COVID-19 Testing and Vaccinations
	Target Area	City Wide Programs
	Goals Supported	
	Needs Addressed	
	Funding	CDBG-CV3: \$217,127
	Description	The Jewish Renaissance Medical Center will provide a robust COVID-19 testing and vaccination program to prevent and slow the spread of the Coronavirus.
	Target Date	3/3/2025
	Estimate the number and type of families that will benefit from the proposed activities	We anticipate that JRMC will administer approximately 10,000 vaccines and 4,000 test to individuals including the under and non-insured.
	Location Description	Jewish Renaissance Medical Center 275 Hobart Street Perth Amboy, NJ 08861
Planned Activities	he Jewish Renaissance Medical Center will provide a robust COVID-19 testing and vaccination program to prevent and slow the spread of the Coronavirus.	

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

These funds will be used citywide within neighborhoods with high concentration of low-moderate income and minority populations.

Geographic Distribution

Target Area	Percentage of Funds
Downtown Business District	5
City Wide Programs	55
< 50% HRFI Census Tracts	31

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 55% 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 86% of the funds in facilities, programs, or homes in LMI census tracts.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The funding received for this year will fund Tennant Based Rental Assistance to 100 individuals/families directly affected by job loss, reduction of work hours or sickness due to the COVID-19 pandemic.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	100
Special-Needs	0
Total	100

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	100

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

Discussion

During the upcoming year, the City plans to support 20 households with rental assistance.

In addition to the initial numbers of households receiving support, the City will provide Tenant Based Rental Assistance to 80 additional families (total 100) directly affected by job loss, reduction of work hours or sickness due to the COVID-19 pandemic.

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

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 and conduct rental education and counseling for 25 clients.

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

The Perth Amboy Housing Authority's housing counseling program is a community-based program for low and moderate income families seeking to purchase an affordable home, prevent foreclosure of an existing home, seek or maintain their rental housing, and obtain financial literacy education and credit counseling. In addition, the Housing Authority will help 10 clients purchase a home. As the Perth Amboy Housing and Social Services, the Housing Authority will also conduct first time homebuyer workshops, pre and post purchase counseling.

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

The Perth Amboy Public 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 provides assistance to homeless individuals and families with children, veterans, and unaccompanied youth by supporting programs and agencies that carry out these programs. The City helps homeless individuals and families have access to housing through agencies that help first time homebuyers, provide rental assistance and homeownership programs. These programs include tenant

based rental assistance, first time homebuyers, counseling on homeownership and renting as well as direct financial for buying homes.

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. A total of 10 households was 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. In addition, PRAHD's Tennant Based Rental Assistance Program provided direct financial assistance to 20 low/moderate income households that met the income requirements. In addition, support programs and services are provided by the Perth Amboy Recreation Department,

the Perth Amboy Senior Citizens Resource Center, and the PRAHD Multi-Services Center and Hispanic Senior Center.

Discussion

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

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

Introduction:

The communications and information system that the City has developed is one of its strongest services. All departments within Perth Amboy work towards solving the housing problems of the residents. The City has strong working relationship with the non-profit community agencies.

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 HOME program, and to a lesser extent, the CDBG Program, provide a substantial percentage of funds for housing activities. The CDBG and HOME allocations experienced a significant decrease in FY 2019 which impacted housing project budgeting. However, all HOME funded projects resulted in all the units assisted become affordable to low- and moderate-income residents within the City.

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 OECD.

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

The City supports and encourages affordable housing within the existing regulatory frame work.

The City has an established Department of Human Services, which includes the Office of Housing. The Office of Housing is the administering agent of the City for other local and state funds that have provided new and rehabilitated units.

The OECD continues to fund a variety of social service agencies which deal both with housing and service-related issues, such as the Puerto Rican Association for Human Development, Department of Human Services, Housing Authority, Senior Citizens Resource Center, Office of Housing, Youth and Handicapped Recreation Programs and the Habitat for Humanity. The Office of Housing works in conjunction with local banks and the Department of Community Affairs to promote its first time homebuyers programs.

Additionally, the City's CDBG program budgeted \$15,000 for Homeownership Counseling to the Perth Amboy Housing Authority to help low- and moderate-income residents improve their financial situation

and understanding, and aid in becoming homeowners.

Discussion:

The City has a well-developed network with non-profit service agencies. All of the above departments and agencies coordinate with one another and refer individuals to the appropriate agency or department that can assist them with their particular housing or other problems.

AP-85 Other Actions – 91.220(k)

Introduction:

The City's priority is to help the people who are most vulnerable. The programs were strategically chosen in the Annual Action Plan to affirm the City's commitment to this end.

Actions planned to address obstacles to meeting underserved needs

The City is committed to meeting the needs of the underserved. Through its various programs, the City reaches out to the people in need and at risk to address the issues. These programs address needs that range from housing, education, healthcare, public safety and overall quality of life.

Actions planned to foster and maintain affordable housing

The City will be funding programs that increase the available housing stock, provide financial support to first time homebuyers as well as rental assistance programs to make housing affordable to people in need. In addition, the City will fund programs that make residents better informed about these programs, the housing market, and homeownership.

The City dedicates a sizable portion of its CDBG and HOME allocations on housing preservation to ensure that existing low-income families are able to remain in their current housing, assistance to first time homebuyers to enable low-income and moderate income households to become homeowners, and on the development of new affordable housing for rental and homeownership.

Actions planned to reduce lead-based paint hazards

The Perth Amboy Office of Housing (OOH) currently has a lead based paint hazard reduction strategy, which is integrated into the City's housing policies and programs. The OOH will continue to follow the lead based paint hazard reduction strategy, which is developed in conjunction with the Department of Housing and Urban Development (HUD).

The Office of Housing, which provides housing rehabilitation activities to eligible homeowners and renters, provides applicants with a HUD notification in both English and Spanish of the dangers of lead-based paint poisoning. Any structure receiving assistance under the Housing Rehabilitation Program or the City's Neighborhood Stabilization Program that was built prior to 1978 is assessed for lead paint. If any of the structures receiving rehabilitation assistance from the OOH contains children six years old or younger, the parents are required to take the child to a physician or clinic for lead level tests and further

recommendations for treatment if the test is positive.

Actions planned to reduce the number of poverty-level families

The City is committed to meeting the needs of the poverty-level families. Through its selected programs, the City reaches out to the people in need and at risk to address the issues. These programs help make essential needs like housing, healthcare, education and safety more attainable.

One of the most pressing needs for households living at or below the poverty level in the City of Perth Amboy is affordable housing. In FY 2019, the City will continue to fund projects that assist in the rehabilitation of housing occupied by low and very low-income households and the development and construction of new affordable housing.

Middlesex County Workforce Development office in Perth Amboy also operates a Job Services Office which assists households with incomes below the poverty line find/keep employment. The Perth Amboy Housing Authority is the primary agency providing affordable housing for households below the poverty line through the variety of programs which consists of the capital Fund Program, CIAP, MROP, Public Housing Development, Comprehensive Grant program, the Family Self-Sufficiency Program and Youth Carpenter/Painter Apprenticeship program, which provides both Public Housing and Section 8 families with educational and job training classes. In addition, the OECD works closely with the Construction Industry Trade Union and invites program participants/residents to the annual Construction Industry Career Day. Participants learn about the many professions that make up the construction industry and find out about the salaries, benefits and educational opportunities. They also explore the dozens of construction-related exhibits and demonstrations designed especially for those interested in a challenging and rewarding career and they enjoy a fun-filled day in which everything is free.

Catholic Charities operates fifty-five (55) SRO units and also administers eleven (11) studio apartments, two (2) one-bedroom apartments, and a two-bedroom apartment, which are used as permanent housing. In addition, a single-family three-bedroom structure provides transitional housing to three individuals.

Catholics Charities also operates the Neighborhood Center for low-income households, which provides computer training, educational classes, career/employment planning, transportation and various types of counseling for those residing in public housing (Otlowski Gardens and Dunlap Homes).

The Jewish Renaissance Foundations Medical Core Care Center offers comprehensive services for both Perth Amboy's insured and uninsured residents on a sliding scale. This service has had a dramatic impact on the health and long term sustainability of families that are one health care crisis from poverty.

The Jewish Renaissance Foundation is the designated Community Action Partnership for Eastern Middlesex County for this program year. JRF allocates their funding toward prevention of homelessness

by providing mortgage, rental and utility assistance to low-income families.

The Puerto Rican Action Board (the Community Action Partnership for western Middlesex County) continues to provide weatherization and LIHEAP services to residents of Perth Amboy.

The above programs and agencies are coordinated with additional programs and agencies, which provide housing and other service and related programs that receive CDBG and HOME funding through the Office of Economic and Community Development.

Actions planned to develop institutional structure

The Perth Amboy Office of Economic and Community Development (OECD) continues to coordinate the carrying out 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: Puerto Rican Association for Human Development, Office of Housing, Jewish Renaissance Foundation and the City of Perth Amboy Housing Authority. Other non-profit organizations such as the Proprietary House Association, Kearny Cottage Association, Police Auxiliary, Urban Enterprise Zone Board 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, Police and Fire Departments.

The City continues to work with local financial and other private institutions in carrying out the Annual Action 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.

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

The OECD will coordinate and will continue to provide technical assistance and funding to public and private housing and social service agencies. There is an on-going dialogue with all non-profits concerning their individual needs those of the City as a whole. The City and its affiliates meet on a regular basis to share resources and collect continuous inputs to help each other reach its goals.

Discussion:

The City has fostered a culture of collaboration amongst its agencies, partnering affiliates, and residents which has resulted in positive outcomes such as better services, greater assistance, and an improved

quality of life. Institutional structure and coordination efforts are key to successfully delivering services to City residents, particularly vulnerable populations. Reducing lead-based paint hazards, which is a serious concern, is an integral part of the City's many housing initiatives to safe and affordable housing to its residents.

Program Specific Requirements

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

Introduction:

The City seeks to maximize the impact of available funding by leveraging its other resources and matching funds and by following guidelines to ensure it serves the targeted needs. The only CDBG funds being used this year are those that have been allocated through our current grant agreement. 100% of CDBG funding is allocated for activities that benefit persons of low and moderate incomes. A total of \$157,101 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.	100.00%

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.

