

5-Year PHA Plan (for All PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0226
Expires: 02/29/2016

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																
A.1	<p>PHA Name: Perth Amboy Housing Authority PHA Code: NJ006</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): 04/2020 PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program																									
		PH	HCV																														
Lead PHA:																																	

B.	5-Year Plan. Required for all PHAs completing this form.
B.1	<p>Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.</p> <p>See below</p>
B.2	<p>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years.</p> <p>See below</p>
B.3	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>See below</p>
B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>See below</p>
B.5	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>See below</p>
B.6	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p> <p>See below</p>
B.7	<p>Certification by State or Local Officials.</p> <p><u>Form HUD 50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>attached</p>

B. Five-Year Plan

B.1 Mission

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

B.2 Goals and Objectives

PHA Goal: To convert 60 Public Housing units to the Rental Assistance Demonstration Program

The Authority obtained a CHAP for the remaining public housing units at Willow Pond and Parkview Apartments. Conversion to PBV is expected by the close of 2020.

PHA Goal: Low Income Housing Tax Credit Compliance

Authority staff completed initial LIHTC certification of all 360 units. Staff is working with the Dunlap and Hansen RAD investors to ensure all 360 files are IRS compliant. Training for administrative and maintenance staff will continue, and administrative and maintenance procedures developed to maintain compliance. The tenant files and properties will continue to be audited and inspected by the NJ HMFA.

PHA Goal: Property Management Policies and Procedures

Property management staff and maintenance supervisors will review and revise all procedures to ensure compliance with RAD/PBV regulations, develop maintenance and preventive maintenance protocols, and focus efforts on tenant lease compliance.

PHA Goal: Housing Choice Voucher and Project Based Voucher Policy Development and Implementation The Authority continues to update this policy on an as needed basis. In 2020, a complete policy overhaul is planned.

PHA Goal-Housing Choice Voucher Participant Program Compliance: This effort is on-going. It will be supported by the update in program policies and procedures as stated above.

PHA Goal: Staff Development

The Authority will assess staff training needs and provide training and continuing education on an annual basis. Staff will be cross trained and prepared to take on more responsibility/opportunities. The Authority continues to prepare for staff retirements and resignations.

The Personnel Policy will be reviewed and revised on an annual basis.

PHA Goal: Technology

The Authority will implement on-line application processing and web based document storage to increase efficiency in operations. The Authority will upgrade its computer hardware and software over the next five years.

PHA Goal: Waiting Lists

The Authority will reopen waiting lists for the PBV and HCV programs over the next five years. The PBV programs will have site based waiting lists, and the HCV waiting list will be program wide.

PHA Goal: Promote self-sufficiency and asset development of assisted households

The Authority will seek outside funding to supplement its FSS grant so that it can maintain a program size of 75 participants.

PHA Goal: Increase assisted housing choices - Provide homeownership opportunities to families.

Not less than 2 new participants will be attracted annually into the Section 8 Voucher Homeownership Program.

B.3. Progress Report

PHA'S Progress of Missions and Goals:

PHA Goal-Build New units (Status Complete): The PHA completed construction on its 70 unit affordable housing mixed finance project. The development was fully occupied October 2016.

PHA Goal-Demolish or dispose of obsolete public housing (Status Complete): 20 of the remaining 29 buildings at Delaney Homes were demolished at the time the Housing Authority consummated the sale of the remaining tract to the Perth Amboy Board of Education in September 2016.

PHA Goal-Convert 360 Public Housing units to the Rental Demonstration Program-RAD (Status Complete): The conversion of the 360 public housing units is complete.

PHA Goal-Staff Development (Status Complete): Six staff members are now LIHTC certified. Additionally, staff has completed Nan McKay Blended Occupancy Training and NAHRO RAD PBV training. One maintenance employee also successfully obtained a CDL driver's license. Maintenance staff also received mandatory Right to Know and Blood Borne Pathogen training in 2019.

PHA Goal-Technology (Status Complete): The Authority completed the transition to a new software platform (PHA-Web) in 2019. Maintenance work orders and HQS inspections are now done on handheld devices. A landlord portal was installed on the Authority's website to allow instant access to HAP payment information. All form letters, recertification packets and lease documents were uploaded to PHA Web, and are auto populated with participant information to increase efficiency.

PHA Goal-Public Housing Policy Development and Implementation (Status On Hold): The Authority's remaining 60 units of public housing are now being converted to RAD PBV. The Authority will continue to ensure the A&O policy remains compliant with HUD requirements until the conversion. At that point, all residents will be either PBV or HCV participants and subject to the Administrative Plan.

PHA Goal-Public Housing Lease Compliance (Status Complete): This item was completed. The lease is now compliant with RAD, LIHTC and Section 8 PBV requirements.

PHA Goal-Resident Organization (Status Complete): The Hansen Apartments (senior/disabled) elected a resident council during 2017. There has been no interest from Dunlap RAD residents in forming a resident council.

PHA Goal-Supportive Services (Status Complete): The ROSS Supportive Services grant was completed in July 2017. The Authority's residents are no longer eligible for this program due to the RAD conversion.

PHA Goal-Housing Choice Voucher Policy Development and Implementation (Status On-Going): The Authority continues to update this policy on an as needed basis. In 2020, a complete policy overhaul is planned.

PHA Goal-Housing Choice Voucher Participant Program Compliance (Status On-Going): This effort is on-going. It will be supported by the update in program policies and procedures as stated above.

PHA Goal-Promote self-sufficiency and asset development of assisted households (Status Complete): This funding year, January 2019 through December 2019, the Authority managed 100 FSS participants. Eighty-two percent of our FSS participants have an escrow account with funds totaling \$382,024.91. This year nine families graduated successfully from the program. These nine families accumulated \$150,344 in escrow funds that were disbursed at the end of their contract term. Four participants purchased a home and three graduates no longer need subsidy as a result of an increase in their earned income. In addition, this funding year the Authority provided six pre-purchase home buying workshops, two financial literacy classes, one career connections seminar and one post purchase workshop providing group counseling to 67 FSS participants. Financial literacy which included debt reduction and increased credit scoring continues to be at the forefront of our counseling. More than fifty percent of our participants create a spending plan and increase their credit scores as a result of counseling. In addition, the Authority collaborated with Middlesex County College this year to conduct a job fair and pre-job fair seminar on resume writing and how to conduct on the spot interviews. This skills training initiative is an effort to help our participants locate employment and or increase their earned income.

PHA Goal-Increase assisted housing choices (Status Complete): 5 families purchased a home this year. Four of the 5 were current FSS participants, and three of the five purchased without assistance.

B.4 VAWA Goals

The Authority is in compliance with the requirements of the VAWA act of 2013 consistent with HUD regulation 24 CFR 5.2005, and PIH Notices 2007-02 and 2017-8. This included providing all participants with HUD 5380 Notice of Occupancy Rights and HUD 5382 VAWA certification. As the landlord of PBV tenants we use and also require HCV landlords to use the VAWA lease addendum HUD 91067. The Authority also maintains a transfer policy that prioritizes residents needing to move due to domestic violence.

VAWA applicants who are displaced receive a preference for admission. The Housing Authority refers residents, Section 8 participants, and applicants who are victims or threatened victims of domestic violence, dating violence, sexual assault or stalking to the Perth Amboy Police Department's Domestic Violence Response Team for counseling and other assistance.

B.5. Significant Amendment or Modification

A “significant amendment” to or “Modification” from the PHA Plans shall consist of any of the following actions:

- A major change to the Housing Authority’s Admissions and Occupancy Policy for Public Housing and its Section 8 Housing Assistance Payments Administrative Plan.
- The addition of a non-emergency item to the Housing Authority’s Capital Fund program Five-Year Action Plan.
- Any change in the status of a public housing development with regard to planned demolition or disposition, homeownership programs, or conversion of public housing.
- The undertaking of new development or redevelopment activities not in the PHA Five-Year Plan.

B.6. Resident Advisory Board Recommendations

Report on the Public Advisory Process

To develop the PHA Annual Plan for the fiscal year April 1, 2020 to March 31, 2021, and the PHA 5-year plan for 2020-2025, the Housing Authority scheduled a meeting of a planning group, which includes Housing Authority Commissioners, staff members, and resident representatives from our public housing developments and from the Section 8 Housing Choice Voucher and RAD Project Based Voucher programs. The members of the planning group who were invited to the meeting are as follows:

Housing Authority Board of Commissioners

Edna Dorothy Carty-Daniel – Chairperson

Shirley Jones – Commissioner

Pastor Bernadette Falcon-Lopez- Commissioner

Public Housing

Ernestina Maldonado

Katrina Middleton

RAD PBV

Maria Guzman

Olga Guzman

Daniel Maldonado

Mary Snipes

Maribel Arocho

Minerva Jimenez

Section 8 HCV

Geraldine Allen
Rory Chestnut
Elizabeth Perez
Josephine Smith

Housing Authority Staff

Douglas G. Dzema, Executive Director
Kristi Penta Duffy-Director of Staff Operations
Martha Herrera, FSS Coordinator
Eugenia Hill, Homeownership and Social Services Program Manager

The Planning group met on November 12, 2019 to review the draft plans. There were no comments or recommendations provided.

Notice of a public hearing to be held November 26, 2019 was published in a newspaper of general circulation, the Woodbridge Home News-Tribune on October 8, 2019, not later than 45 days prior to the date of the hearing. The draft of the plan was posted on the Authority's website. No comments were submitted and no challenges to the plan made.

Streamlined Annual PHA Plan <i>(Small PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
-----------------------------------------------------------	-----------------------------------------------------------------------------------------	------------------------------------------

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. Form HUD-50075-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both of the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment, and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceeds 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined, and is not PHAS or SEMAP troubled.

A.	PHA Information.																										
A.1	<p>PHA Name: Perth Amboy Housing Authority PHA Code: NJ006 PHA Type: <input checked="" type="checkbox"/> Small <input type="checkbox"/> High Performer PHA Plan for Fiscal Year Beginning: (MM/YYYY): 04/2020 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units 60 Number of Housing Choice Vouchers (HCVs) 1280 Total Combined 1340 PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 20%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 20%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 10%;">PH</th> <th style="width: 10%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																	
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program																			
		PH	HCV																								
Lead PHA:																											

B.	<p>Annual Plan Elements Submitted with 5-Year PHA Plans. Required elements for all PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a PHA is not submitting its 5-Year Plan. See Section C for required elements in all other years (Years 1-4).</p>
B.1	<p>Revision of PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last Five-Year PHA Plan submission?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) The PHA must submit its Deconcentration Policy for Field Office Review.</p> <p>(c) If the PHA answered yes for any element, describe the revisions for each element below:</p>
B.2	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p>
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <p>See below.</p>

C.	Annual Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a PHA is submitting its 5-Year PHA Plan.
C.1.	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process.</p> <p>(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan.</p> <p>(d) The PHA must submit its Deconcentration Policy for Field Office Review.</p>
C.2	<p>Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan</p> <p><i>Form 50077-SM, Certification of Compliance with PHA Plans and Related Regulations, including Item 5 must be submitted by the PHA as an electronic attachment to the PHA Plan. Item 5 requires certification on whether plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public.</i></p>
D	Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.
D.1	<p>Civil Rights Certification.</p> <p><i>Form 50077-SM-HP, Certification of Compliance with PHA Plans and Related Regulations, must be submitted by the PHA as an electronic attachment to the PHA Plan.</i></p>
D.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
D.3	<p>Certification by State or Local Officials.</p> <p><i>Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.</i></p>
E	Statement of Capital Improvements. Required in all years for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).
E.1	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD.</p>

B.1.a. Statement of Housing Needs.

Housing Needs of Families in the City of Perth Amboy

Based upon the information contained in the 2015-2020 Consolidated Plan of the City of Perth Amboy, the primary housing needs are affordability. Specifically, cost burden is most evident in renter-occupied units, among low-income households. The following table shows the estimated number of renter families that have a cost burden greater than 30% of income.

	Renter			Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	
NUMBER OF HOUSEHOLDS				
Small Related	1,260	345	15	1,620
Large Related	280	40	10	330
Elderly	535	70	0	605
Other	450	115	0	565
Total need by income	2,525	570	25	3,120

The tables that follow show the housing needs of families on the Housing Authority's Public Housing and Section 8 waiting lists. Please note that applicants are on both waiting lists. In other words the total number of applicants is 311, and not 622.

Housing Needs of Families on the Public Housing Waiting List			
	Number of families	% of total families	Annual Turnover
Waiting list total	311		4
Extremely low income <=30% AMI	259	83.28%	
Very low income (>30% but <=50% AMI)	48	15.43%	
Low income (>50% but <80% AMI)	4	1.29%	
Families with children	84	27.00%	
Elderly/Disabled families	121	38.91%	
Near Elderly/ Single occupancy	106	34.09%	
White	188	60.45%	
Black/ African American	24	7.71%	

Housing Needs of Families on the Public Housing Waiting List			
American Indian	0	0%	
Asian	0	0%	
Multi-Racial	99	31.84%	
Hispanic	233	74.92%	
Characteristics by Bedroom Size			
0BR	155	49.83%	
1 BR	23	7.40%	
2 BR	82	26.37%	
3 BR	47	15.11%	
4 BR	4	1.29%	
5 BR	0	0%	
<p>Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p> <p>If yes:</p> <p>How long has it been closed (# of months) 156 Family; 96 Elderly</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>			

Housing Needs of Families on the Section 8 Waiting List			
	Number of families	% of total families	Annual Turnover
Waiting list total	311		85
Extremely low income <=30% AMI	259	83.28%	
Very low income (>30% but <=50% AMI)	48	15.43%	
Low income (>50% but <80% AMI)	4	1.29%	
Families with children	84	27.00%	
Elderly/Disabled families	121	38.91%	
Near Elderly/ Single Occupancy	106	34.09%	
White	188	82.83%	

Housing Needs of Families on the Section 8 Waiting List			
Black/African American	24	7.71%	
American Indian	0	0%	
Asian	0	0%	
Multi-Racial	99	31.84%	
Hispanic	233	74.92%	
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: How long has it been closed (# of months)? 156 Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Strategies for Addressing Housing Needs:

- Employ effective administrative procedures to minimize the number of project based vouchers and housing choice vouchers off-line.
- Reduce turnover time for vacated project based voucher units.
- To the extent the budget allows, establish adequate payment standards that will enable families to rent throughout the jurisdiction.
- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.
- Market the section 8 program to owners outside of areas of poverty /minority concentrations.
- Affirmatively market to local non-profit agencies that assist the elderly and families with disabilities.

B.1.b. Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions

Deconcentration:

The Authority currently operates less than 100 public housing units. Therefore, the deconcentration regulations do not apply.

Eligibility, Selection, and Admissions:

The Authority maintains a single, PHA wide waiting list. For HCV, applicants are ranked by the total number of preference points for which they qualify and date of application. For PBV and PH units, they are further sorted by bedroom size. Applicants are offered the first type of assistance that becomes available. They are permitted one rejection for program type. For example, an applicant offered PBV or PH may reject the offer to wait for HCV assistance. If they were to reject HCV assistance upon the next offer they would be removed from the waiting list.

Eligibility is based on income limits, mandatory requirements, and discretionary criteria required/permitted by HUD as stated in HUD regulations. Tenant screening is done for suitability of PH and PBV units. If an applicant does not pass the screening for a PH or PBV unit but is otherwise eligible for an HCV, they are kept on the waiting list for an HCV voucher.

Preference points are awarded for residency; working/elderly/disabled; Veterans; homelessness; displaced by domestic violence; and displaced by natural disaster, eminent domain, condemnation. Specific definitions of these preferences are contained in the A&O Policy and Administrative Plan.

B.1.c. Financial Resources:

- **Financial Resources:** The Authority anticipates that it will have a total of approximately available to operate its various programs and activities during the next year. These funds will be from federal grants received during this year, unobligated funds from federal grants received in previous years, rental income and non-federal income sources.

Financial Resources:		
Sources	Planned Funds	
1. Federal Grants		
a) Public Housing Operating Fund	\$153,640	
b) Public Housing Capital Fund	\$310,145	
c) HOPE VI Revitalization	0	
d) HOPE VI Demolition	0	
e) Annual Contributions for Section 8 Tenant-Based Assistance	\$12,645,900	
f) Resident Opportunity and Self-Sufficiency Grants (FSS)	\$126,000	
g) Community Development Block Grant	\$16,000	
h) HOME	0	

Financial Resources:		
Sources	Planned Funds	
Other Federal Grants (housing counseling)	0	
2. Prior Year Federal Grants (unobligated funds only) (list below)		
Capital Grant Funds	0	
3. Public Housing Dwelling Rental Income		
Rental Income	0	
Laundry/Sales & Service/Surcharges	0	
4. Other income (list below)		
Fees for Service-Mgt Fees	\$327,610	
Antenna Revenue	0	
4. Non-federal sources (list below)		
Section 8 Administrative Fee Reserves	\$1,320,000	
Interest Income	\$84,000	
Portability Fees/Frauds	\$151,000	
Total Resources	\$15,134,295	

B.1.D. Rent Determination:

The Housing Authority either sets its public housing rents at 30% of the adjusted income of the family with several deductions and income disregards to promote resident self-sufficiency or it allows residents to pay a flat rent which is set at the market value of the apartment in accordance with section 210 of the HUD Appropriations Act of 2014. The Authority has established the payment standard to set the gross rents (payment to landlord plus utility allowances) for the section 8 programs between 90%-110% of the Fair Market Rents (FMR) for the area. The Housing Authority has also established a \$50.00 minimum rent for both public housing and section 8 programs.

B.1.E. Homeownership Programs:

The Authority administers an HCV homeownership program that currently has 34 active participants (project no. NJ006011). The program is open to all HCV, PH and PBV participants. Additionally, the Authority is a certified housing counseling agency and provides 1st time homeownership, foreclosure prevention and credit counseling and classes.

B.1.f. Substantial Deviation and B.1.g. Significant Amendment or Modification:

- Changes to rent or admissions policies or organization of the waiting list; or major changes to the Housing Authority's Admissions and Occupancy Policy for Public Housing and its Section 8 Housing Assistance Payments Administrative Plan that are expected to impact more than 20 percent of current applicants or program participants.
- The addition of a non-emergency item to the Housing Authority's Capital Fund program Five-Year Action Plan.
- Any change in the status of a public housing development with regard to planned demolition or disposition, homeownership programs, or conversion of public housing.
- The undertaking of new development or redevelopment activities not in the PHA Five-Year Plan.

B.2. Rental Assistance Demonstration (RAD)

The Housing Authority converted both its family developments (213 units) and its senior/disabled developments (147 units) to RAD effective December 1, 2017.

The Housing Authority applied to HUD to convert its remaining public housing stock of 60 mixed finance units to RAD. The Housing Authority received its CHAP letter on October 11, 2019. The PHA accepted the award and is in the process of completing its financing plan so that it can move forward with the conversion that is expected to take place sometime prior to March 31st, 2021.

B.3. Progress Report

PHA'S Progress of Missions and Goals:

PHA Goal-Build New units (Status Complete): The PHA completed construction on its 70 unit affordable housing mixed finance project. The development was fully occupied October 2016.

PHA Goal-Demolish or dispose of obsolete public housing (Status Complete): 20 of the remaining 29 buildings at Delaney Homes were demolished at the time the Housing Authority consummated the sale of the remaining tract to the Perth Amboy Board of Education in September 2016.

PHA Goal-Convert 360 Public Housing units to the Rental Demonstration Program-RAD (Status Complete): The conversion of the 360 public housing units is complete.

PHA Goal-Staff Development (Status Complete): Six staff members are now LIHTC certified. Additionally, staff has completed Nan McKay Blended Occupancy Training and NAHRO RAD PBV training. One maintenance employee also successfully obtained a CDL driver's license. Maintenance staff also received mandatory Right to Know and Blood Borne Pathogen training in 2019.

PHA Goal-Technology (Status Complete): The Authority completed the transition to a new software platform (PHA-Web) in 2019. Maintenance work orders and HQS inspections are now done on handheld devices. A landlord portal was installed on the Authority's website to allow instant access to HAP payment information. All form letters, recertification packets and lease documents were uploaded to PHA Web, and are auto populated with participant information to increase efficiency.

PHA Goal-Public Housing Policy Development and Implementation (Status On Hold): The Authority's remaining 60 units of public housing are now being converted to RAD PBV. The Authority will continue to ensure the A&O policy remains compliant with HUD requirements until the conversion. At that point, all residents will be either PBV or HCV participants and subject to the Administrative Plan.

PHA Goal-Public Housing Lease Compliance (Status Complete): This item was completed. The lease is now compliant with RAD, LIHTC and Section 8 PBV requirements.

PHA Goal-Resident Organization (Status Complete): The Hansen Apartments (senior/disabled) elected a resident council during 2017. There has been no interest from Dunlap RAD residents in forming a resident council.

PHA Goal-Supportive Services (Status Complete): The ROSS Supportive Services grant was completed in July 2017. The Authority's residents are no longer eligible for this program due to the RAD conversion.

PHA Goal-Housing Choice Voucher Policy Development and Implementation (Status On-Going): The Authority continues to update this policy on an as needed basis. In 2020, a complete policy overhaul is planned.

PHA Goal-Housing Choice Voucher Participant Program Compliance (Status On-Going): This effort is on-going. It will be supported by the update in program policies and procedures as stated above.

PHA Goal-Promote self-sufficiency and asset development of assisted households (Status Complete): This funding year, January 2019 through December 2019, the Authority managed 100 FSS participants. Eighty-two percent of our FSS participants have an escrow account with funds totaling \$382,024.91. This year nine families

graduated successfully from the program. These nine families accumulated \$150,344 in escrow funds that were disbursed at the end of their contract term. Four participants purchased a home and three graduates no longer need subsidy as a result of an increase in their earned income. In addition, this funding year the Authority provided six pre-purchase home buying workshops, two financial literacy classes, one career connections seminar and one post purchase workshop providing group counseling to 67 FSS participants. Financial literacy which included debt reduction and increased credit scoring continues to be at the forefront of our counseling. More than fifty percent of our participants create a spending plan and increase their credit scores as a result of counseling. In addition, the Authority collaborated with Middlesex County College this year to conduct a job fair and pre-job fair seminar on resume writing and how to conduct on the spot interviews. This skills training imitative is an effort to help our participants locate employment and or increase their earned income.

PHA Goal-Increase assisted housing choices (Status Complete): 5 families purchased a home this year. Four of the 5 were current FSS participants, and three of the five purchased without assistance.

D.1 Civil Rights Certification:

Attached

D.2. Resident Advisory Board (RAB) Recommendations:

No recommendations were made

D.3 Certifications by State or Local Officials:

Attached

E.1. Capital Improvements:

The most recent HUD approved 5-year action plan for the period 2018-2022 was submitted and approved in EPIC on 9/24/2019

The Housing Authority's Five-Year and Annual Plans are available for review by the public at the Authority's central office and at the Hansen Apartments: 881 Amboy Avenue, and 415 Fayette Street, respectively. Both locations are in Perth Amboy, New Jersey. Additionally, the Five-Year and Annual Plan are posted on the Authority's website. There were no RAB comments and no challenges to the plan.

**Certification of Compliance with
PHA Plans and Related Regulations
(Small PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 02/29/2016

**PHA Certifications of Compliance with the PHA Plans and Related Regulations
including Civil Rights and PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year and/or Annual PHA Plan for the PHA fiscal year beginning 4/1/2020, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA certifies that the following policies, programs, and plan components have been revised since submission of its last Annual PHA Plan (check all policies, programs, and components that have been changed):
 - 903.7a Housing Needs
 - 903.7b Deconcentration and Other Policies Governing Eligibility, Selection, Occupancy, and Admissions Policies
 - 903.7c Financial Resources
 - 903.7d Rent Determination Policies
 - 903.7h Demolition and Disposition
 - 903.7k Homeownership Programs
 - 903.7r Additional Information
 - A. Progress in meeting 5-year mission and goals
 - B. Criteria for substantial deviation and significant amendments
 - C. Other information requested by HUD
 - 1. Resident Advisory Board consultation process
 - 2. Membership of Resident Advisory Board
 - 3. Resident membership on PHA governing board

The PHA provides assurance as part of this certification that:

- (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
 6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
 7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identifying any impediments to fair housing choice within those programs, addressing those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and by maintaining records reflecting these analyses and actions.
 8. For a PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2010-25);

- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting lists would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
 10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
 11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
 12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
 13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
 14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
 15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
 16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
 17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
 18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
 19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
 20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
 21. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

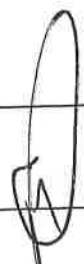
Perth Amboy
 PHA Name

NJ006
 PHA Number/HA Code

x 5-Year PHA Plan for Fiscal Years 2020 - 2024

Annual PHA Plan for Fiscal Year 2020

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official Douglas G. Dzema	Title Executive Director
Signature 	Date 12.6.19

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan or
State Consolidated Plan
(All PHAs)**

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 2/29/2016

**Certification by State or Local Official of PHA Plans
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Wilda Diaz, the Mayor
Official's Name *Official's Title*

certify that the 5-Year PHA Plan and/or Annual PHA Plan of the

Perth Amboy Housing Authority
PHA Name

is consistent with the Consolidated Plan or State Consolidated Plan and the Analysis of

Impediments (AI) to Fair Housing Choice of the

Perth Amboy, NJ
Local Jurisdiction Name

pursuant to 24 CFR Part 91.

Provide a description of how the PHA Plan is consistent with the Consolidated Plan or State Consolidated Plan and the AI.

Thereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
<u>Wilda Diaz</u>	<u>Mayor</u>
*Signature	Date
<u>Wilda Diaz</u>	<u>12/17/19</u>