

# Introduction

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## **Introduction**

The U.S. Department of Housing and Urban Development (HUD) requires the submission of a Consolidated Plan to consolidate five documents that HUD had previously required: The Final Statement and Plan for the Community Development Block Grant (CDBG) program, the HOME program description, the Emergency Shelter Grant (ESG) application, the Housing Opportunities For Persons With AIDS (HOPWA) application, and the Comprehensive Housing Affordability Strategy (CHAS).

The housing and community development activities described in the *Consolidated Plan* include housing production (the creation of new housing units through new construction on cleared land or the rehabilitation of vacant buildings); homeownership and housing preservation activities (including the repair of existing occupied housing and the promotion of homeownership through housing counseling and financial assistance to homebuyers); public services provided to community members, particularly young people and elderly persons, through the City's Department of Health & Human Services and nonprofit organizations; the development and upgrading of public facilities; neighborhood economic development activities; land assembly activities; housing and services to homeless people and others with affordable housing and supportive service needs; and housing and services for persons living with HIV/AIDS.

Some of the above activities are proposed to be funded directly with HUD grant funds, and others are anticipated to be supported with funding from other sources. The latter include State funding administered by the Economic Recovery Board for Camden, Low Income Housing Tax Credit financing administered by the New Jersey Housing and Mortgage Finance Agency, and Balanced Housing Program funds administered by the New Jersey Department of Community Affairs.

*Consolidated Plan* preparation is the responsibility of the City's Department of Development and Planning, in keeping with the Department's role as Camden's municipal planning agency. The preparation of the *Consolidated Plan* is closely coordinated with two other City agencies: the Camden Redevelopment Agency (CRA), which serves as the City of Camden's center for development policy, development financing, and real estate acquisition and site assemblage; and the Department of Finance, Bureau of Grants Management (BGM). BGM manages the process for soliciting, reviewing, and responding to proposals from subrecipient organizations seeking HUD funding through an annual competitive Requests For Proposals (RFP) process, as well as monitors the activities of the HUD-funded organizations. BGM staff reviews all subrecipient proposals for eligibility and completeness based on 1) capacity and organizational experience; 2) proposed activity and its relationship to a) *FutureCAMDEN*, the City of Camden's Master Plan, b) the *Five-Year Consolidated Plan*, and c) the Strategic Revitalization Plan for Camden; 3) leveraging of other resources and funding commitments; 4) affirmative marketing and outreach; and 5) status of agency's tax liabilities.

This year is the first in which the City of Camden will serve as the grantee and administrator of HOPWA funding for the tri-county metropolitan region that includes Camden, Burlington, and Gloucester counties. In this capacity, the City will develop the HOPWA plan, supervise program

design, administer funding for implementation activities, and complete related monitoring and evaluation.

## **Consolidated Planning Process**

The City undertakes a planning process that calls for citizen participation to be obtained through public hearings and for input to be solicited from public agencies and private and nonprofit organizations that develop housing and deliver services. The City's citizen participation process began with a Federal Information Seminar held on October 28, 2004, and sponsored by the BGM. Three public hearings, sponsored by Department of Development and Planning, were held to obtain all citizen comments pertaining to the development of the *Final Consolidated Plan*. The *Final Plan* will be presented at the last and fourth public hearing on April 27, 2005, prior to the submission of the *Consolidated Plan* in final form to HUD.

## **Citizen Participation**

In accordance with 24 CFR Section 91.105, the City has established policies and procedures for citizen participation. Camden's Citizen Participation Plan is included in the Appendix to this publication. This year, the City held a Needs Assessment Hearing on Nov. 29, 2004, from 4pm to 8pm, to receive testimony on neighborhood housing and community development needs and on the City's Consolidated Annual Performance and Evaluation Report (CAPER). Two versions of the *Consolidated Plan* were published for public review: The *Preliminary Consolidated Plan* was placed at three review sites two weeks prior to the Public Hearing held on February 23, 2005, from 4pm to 6pm in City Council Chambers. The *Proposed Consolidated Plan* was placed at four review sites from March 16<sup>th</sup> to April 15<sup>th</sup>, 2005. This gave the community the opportunity to review the entire document before the public hearing of March 28, 2005, and present informed written or oral comments at that public meeting. Public hearings are held following the publication of both the *Preliminary Consolidated Plan* and the *Proposed Consolidated Plan* in order to provide opportunity for citizen review and response as part of the plan preparation process.

## **Consolidated Plan Amendment Process**

A substantial amendment is defined as an activity deletion from or addition to the final statement; change in category of beneficiaries; change in purpose of the activity; significant change of location; or a change that results in a HUD activity/project category change. In addition, any 50 percent increase or decrease in the dollar amount of a funded activity or project will be defined as a substantial amendment.

Any substantial amendment to the Consolidated Plan will be published in a newspaper of general circulation. A minimum of 30 days will be provided for public comment in writing. If no comments are received, the City will proceed with the adoption of the amendment without further notification.

Changes that do not constitute a substantial amendment (i.e., changes that do not exceed the 50 percent threshold), will be addressed through public notification. A minimum of 30 days will be

provided for public comment in writing. If no comments are received, the City will proceed with the adoption of the amendment without further notification.

## **Statutory Goals**

The City of Camden *Consolidated Plan* addresses housing and community development needs based on five national statutory goals.

*Goal #1: Provide Decent Housing.* Assist homeless persons to obtain affordable housing; retain the affordable housing stock; increase the availability of permanent housing that is affordable to low-income persons without discrimination; and increase supportive housing that includes the structural features and services to enable persons with special needs to live in dignity.

*Goal #2: Provide a Suitable Living Environment.* Improve the safety and livability of neighborhoods; increase access to quality facilities and services; reduce the isolation of income groups within areas by deconcentrating housing opportunities and revitalizing deteriorated neighborhoods; restore and preserve natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserve energy resources.

*Goal #3: Expand Economic Development Opportunities.* Create jobs accessible to low- and very low-income persons; provide access to credit for community development that promotes long-term economic and social viability; and empower low- and very low-income persons in federally assisted and public housing to achieve self-sufficiency.

*Goal #4: End chronic homelessness by 2012.* Support the development of transitional and permanent housing for formerly homeless persons; target homeless prevention programs to at-risk populations; integrate supportive services delivery with housing development; integrate special-needs housing development into neighborhood redevelopment strategies.

*Goal #5: Increase minority homeownership by 5.5 million by 2010.* Provide information to assist prospective homebuyers in overcoming barriers to homeownership; offer housing counseling programs for first-time homebuyers; fund closing cost assistance programs.

## **Five-Year Plan Objectives and Priority Levels**

The *Consolidated Plan* documents housing and community development priorities to be used as a guide to achieve the following series of objectives over a five-year period, from Fiscal Year 2005 to Fiscal Year 2009. Each objective is followed by one or more five-year performance measures to indicate proposed accomplishments associated with each objective (responsible public agency or subrecipient organization identified in parentheses).

### **Affordable Housing/Rental Housing**

*Objective #1:* Provide tenant-based rental assistance to currently qualified and contracted Section 8 Housing Assistance Program households, and expand the number of available certificates and vouchers (High priority).

*Five-Year Performance Measures:*

- Maintenance of 1,063 Section 8 certificates and vouchers (HACC).
- Maintenance of 805 Section 8 certificates and vouchers (NJ DCA).

*Objective #2:* Provide a realistic opportunity for the development of affordable rental housing through construction of new and/or converted housing units (High priority).

*Five-Year Performance Measures:*

- Renovation of 306 formerly vacant public housing units (HACC).
- Production of 844 HOPE VI rental units (HACC).
- Production of 1,411 Balanced Housing/Rental units (CRA).
- Production of 1,377 Low Income Housing Tax Credit units (CRA).

**Affordable Housing/Owner-Occupied Housing**

*Objective #1:* Assist homeowner-occupants with the completion of emergency repairs (High priority).

*Objective #2:* Assist homeowner-occupants in financing home repair and improvement projects (High priority).

*Objective #3:* Provide a realistic opportunity for the development of a limited number of affordable owner-occupied housing units through zoning, development incentives, and/or financial assistance to support the construction and sale of affordable housing (High priority).

*Five-Year Performance Measures:*

- Homebuyer financing for 102 homes purchased by public housing residents (HACC).
- Production of 102 HOPE VI Homeowner Units (HACC).
- Production of 60 Balanced Housing/Homeowner units (CRA).
- Production of 435 MONI-financed Homes (CRA).
- Provide rehabilitation grant assistance to 400 low and moderate-income households through the City Division of Housing Services' programs.

*Objective #4:* Provide financing assistance to first-time homebuyers (High priority).

*Five-Year Performance Measure:*

- Through City Division of Housing Services, provide First Time Homebuyer Grants to 700 low and moderate- income households.

## **Elimination of Slum and Blight**

*Objective #1:* Provide an active and aggressive property management program to maintain the city's vacant and abandoned properties (High priority).

*Five-Year Performance Measure:*

- In partnership with state agencies, conduct systematic vacant property board-up, demolition of dangerous buildings, and maintenance of vacant lots. (CRA).

## **Homeless**

*Objective #1:* Provide outreach assessment services to homeless individuals and families (High priority).

*Five-Year Performance Measure:*

- Completion of outreach assessment for 1,440 single- and multi-person households (Neighborhood Center: 80; Respond PATH Day Center: 70; New Visions Day Center: 84; AIDS Coalition Ray of Hope Day Center: 60; My Brothers Keeper Day Center for substance abusers: 26; IHOC: 60; Cathedral Kitchen: 200; Project HOPE (Our Lady of Lourdes Hospital): 800; CoSTAR for mentally impaired: 800).

*Objective #2:* Develop and/or maintain emergency shelters for homeless individuals and families (High priority).

*Five-Year Performance Measure:*

- Development and/or maintenance of 675 emergency shelter beds (VOA/Anna Sample: 125; Respond Code Blue: 150; County Board of Social Services/Motel Placement: 400).

*Objective #3:* Develop and/or maintain transitional housing for formerly homeless individuals and families (High priority).

*Five-Year Performance Measure:*

- Development and/or maintenance of 496 units of transitional housing (VOA/Aletha Wright/substance abuse: 230; OEO Imani House/substance abuse: 22; OEO Liberty Place: 50; Respond/Crossroads House: 22; VOA/Aletha Wright Safe Haven: 160; Center for Family Services/TLC: 12).

*Objective #4:* Develop permanent supportive housing and permanent housing for formerly homeless individuals and families (High priority).

*Five-Year Performance Measure:*

- Development and/or maintenance of 183 units of permanent supportive housing and permanent housing (Leaven House: 10; Exodus House/substance abusers: 15; Dooley House/scattered site and Cooper Street HIV: 50; VOA for the Handicapped Homeless: 19; Center for Family Services: serious mental illness: 20; Center for Family Services/Benson Street: 19; Center for Family Services/Fairview Apartments: 10; UMDNJ Housing with a Heart: 40).

## **Public Facilities**

*Objective #1:* Support the development and operation of youth centers, child care centers, and health facilities (High priority).

*Five-Year Performance Measure:*

- Continued CDBG funding of neighborhood-based public facilities development and improvement by nonprofit and public agencies.

*Objective #2:* Support the development and operation of senior centers, neighborhood facilities, parks and/or recreation facilities, and parking facilities (Medium priority).

*Five-Year Performance Measure:*

- Continued CDBG funding of neighborhood-based public facilities development and improvement by nonprofit and public agencies.

## **Infrastructure Improvements**

*Objective #1:* Complete and maintain flood drain, water, street, and sewer improvements (High priority).

*Five-Year Performance Measure:*

- Activities itemized in *Capital Projects Background Report*, included in Appendix.

*Objective #2:* Complete and maintain solid waste disposal improvements, sidewalk improvements, and asbestos removal activities (Medium priority).

*Five-Year Performance Measure:*

- Activities itemized in *Capital Projects Background Report*, included in Appendix.

## **Public Services**

*Objective #1:* Deliver handicapped services, youth services, substance abuse services, employment training, crime awareness, and health services (High priority).

*Five-Year Performance Measure:*

- Continued CDBG funding of neighborhood-based and citywide programs and services by Department of Health and Human Services and subrecipient organizations.

*Objective #2:* Deliver senior services, transportation services, fair housing counseling, tenant/landlord counseling, and child care services (Medium priority).

*Five-Year Performance Measure:*

- Continued CDBG funding of neighborhood-based and citywide programs and services by Department of Health and Human Services and subrecipient organizations.

## **Accessibility**

*Objective #1:* Develop housing that is accessible to elderly and disabled persons and adapt existing occupied housing to improve accessibility (High Priority).

*Five-Year Performance Measure:*

- Development of accessible housing in CRA-financed homeowner and rental ventures (CRA).
- Maintenance of 1,586 wheelchair accessible public housing units (HACC).

## **Historic Preservation**

*Objective #1:* Observe historic preservation standards associated with residential and non-residential development activities (Low priority).

*Five-Year Performance Measure:*

- Apply appropriate state and federal historic preservation standards associated with properties identified as historically significant in citywide survey (Development and Planning).

## **Economic Development**

*Objective #1:* Rehabilitate commercial and industrial facilities and infrastructure, and complete other improvements to commercial and industrial properties (High priority).

*Five-Year Performance Measure:*

- In partnership with state agencies, use designated ERB funding to support these activities (CRA).

*Objective #2:* Provide technical assistance to business owners and operators (Medium priority).

*Five-Year Performance Measure:*

- Maintain technical assistance support through Urban Enterprise Zone (CRA).

### **Other Community Development Needs**

*Objective #1:* Conduct code enforcement activities and prevent lead paint hazards (High priority).

*Five-Year Performance Measure:*

- Continue departmental capacity-building to support systematic citywide code enforcement.

*Objective #2:* Complete energy efficiency improvements (Medium priority).

*Five-Year Performance Measure:*

- Provide development financing for homeowner and rental ventures that incorporate energy efficiency improvements (CRA).

### **Planning**

*Objective #1:* Conduct planning to support the completion of the above activities.

*Five-Year Performance Measure:*

- Complete neighborhood plans and strategic plans for designated neighborhoods (Development and Planning).

### **Contents of Consolidated Plan**

According to HUD regulations, the *Consolidated Plan* consists of four required sections: a three- to five-year comprehensive analysis of housing needs and housing market conditions (the “Housing and Homeless Needs Assessment” and “Housing Market Analysis”); a three- to five-year strategy for addressing identified housing, homeless, and community development needs (“Strategic Plan”), and a description of activities to be undertaken during the coming fiscal year to meet identified housing, homeless and community development needs (“Action Plan” and

budget). Pursuant to HUD requirements, the *Consolidated Plan* contains four sections, as follows.

**Housing and Homeless Needs Assessment.** A description of the city's housing conditions, affordability, and needs, including those of extremely low-, low-, and moderate-income persons, the homeless and persons with special needs, including the needs of persons with HIV/AIDS in the metropolitan region, and the extent of lead-based paint hazards.

The Housing and Homeless Needs Assessment describes how past decades of economic disinvestment have contributed to housing vacancy and abandonment, as well as the deterioration of occupied housing. As household income has declined and poverty has increased, housing affordability has become a widespread problem. According to census data, nearly half of all Camden renters and homeowners pay nearly half their gross income on housing expenses. Extremely low- and low-income households are in need of rental assistance and housing repair assistance. Moderate- and middle-income households need investment to stop incipient blight. Elderly households have affordability problems as well as supportive service needs and housing adaptation needs. Based on these findings, Camden must support a range of housing production, housing preservation, and service activities to address the diverse needs of the city's population.

**Housing Market Analysis.** A description of housing market and inventory conditions; areas of racial and/or low-income concentration; inventories of public and assisted housing; and inventories of housing and services for the homeless and persons with special needs, including persons with disabilities and persons with HIV/AIDS.

The Housing Market Analysis contains a description of Camden's existing stock and a summary of housing resources available to lower-income and special-needs populations. Much of Camden's housing was built prior to 1940, and, as these homes have aged, residents have had difficulty keeping up with critical maintenance and repair needs. Row houses require adaptation in order to be accessible to elderly or disabled persons. Environmental issues, such as soil contamination or lead paint hazards, are additional obstacles to the creation and maintenance of decent, safe, and affordable housing. The city's neighborhoods contain high concentrations of low-income households and high concentrations of African-American and Hispanic populations. This section also includes an inventory of public and assisted housing and a summary of facilities and services available to address housing needs.

**Strategic Plan.** A description of the City's five-year strategy for meeting the needs described above, including its approach, goals, objectives, and priorities for increasing affordable housing, addressing the needs of the homeless and special-needs populations reducing lead-based paint hazards, reducing poverty, addressing non-housing community development needs, and improving the coordination of resources.

The Strategic Plan section contains information about current and planned investment in Camden neighborhoods as a result of the enactment of the Municipal Rehabilitation and Economic Recovery Act, which authorized a commitment of \$175 million in state funding to be allocated through a project review and approval process conducted by an Economic Recovery Board for Camden, consistent with a Strategic Revitalization Plan designed to guide this process. This

section also includes a description of proposed performance in addressing priority housing and community development needs, as well as an explanation of the basis for ranking these needs. The ***Priority Needs Summary Table*** following the text in this section illustrates the results of this ranking.

**Action Plan.** A description of the resources expected to be made available and the specific activities which the City intends to carry out in the coming fiscal year to address the needs identified above. This description includes information about the geographic distribution of these activities and about the populations to be served through these activities, including the homeless and persons with special needs.

The Action Plan includes a summary description of the major programs to be implemented during Fiscal Year 2005-2006 and a list of organizations that were selected to receive funding for eligible activities during the 2005-2006 fiscal year. A list of activities recommended to HUD for funding in Fiscal Year 2005-2006 appears at the end of this Introduction section, after the Priority Needs Summary Table.

**Budget.** This section includes the budget to support the Action Plan, including CDBG, HOME, ESG, HOPWA, and other anticipated resources.

This section includes a description of funding sources as well as a budget detail table with sources and uses of Fiscal Year 2004-2005 funds and sources and uses of Fiscal Year 2005-2006 funds recommended to HUD.

**Appendix.** Other documentation in support of the City's proposed strategy and activities.

**Priority Needs Summary Table**

PRIORITY HOUSING NEEDS (Households)		Priority Need Level			Estimated Units	Estimated Dollars Needed to Address	
		High, Medium, Low, No Such Need					
		0-30%	31-50%	51-80%			
<i>Renter</i>	<i>Small</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	2,973	4,292,000
		<i>Cost Burden &gt; 50%</i>	H	H	M	1,925	2,812,000
		<i>Physical Defects</i>	H	H	M	595	874,000
		<i>Overcrowded</i>	L	L	L	595	874,000
	<i>Large</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	1,603	2,368,000
		<i>Cost Burden &gt; 50%</i>	H	H	M	1,032	1,480,000
		<i>Physical Defects</i>	H	H	M	321	474,000
		<i>Overcrowded</i>	M	M	M	321	474,000
	<i>Elderly</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	807	1,184,000
		<i>Cost Burden &gt; 50%</i>	H	H	M	425	920,000
		<i>Physical Defects</i>	H	H	M	161	237,000
		<i>Overcrowded</i>	L	L	L	161	237,000
<i>Owner</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	2,626	3,848,000	
	<i>Cost Burden &gt; 50%</i>	H	H	M	1,295	1,776,000	
	<i>Physical Defects</i>	H	H	M	525	770,000	
	<i>Overcrowded</i>	M	M	M	525	770,000	

**Priority Needs Summary Table (Continued)**

<b>PRIORITY HOMELESS NEEDS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>			<b>Estimated Dollars Needed to Address</b>
<i>Outreach Assessment</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,960,000
	H	H	H	
<i>Emergency Shelters</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,960,000
	H	H	H	
<i>Transitional Shelters</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,220,000
	H	H	H	
<i>Permanent Supportive Housing</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,220,000
	H	H	H	
<i>Permanent Housing</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	1,480,000
	H	H	H	
<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>			<b>Estimated Dollars Needed to Address</b>
<b>PUBLIC FACILITY NEEDS</b>				
Senior Centers	M			370,000
Youth Centers	H			740,000
Neighborhood Facilities	M			296,000
Child Care Centers	H			740,000
Parks and/or Recreation Facilities	M			1,110,000
Health Facilities	H			2,220,000
Parking Facilities	M			296,000
Other Public Facilities				

**Priority Needs Summary Table (Continued)**

<b>INFRASTRUCTURE IMPROVEMENT</b>		
Solid Waste Disposal Improvements	M	3,400,000
Flood Drain Improvements	H	4,440,000
Water Improvements	H	2,960,000
Street Improvements	H	2,220,000
Sidewalk Improvements	M	5,920,000
Sewer Improvements	H	4,440,000
Asbestos Removal	M	2,220,000
Other Infrastructure Improvement Needs		
<b>PUBLIC SERVICE NEEDS</b>		
Senior Services	M	296,000
Handicapped Services	H	518,000
Youth Services	H	740,000
Transportation Services	M	592,000
Substance Abuse Services	H	740,000
Employment Training	H	2,220,000
Crime Awareness	H	740,000
Fair Housing Counseling	M	148,000
Tenant/Landlord Counseling	M	148,000
Child Care Services	M	148,000
Health Services	H	740,000
Other Public Service Needs		
<b>ACCESSIBILITY NEEDS</b>		
Accessibility Needs	H	2,220,000
<b>HISTORIC PRESERVATION NEEDS</b>		
Residential Historic Preservation Needs	L	5,000
Non-Residential Historic Preservation Needs	L	15,000

**Priority Needs Summary Table (Continued)**

<b>ECONOMIC DEVELOPMENT NEEDS</b>		
Commercial-Industrial Rehabilitation	H	7,400,000
Commercial-Industrial Infrastructure	H	7,400,000
Other Commercial-Industrial Improvements	H	2,220,000
Micro-Business	H	2,220,000
Other Businesses	N	0
Technical Assistance	M	1,480,000
Other Economic Development Needs		
<b>OTHER COMMUNITY DEVELOPMENT NEEDS</b>		
Energy Efficiency Improvements	M	1,480,000
Lead Based Paint/Hazards	H	222,000
Code Enforcement	H	296,000
<b>PLANNING</b>		
Planning	H	370,000
<b>TOTAL ESTIMATED DOLLARS NEEDED TO ADDRESS:</b>		<b>\$98,920,000</b>

**City of Camden: Annual Consolidated Plan  
Action Plan Funding List 7/1/05 to 6/30/06**

Name of Organization	Fund	Activity	Citation	Matrix Code	Amount
<b>COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM</b>					
<b>PUBLIC SERVICES</b>					
PRUP Senior Community Services	CDBG	Public Services	570.201 (e)	05A	20,000.00
PRUP Youth Afterschool Program	CDBG	Public Services	570.201 (e)	05D	40,000.00
Camden Eye Center Screening/Care	CDBG	Public Services	570.201 (e)	14A	40,000.00
Woodland Comm. Dev. Job Readiness Program	CDBG	Public Services	570.201 (e)	05 H	20,000.00
Boys & Girls of Camden County Project Learn	CDBG	Public Services	570.201 (e)	05 D	50,000.00
ACP Construction Job Readiness	CDBG	Public Services	570.201 (e)	05H	30,492.50
LAEDA Entrepreneurial Development	CDBG	Public Services	570.201 (e)	05H	20,000.00
Rutgers Child Care Literacy Training	CDBG	Public Services	570.201 (e)	05 D	35,000.00
CCC OEO Pre Apprenticeship Training Program	CDBG	Public Services	570.201 (e)	05H	50,000.00
Genesis Dedicated Dads	CDBG	Public Services	570.201 (e)	05	30,000.00
<i>SUBTOTAL -- SUBRECIPIENTS</i>					<i>335,492.50</i>
H&HS: Senior Billiards Club	CDBG	Public Services	570.201 (e)	05 A	7,000.00
H&HS: Emergency Cooling Program	CDBG	Public Services	570.201 (e)	05 A	4,000.00
H&HS: Fashion Show	CDBG	Public Services	570.201 (e)	05 A	4,200.00
H&HS: Field Trip Admission	CDBG	Public Services	570.201 (e)	05 A	37,500.00
H&HS: Keeping a Senior Warm & Safe Program	CDBG	Public Services	570.201 (e)	05 A	7,500.00
H&HS: Cultural & Educational Enrichment	CDBG	Public Services	570.201 (e)	05 A	12,400.00
H&HS: Senior Dancing to Fitness Program	CDBG	Public Services	570.201 (e)	05 A	5,500.00
H&HS: Older American Month Health & Safety Fair	CDBG	Public Services	570.201 (e)	05 A	8,000.00
H&HS: Program Participant Awards	CDBG	Public Services	570.201 (e)	05	9,400.00
H&HS: Soap Box Derby	CDBG	Public Services	570.201 (e)	05 D	4,400.00
H&HS: Senior Bowling Club	CDBG	Public Services	570.201 (e)	05 A	13,500.00
H&HS: Senior Field Trips	CDBG	Public Services	570.201 (e)	05 A	1,000.00
H&HS: Youth Basketball	CDBG	Public Services	570.201 (e)	05 D	6,000.00
H&HS: Youth Football & Cheerleading	CDBG	Public Services	570.201 (e)	05 D	27,100.00
<i>SUBTOTAL -- IN-HOUSE</i>					<i>147,500.00</i>
<b>TOTAL PUBLIC SERVICES</b>					<b>482,992.50</b>
<b>PUBLIC FACILITIES</b>					
Cathedral Soup Kitchen, Inc. Federal St site	CDBG	Public Facilities	570.201(c)	03	150,000.00
Carnegie Library Historic Preservation	CDBG	Public Facilities	570.201(c)	03	250,000.00
Streetscape Safety Improvements	CDBG	Public Facilities	570.201(c)	03	500,000.00
Boys & Girls of Camden County New East C Site	CDBG	Public Facilities	570.201(c)	03D	145,000.00
Park Development Projects	CDBG	Public Facilities	570.201(c)	03D	500,000.00
<b>TOTAL PUBLIC FACILITIES</b>					<b>1,545,000.00</b>
<b>RELOCATION</b>					
Lester/Gordon Terraces Relocation Phase II	CDBG	Housing	570.201(c)	08	250,000.00

<b>TOTAL RELOCATION</b>					<b>250,000.00</b>
<b>HOUSING</b>					
Rehabilitation Services	CDBG	Housing	570.202 (c)	14A	247,967.50
Emergency Repair Program	CDBG	Housing	570.202 (c)	14A	50,000.00
<b>TOTAL HOUSING</b>					<b>297,967.50</b>
<b>ADMINISTRATION</b>					
Administration	CDBG	Administration	570.206	21A	643,990.00
<b>TOTAL CDBG PROGRAM</b>					<b>\$ 3,219,950.00</b>

<b>HOME PROGRAM</b>					
St. Joseph's Carpenters Society EC Rehabs	HOME	CHDO	92.206 ( d )	14A	200,000.00
<i>SUBTOTAL - CHDO</i>					<i>200,000.00</i>
Oasis Development Corporation	HOME	Housing	92.206 (d)	14 A	100,000.00
<i>SUBTOTAL - SUBRECIPIENTS</i>					<i>100,000.00</i>
<b>ADMINISTRATION</b>					
Walt Whitman Homes	HOME	Housing	92.206 (d)	14A	133,446.10
First Time Homebuyers Program	HOME	Housing	92.206 (c)	13	150,000.00
Housing Assistance Program	HOME	Housing	92.206 (d)	14 A	500,000.00
HOME Administration	HOME	Administration	92.207	21A	120,382.90
<i>SUBTOTAL - IN-HOUSE</i>					<i>903,829.00</i>
<b>TOTAL HOME PROGRAM</b>					<b>\$ 1,203,829.00</b>

<b>EMERGENCY SHELTER GRANT PROGRAM</b>					
Catholic Charities Homeless Management	ESG	Essential Services	576.21(a)(2)	05	13,717.50
H&HS: Prevention-Heating Oil	ESG	Prevention	576.21(a)(2)	05Q	5,579.50
H&HS: Prevention-Security Deposit	ESG	Prevention	576.21(a)(2)	05Q	13,500.00
H&HS: Intake Services	ESG	Essential Services	576.21(a)(2)	05	23,862.00
H&HS: Prevention-Utility Program	ESG	Prevention	576.21(a)(2)	05Q	18,500.00
H&HS: (Winter) Emergency "Code Blue" Program	ESG	Essential Services	576.21(a)(2)	05	43,842.75
Administration	ESG	Administration	576.21(a)(4)	21A	6,263.25
<b>TOTAL ESG PROGRAM</b>					<b>\$ 125,265.00</b>

<b>HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS PROGRAM</b>					
NJDCA	HOPWA	Housing	574.3	31	628,000.00
<b>TOTAL HOPWA PROGRAM</b>					<b>\$ 628,000.00</b>

<b>GRAND TOTAL</b>					<b>\$ 5,177,044.00</b>
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## **Chapter 1: Housing and Homeless Needs Assessment**

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## **Housing Conditions and Affordability**

Camden is similar to other postindustrial cities that lost businesses, jobs, and people as the urban manufacturing sector declined during the mid to late 20<sup>th</sup> century. The combined loss of middle-income residents, decline in property values, and growth in unemployment, crime, and poverty, occurring over a period of decades, made it increasingly difficult for municipal government to support the cost of sustaining public schools and services without annual infusions of state and federal aid. Camden's disadvantages were further exacerbated by county and state policy decisions that compounded these problems, as well as by mismanagement and corruption in municipal government.

As a result of this protracted decline, at the turn of the century Camden was a city with dilapidated neighborhoods, few major businesses and weaker business leadership than in many other cities of comparable size, inadequate schools and public services, and high rates of crime and unemployment. Outside of the waterfront and portions of the downtown area adjacent to major academic and health care institutions, few locations were suitable to market for investment and job- and tax-generating development.

Like Philadelphia and other older cities, Camden's housing crisis can be described in terms of two related factors: the deteriorated condition of owner- and tenant-occupied housing and vacant housing, and the mismatch between the amount that the city's low- and moderate-income households can afford to pay for housing expenses and the number of sales and rental housing units priced at levels that are affordable to this population.

This part of the Plan contains an evaluation of the condition of Camden's existing housing supply and an assessment of the extent of affordable housing demand generated by the city's low- and moderate-income population.

### **Housing Conditions**

#### **Camden's Existing Housing Supply**

As Camden's population declined during the late 20<sup>th</sup> century, the number of housing units available for sale or rent exceeded housing market demand. The shortage of buyers and renters resulted in an increasing number of vacant, boarded-up housing units, many of which were abandoned after efforts to sell or rent them proved unsuccessful. As **Table 1.1a** indicates, the problem of housing abandonment became more serious as city population shrank. **Table 1.1a-1.1d** illustrates this issue as it relates to the city as a whole and to three census tracts that experienced significant housing abandonment.

**Table 1.1a**  
**Population and Housing Supply in Camden City**

Source: U.S. Census

<b>Camden</b>	<b>1990</b>	<b>2000</b>	<b>% Change</b>
<b>Population</b>	87,492	79,904	-8.7
<b># Housing Units</b>	30,138	29,769	-1.2
<b>Vacant (sale/rent /other)</b>	2,046	1,700	-1.7
<b>Other Vacant*</b>	1,446	3,892	62.8

\*"Other Vacant" excludes those buildings that are not for rent, for sale, rented or sold (not occupied), for seasonal, recreational, or occasional use, or for migrant workers.

**Table 1.1b**  
**Population and Housing Supply in Waterfront South**

Source: U.S. Census

<b>Waterfront South</b>	<b>1990</b>	<b>2000</b>	<b>% Change</b>
<b>Population</b>	2,351	1,700	-27.7
<b># Housing Units</b>	782	783	0.1
<b>Other Vacant*</b>	124	250	1.0

\*"Other Vacant" excludes those buildings that are not for rent, for sale, rented or sold (not occupied), for seasonal, recreational, or occasional use, or for migrant workers.

**Table 1.1c**  
**Population and Housing Supply in Marlton**

Source: U.S. Census

<b>Marlton</b>	<b>1990</b>	<b>2000</b>	<b>% Change</b>
<b>Population</b>	6,604	5,049	-23.5
<b># Housing Units</b>	2,332	2,102	-9.9
<b>Other Vacant</b>	377	515	36.6

\*"Other Vacant" excludes those buildings that are not for rent, for sale, rented or sold (not occupied), for seasonal, recreational, or occasional use, or for migrant workers.

**Table 1.1d**  
**Population and Housing Supply in Gateway**

Source: U.S. Census

Gateway	1990	2000	% Change
Population	2,946	2,439	-17.2
# Housing Units	1,147	1,173	2.3
Other Vacant	230	379	6.5

\*“Other Vacant” excludes those buildings that are not for rent, for sale, rented or sold (not occupied), for seasonal, recreational, or occasional use, or for migrant workers.

**Table 1.1a** shows that citywide population dropped 8.7 percent between 1990 and 2000 (Census 2000, SF1, P1/Census 1990, P001). By 2000, 3,892 (13 percent) of the city’s housing units were vacant and apparently not suitable (i.e., were in the “Other Vacant” category). **Table 1.1b** shows that Camden’s Waterfront South area (Census Tract 6018) lost 27.7 percent of its population between 1990 and 2000, while “Other Vacant” units increased by 92.7 percent. The Marlton neighborhood (Census Tract 6013) lost 23.5 percent of its population during this period and experienced a 36.6 percent increase in “other vacants” (**Table 1.1c**). Camden’s Gateway area (Census Tract 6002) lost 17.2 percent of its population and experienced a 52.9 percent increase in “other vacants” between 1990 and 2000 (**Table 1.1d**).

In severely distressed areas such as these, many units disappeared from the housing stock, as deterioration led to structural instability and subsequent demolition. This trend is shown in the decline in total housing units indicated on **Table 1.1a**.

Most low- and moderate-income Camden neighborhoods are not likely to experience population growth during the next decade; some or most may experience additional population loss as the demolition of housing in structurally hazardous condition is accompanied by acquisition, relocation, and site assemblage associated with the state-supported economic recovery plan and public school facilities construction activities. A major challenge for Camden during the coming decade is determining how to support blight removal and the creation of new neighborhood assets while minimizing displacement and producing new housing supply for low- and moderate-income households.

Because 33.9% of Camden’s housing stock was built prior to 1940, the deterioration of existing housing units significantly affects residents of both owner-occupied and rental properties (Census 2000, SF 3, H34). Inconsistent municipal code enforcement during past decades and the limited availability of financing to support major systems repair and replacement have resulted in a worsening of the condition of the city’s occupied housing. Insufficient property maintenance has advanced the deterioration of many older properties across the city, resulting in substandard housing accommodations for many lower income households.

# Housing Affordability

## Declining Incomes and Economic Opportunity

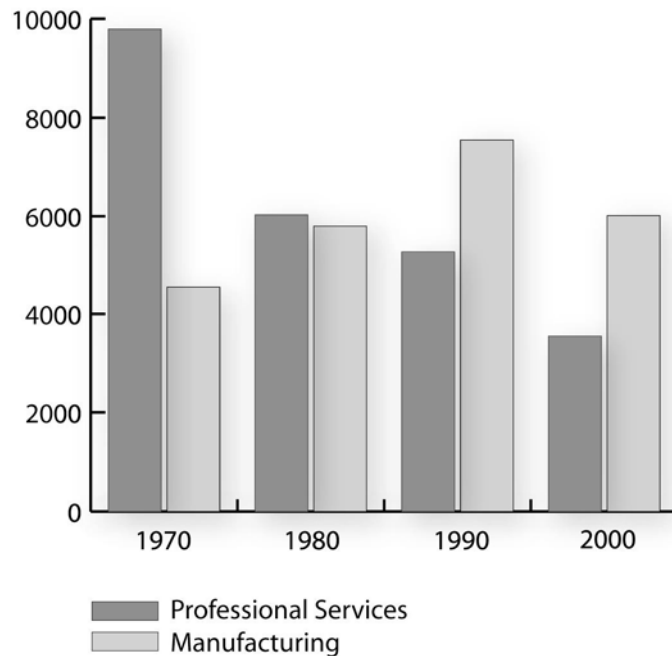
Camden’s history is similar to that of other older cities that became prominent as centers of manufacturing during the 19<sup>th</sup> and early 20<sup>th</sup> century, then declined as manufacturing activities became global in scope (with businesses taking advantage of new opportunities to design, produce, and assemble products in different locations, rather than in a single, city-based factory) and as information- and service-related industries became the fastest-growing sectors of the nation’s economy. Between 1970 and 2000, for example, the number of Camden residents employed in the manufacturing sector dropped from 9,789 to 3,594, while jobs in the professional services sector grew from 4,544 to 6,014 during the same period.

## Employment by Sector

This economic transformation had a severe effect on Camden’s neighborhoods, many of which were home to factories that provided long-term employment for community residents. As the economy became globalized, many businesses closed or moved, and the neighborhood job base eroded or disappeared entirely (**Figure 1.1**). A large number of residents followed the jobs, and moved to the suburbs or other regions of the country. As a result, housing vacancy and abandonment began to emerge as serious problems. The city’s neighborhoods now include long-vacant industrial buildings, as well as boarded-up houses, many of which are so severely deteriorated that demolition is the only option.

Source: U.S. Census

Figure 1.1  
Camden Manufacturing  
Jobs vs. Professional Services Jobs: 1970-2000



The service sector, which grew during the past half-century while traditional manufacturing declined, includes a combination of high-skill, higher-paying jobs and a substantially larger number of lower-skill, lower-paying jobs. For five of the nine industry categories shown in **Table 1.2** below—Professional Services; Business and Repair Services; Transportation, Communication, and Public Utilities; Public Administration; and Finance, Insurance, and Real Estate—(representing half of the jobs in Table 1.2), a high school diploma, plus technical or professional training, are likely requirements for employment. Many other occupations within the industry groups shown in Table 1.2, such as Wholesale and Retail Trade and Construction (representing more than one-quarter of the jobs in Table 1.2) are also likely to require a high school diploma and additional training.

**Table 1.2**  
**Percent of Employed Residents by Industry, 2000**

Source: U.S. Census

<b>Industry</b>	<b>Percent of Employed Residents</b>
Professional Services	26.2
Wholesale and Retail Trade	22.2
Manufacturing	15.6
Business and Repair Services	8.8
Personal Services	6.4
Transportation, Communication, and Public Utilities	5.8
Public Administration	5.2
Construction	4.6
Finance, Insurance, and Real Estate	4.7

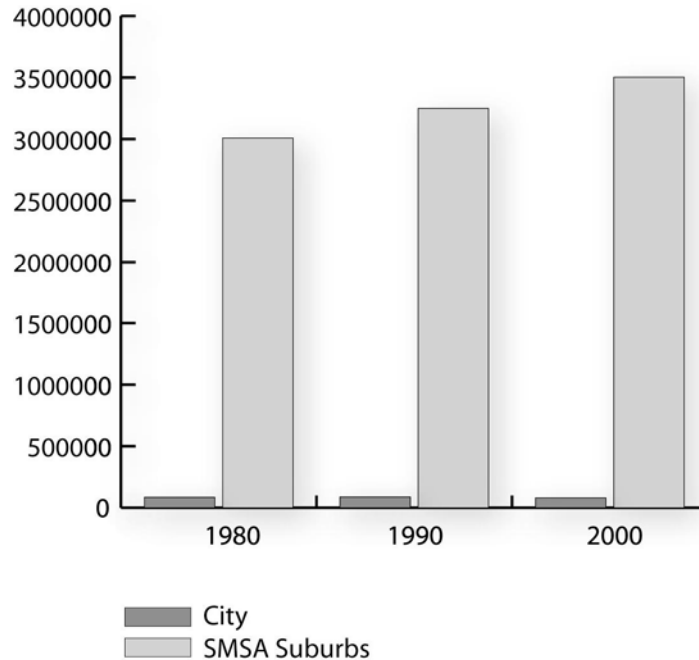
Many Camden residents do not have sufficient literacy, education, and/or technical training to qualify for the better-paying service-industry jobs, many of which are located within the city’s academic and health care institutions. The *Strategic Revitalization Plan* published in July 2003 by the Economic Recovery Board for Camden, indicates that nearly half of Camden residents 25 or older have no high school diploma; conversely, the number of Camden residents 25 or older who have graduate or professional degrees is fewer than 800.<sup>1</sup> In light of this situation, many of the city’s residents are unable to improve their income status by taking advantage of better paying local job opportunities. Unemployment in the city is substantially higher than in the surrounding region, and many employed Camden residents are low-wage workers. For these unemployed and underemployed Camden residents, housing affordability is a serious issue; for many, the sales and rent levels of housing units in good condition is substantially greater than the amount that these residents have available to pay for housing expenses.

<sup>1</sup> Hammer Siler George, *Camden Strategic Revitalization Plan*, p. 18.

## Demographic Trends

This history is reflected in several demographic trends (**Figure 1.2**).

Figure 1.2  
Population: City and SMSA Suburbs

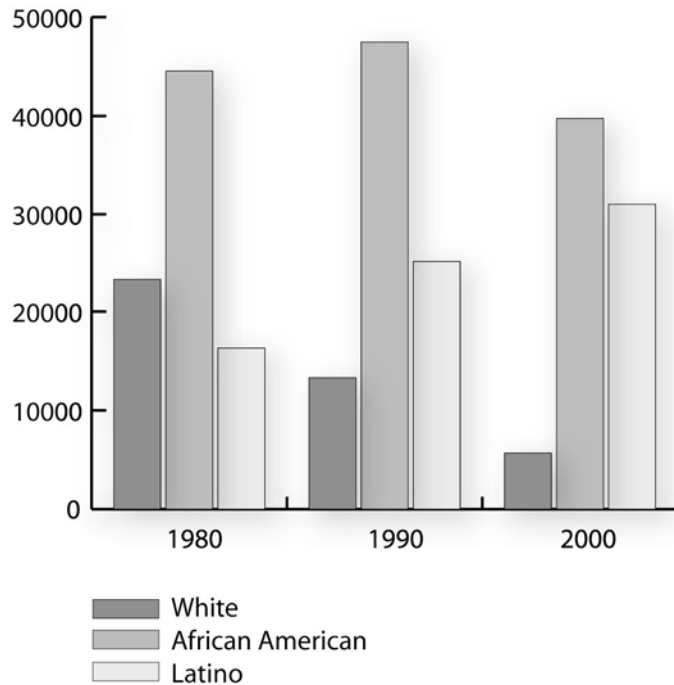


Source: U.S. Census

- *A decline in city population accompanied by population growth in the surrounding region.* Between 1970 and 2000, Camden's population decreased by 22.1 percent, from 102,551 to 79,904 (Census 2000, SF 1, P1/Census 1990, P001). During the same period the suburban areas within the Philadelphia-New Jersey PMSA grew by 23.9 percent, from 2,827,100 to 3,503,477.
- *Growth in ethnic and minority population.* As **Figure 1.3** illustrates, ethnic minority population grew substantially in Camden, while white and African-American populations declined. Hispanic population increased from 16,308 to 31,019 (47.4 percent), while African-American population decreased from 44,516 to 39,753 (12.0 percent) between 1980 and 2000. The white population declined from 23,264 to 5,671 (75.6 percent) during this period (Census 2000 SF1, P3/Census 1990 P006).
- *Increase in single-parent families.* Between 1990 and 2000, the number of single-parent families, the family type most likely to be dependent on public assistance as the primary source of income, increased from 11,611 (36.9 percent of all families) to 11,115 (37.7 percent of all families). Almost 40 percent of these households were female-headed in 1990, and 37.7 percent were female-headed in 2000 (Census 2000, SF1, P18/Census 1990, P016). Single-parent, female-headed households are most common among racial and ethnic minority groups. In 2000, 24.1 percent of the households in this category were African-American and 12.5 percent were Hispanic (Census 2000, SF1, P35B/P35H).

- *Increase in percentage of small children.* The percentage of children under age five was 10.7 percent of the city's total population in 1990 and 9.1 percent of the city's total population in 2000 (Census 2000, SF1, P12/Census 1990, P011). The substantial size of the city's population of small children and single-parent, female-headed households, generates a significant demand on Camden's affordable housing and supportive service resources.

Figure 1.3  
Camden Population by Race

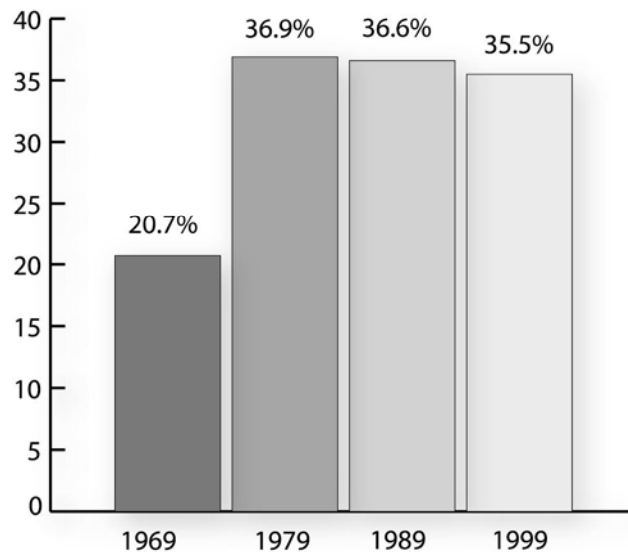


Source: U.S. Census

### Growth in Poverty

As **Figure 1.4** indicates, the percentage of Camden population living in poverty grew from 20.7 percent in 1969 to 35.5 percent in 1999 (Census 2000, SF3 P87). Although, according to the US Census, the number of Camden households receiving public assistance declined significantly during the past decade, from 7,142 households in 1990 to 3,948 households in 2000 (a decrease probably associated with the implementation of welfare reform policies), the percentage of Camden residents living below poverty level remained almost unchanged; the withdrawal of public assistance was not accompanied by a significant decline in poverty during this period.

Figure 1.4  
Percentage of Camden's Population Living in Poverty



Source: U.S. Census

As poverty has increased, more Camden residents are seeking housing assistance. While there is no limit on the number of names that may be placed on a Section 8 waiting list, the Camden Housing Authority reports that 970 Camden residents were on the waiting list through December 2004. Some of these people may have been on the list for two to four years, or longer, and the last applications were accepted in August 2002. Because Section 8 eligibility is limited to families and individuals, this number represents only a portion of Camden residents seeking housing assistance. Typically assisted housing is targeted to those who earn less than 50% of area median income and seniors; however, newer programs seek to help middle-income earners as well. To get one's name on the Section 8 waiting list, an applicant must go through a credit, criminal, and landlord tenant background check. If these background checks are approved, the applicant's name is placed on the waiting list. (Retrieved on January 24, 2005 from <http://www.camdenhousing.org/content/departments/section8/>; Interview with Laurie M. Lynard, January 7, 2005; Retrieved on January 24, 2005 from Metropolitan Philadelphia Policy Center at <http://www.metropolicy.org/housing101.html>).

### **Opportunities for Growth**

Despite the high levels of poverty and social need that exist in Camden, middle- and upper-income people have been attracted to new development in and near the downtown area. The most visible illustration of this success is the \$60 million conversion of the former RCA "Nipper" building into The Victor, a 341-unit loft apartment building that opened in 2003.

The goals of the Camden Strategic Revitalization Plan are to "stabilize selected neighborhoods, improve affordable housing for existing residents, provide market rate housing for residents who do not qualify for affordable housing, attract city workers as residents and attract students and young professionals to the city" and the plan identifies Key Neighborhood Opportunity Areas

and Key Employment Opportunity Areas as locations that have the best prospects for attracting private investment. State funding authorized through the Municipal Rehabilitation and Economic Recovery Act is not subject to the income limits associated with federal housing programs, making it possible to use this funding to support mixed-income and market-rate housing ventures that are consistent with Strategic Revitalization Plan goals and guidelines.

The most comprehensive redevelopment plan published since the passage of the state act, the Cramer Hill Redevelopment Plan, calls for the construction of “new housing for people with a range of income levels,” and proposes a mixed-income development strategy to be implemented over the next decade.

These events clearly illustrate Camden’s strong potential for using available resources to support the creation of stable, balanced residential communities that support a range of housing types and income levels. Although the realization of this potential is an extremely difficult challenge, current circumstances give Camden an extraordinary opportunity to meet this challenge and to achieve substantial success in neighborhood revitalization during the coming years.

# Estimated Housing Needs by Family and Income Categories

## Definitions

The 2000 U.S. Census is the source for the data in this section.

## Categories of Income

The U.S. Department of Housing and Urban Development (HUD) has identified four income classifications as target groups for federal assistance resources, as follows.

- Extremely low-income households are those earning less than 30 percent of median family income (MFI).
- Low-income households are those earning between 31 and 50 percent of MFI.
- Moderate-income households are those earning between 51 and 80 percent of MFI.
- Middle-income households are those earning between 81 and 95 percent of MFI.

The distribution of household income in Camden is such that about 43.3 percent of all households may be categorized as at or below moderate-income status and therefore eligible for some form of federal, state, or municipal government assistance, as indicated on **Table 1.3**. More than 34.8 percent of all Camden households are in the two lowest-income categories identified above (Census 2000, SF3, P52).

**Table 1.3**  
**Distribution of Household Income in Camden**  
Source: 2000 SOCDs CHAS Data, HUD

<b>Income Group</b>	<b># Households</b>	<b>% Total</b>
<b>Extremely Low-Income</b> (30% of MFI and below)	8,834	36.6
<b>Low-Income</b> (31-50% of MFI)	4,621	19.1
<b>Moderate-Income</b> (51-80% of MFI)	5,183	21.5
<b>Middle Income</b> (81-95% of MFI)	5,157	21.3
<b>Other households</b>	351	1.5

## Housing Cost Burdens

By current definitions, affordable housing is that which costs no more than 30 percent of the gross income of the household that occupies it. Households experiencing housing costs that exceed 30 percent of gross income are categorized as having a Housing Cost Burden. Households with housing costs exceeding 50 percent of gross income are categorized as having a Severe Housing Cost Burden.

According to the CHAS data, 48.5 percent of all renters and 49.6 percent of all owners in Camden had a housing cost burden of greater than 50 percent. The highest cost burdens were reported by renters and homeowners in small- and large-related households (i.e., households of two to four and five or more members, respectively).

## **Housing Problems**

The U.S. Census also provides data on households with “housing problems.” A household is considered to have a housing problem if it is experiencing any of the following conditions.

- Physical defects: the lack of a kitchen or bathroom;
- Overcrowding: more than one person per room; and/or
- Housing cost burden or severe housing cost burden.

## **Categories of Households**

This part of the *Consolidated Plan* contains an analysis of housing problems affecting income and tenure groups, as well as the following household categories delineated in the census.

- Elderly one- and two-member households;
- Small Related households of two to four persons;
- Large Related households of five or more persons; and
- All Other households, including single, non-elderly persons and households with two or more non-related persons.

## **Housing Affordability for Homeowners and Renters**

According to the 2000 Census, 46.0 percent of all Camden households and 20.2 percent of the city’s Low- and Moderate-Income households lived in owner-occupied dwellings (Census 2000, SF3, HCT 11). As indicated above, the need to keep pace with the maintenance needs associated with older housing is a significant problem for many lower-income owner-occupants in Camden. The distribution of homeownership by race and ethnicity between 1990 and 2000 is shown in **Table 1.4**.

**Table 1.4**  
**Homeownership Rates in Camden across Racial/Ethnic Groups**

Source: U.S. Census, 1990 and 2000

	<b>1990</b>	<b>2000</b>	<b>% Change</b>
<b>White</b>	4,114	2,488	-39.2
<b>African American</b>	6,718	5,876	-13.3
<b>Latino</b>	2,556	3,386	32.5
<b>Asian</b>	119	261	1.2
<b>Native American</b>	54	57	5.6

Although housing costs in Camden are significantly lower than in many other U.S. cities, homeownership is beyond the reach of many lower-income African-American or Hispanic families in the city, and many such families have significant financial difficulty in maintaining homes they own and occupy.

According to the 2000 Census, 54.1 percent of all Camden households lived in rental housing, compared with 48.8 percent in 1990 (SOCDS, CHAS 1990/2000). On average, renters have lower incomes than homeowners, and renters are more likely to live in housing that is unaffordable, based on the definitions indicated above. As **Table 1.5** illustrates, a substantially greater percentage of renters than homeowners experience cost burdens (44.1 percent, compared with 28.7 percent), and renters are about twice as likely to experience severe cost burdens as homeowners. (SOCDS, CHAS 1990/2000).

**Table 1.5**  
**Incidence of Cost Burdens by Tenure Groups in Camden**

Source: 2000 CHAS Data, HUD

<b>Tenure Category</b>	<b>% Housing Cost Burden</b>	<b>% Severe Cost Burden</b>
<b>Homeowners</b>	28.7	13.4
<b>Renters</b>	44.1	25.5

## Housing Affordability Across Income Groups

Although Camden’s housing stock is priced at levels lower than that in many other U.S. cities, a large portion of low- and moderate-income households in the city experience housing cost burdens, with the lowest-income households facing the greatest affordability problems. “Market’-rate” housing in Camden is unaffordable for virtually all extremely low-income households and for a significant number of low-income households. As shown in **Table 1.6**, severe housing cost burdens are experienced primarily by extremely low-income households.

**Table 1.6**  
**Incidence of Cost Burdens across Income Groups**

Source: 2000 CHAS Data, HUD

<b>Income Group</b>	<b>% with Housing Cost Burden</b>	<b>% with Severe Housing Cost Burden</b>
<b>Extremely Low-Income</b> (30% of MFI and below)	67.8	48.8
<b>Low-Income</b> (31-50% of MFI)	45.3	9.5
<b>Moderate-Income</b> (51-80% of MFI)	12.6	1.0
<b>Middle-Income</b> (81-95% of MFI)	3.9	0.3

### **Extremely Low-Income Households** *(0 to 30% of Median Family Income)*

According to the 2000 Census, approximately 36.6 percent of all Camden households are of Extremely Low Income (**Table 1.7**; SOCDs, CHAS 1990/2000). In 2003, an Extremely Low-Income household would typically earn up to \$7,383 annually and would tend to experience the most distressed conditions in the housing market. Seventy-three and one-half percent of all Extremely Low-Income households have at least one housing problem. The incidence of housing problems does not decline substantially for homeowners relative to renters, as is the case with other income groups (SOCDs, CHAS 1990/2000).

**Table 1.7****Incidence of Housing Problems for Extremely Low-Income Households in Camden**

Source: 2000 SOCDS CHAS Data, HUD

<b>Extremely Low-Income Households</b>	<b>Renters</b>	<b>Owners</b>	<b>All Camden Households</b>
<b>Percent with Any Housing Problems</b>	72.4	76.6	73.5
<b>Percent with a Housing Cost Burden (&gt;30% of income)</b>	65.8	73.4	67.8
<b>Percent with a Severe Cost Burden (&gt;50% of income)</b>	48.5	49.6	48.8

Recipients of public assistance are likely to be at the lower to middle range of this income category. A family of three on public assistance receives an income roughly equivalent to 50 percent of the area median. Under the Work First New Jersey/Temporary Assistance for Need Families (WFNJ/TANF) program, a family of three in New Jersey receives \$424 per month. To achieve housing affordability, such a family would need to find an apartment costing no more than \$127 per month, including utilities. Housing cost at this level would leave the family with \$297, or \$99 per family member, for all other living expenses. Even if food stamps were sufficient to support all food expenses, this amount is not sufficient to support other necessities of living. If this family has a Severe Housing Cost Burden (a condition affecting most Extremely Low-Income households), the family is paying more than \$212 in housing costs (including utilities), leaving even less disposable income.

About 48.5 percent of Extremely Low-Income renter households in Camden are experiencing a severe housing cost burden, and 72.4 percent are encountering at least one major housing problem, such as substandard conditions or overcrowding (SOCDS, CHAS 1990/2000).

Elderly renter households are much more likely to be found in this income group than in any other, with 17.0 percent of all elderly renters documented as being of extremely low income. Of all categories of households, Large Related renter households of Extremely Low-Income are most likely to have inadequate housing, with 92.7 percent of these households reporting at least one housing problem.

About 36.0 percent of all Extremely Low-Income homeowner households are elderly (SOCDS, CHAS 1990/2000). Extremely Low-Income owners in general tend to experience housing problems and housing cost burdens at only slightly lower rates than renters. For example, 76.6 percent of owner households in this income group have a housing cost burden, compared with 72.4 percent of renter households. Extremely Low-Income owners are about as likely to have a severe housing cost burden as renters: 49.6 percent of owner households have severe cost burdens, compared with about 48.5 percent of renter households.

**Low-Income Households**  
*(31 to 50% of Median Family Income)*

According to the 2000 Census, about 19.1 of Camden’s households can be categorized as Low-Income (Census 200, SF3, HCT 11). A three-person Low-Income household earned between \$7384 and \$12,306 in 2003. Data indicate that 59.9 percent of all Low-Income households have at least one housing problem. Low-income homeowners have significantly lower rates of housing problems (52.3 percent, compared with 65.8 percent for renters), somewhat lower cost burdens (43.2 percent, compared with 46.9 percent for renters), and significantly lower severe cost burdens (12.4 percent, compared with 7.3 percent), as shown in **Table 1.8**.

**Table 1.8 Incidences of Housing Problems for Low-Income Households in Camden**

Source: 2000 CHAS Data, HUD

<b>Low-Income Households</b>	<b>Renters</b>	<b>Owners</b>	<b>All Camden Households</b>
<b>Percent with Any Housing Problems</b>	65.8	52.3	59.9
<b>Percent with a Housing Cost Burden (&gt;30% of income)</b>	46.9	43.2	45.3
<b>Percent with a Severe Cost Burden (&gt;50% of income)</b>	7.3	12.4	9.5

Many Low-Income renter households pay housing costs that exceed the 30-percent affordability threshold. Although substantially fewer of these households have severe housing cost burdens, other problems such as overcrowding and substandard conditions are prevalent. Overcrowding may be a particular problem for Large Related renter households in this income category. While 75.0 percent report having at least one housing problem, only 33.0 percent report an affordability problem; this data suggests a significant incidence of other housing problems. Elderly renters of low income are at a substantially greater disadvantage than Elderly owners. About half the Elderly renter households in this income category have housing problems, compared with about a third of Elderly owners.

Over 27.2 percent of all Low-Income homeowner households are Elderly (SOCDS, CHAS 1990/2000). Despite having extremely limited resources, most owner households in this income group (65.5 percent) do not report having any housing problems. Many of these households may have housing that is deteriorated; however, these housing units are not counted in the census as substandard because they do not lack complete kitchens or bathrooms.

**Moderate-Income Households**  
*(51 to 80% of Median Family Income)*

Moderate-Income households earning between \$12,307 and \$19,690 in 2003 for a family of three, are far less likely to experience housing problems than are the owner and renter households in the income categories described above (**Table 1.9**). Only 31.3 percent of all Moderate-Income households reported having a housing problem in 2000, with 12.6 percent reporting a cost burden and 1.0 percent reporting a severe cost burden. The status of homeowners and renters in this category is roughly equivalent. However, among Moderate-Income Elderly households, the difference between renters and homeowners is more pronounced. While 36.6 percent of Elderly renter households report housing problems, only 20.8 percent of Elderly owner households do so. Affordability is a less significant problem for Moderate-Income households generally; the incidence of severe housing cost burdens is 14.4 percent or less for every category of households except Elderly renters, 25.4 percent of whom have a severe cost burden.

**Table 1.9**  
**Incidence of Housing Problems for Moderate-Income Households in Camden**  
 Source: 2000 SOCDs CHAS Data, HUD

<b>Moderate-Income Households</b>	<b>Renters</b>	<b>Owners</b>	<b>All Camden Households</b>
<b>Percent with Any Housing Problems</b>	31.2	31.4	31.3
<b>Percent with a Housing Cost Burden</b> (>30% of income)	12.1	13.1	12.6
<b>Percent with a Severe Cost Burden</b> (>50% of income)	0.3	1.5	1.0

Moderate-Income owners and renters can be affected by the presence of incipient blight in their communities. The deterioration of occupied housing and the emergence of vacant houses in neighborhoods that have been relatively stable may influence Moderate-Income households to seek housing elsewhere.

In this income category, Elderly and Large Related households are those most likely to experience housing problems. However, Large Related renter households are the least likely to have an affordability problem. The respective rates of reported cost burdens and severe cost burdens were 7.2 percent and 0.7 percent, respectively for these households. Overcrowding remains a common housing problem for Large Related renter households in this income category.

In general, housing costs are unaffordable for 12.1 percent of all Moderate-Income renter households and are a severe burden for 0.3 percent of these households.

Many moderate-income homeowners are able to avoid housing problems; only 31.4 percent report having any housing problems at all. Elderly owner households have a significantly lower incidence of housing problems. Non-elderly owner households are about twice as likely to report problems as Elderly owner households (38.4 percent non-elderly, compared with 20.8 percent elderly). This difference may be due to the possibility that many Elderly homeowners have already retired their mortgages and therefore have lower monthly housing expenses. However, Elderly households in this category may have difficulty keeping their homes in proper repair due to their generally fixed incomes and their inability to assume debt needed to finance repairs. Notwithstanding the lower-reported incidence of housing problems, deteriorated conditions may be more prevalent in the houses of elderly homeowners than is indicated by the data.

**Middle-Income Households**  
*(81 to 95% of Median Family Income)*

In this income group, which in 2003 had annual incomes of between \$19,691 and \$23,381 for a household of three, renter households are slightly more likely to experience housing problems (Table 1.10). Affordability remains a problem for a substantial proportion of Elderly Middle-Income renters, while problems such as overcrowding and substandard housing conditions tend to afflict Large Related renter households. Overall, the majority of Middle-Income households (83.8 percent, according to the 2000 Census) is able to avoid experiencing housing problems. This finding suggests that, with the possible exception of Elderly renter households, Middle-Income households are capable of locating decent and affordable housing in the Camden housing market. However, as is the case with other income groups, Middle-Income households may still face deteriorated housing conditions.

**Table 1.10**  
**Incidence of Housing Problems for Middle-Income Households in Camden**  
 Source: 2000 SOCDS CHAS Data, HUD

<b>Middle-Income Households</b>	<b>Renters</b>	<b>Owners</b>	<b>All Camden Households</b>
<b>Percent with Any Housing Problems</b>	17.7	15.5	16.2
<b>Percent with a Housing Cost Burden (&gt;30% of income)</b>	1.1	5.1	3.9
<b>Percent with a Severe Cost Burden (&gt;50% of income)</b>	0.0	0.4	0.3

Large Related households report the highest incidence of housing problems among Middle-Income households. Large households tend to live in substandard or overcrowded conditions at rates much higher than other Middle-Income households. Nearly half of Middle-Income renters in Large Related Households report having a housing problem other than affordability. Elderly

owner households in this income category face the greatest affordability problems, with 9.4 percent reporting a housing cost burden. Crisis-level housing affordability problems are rare occurrences across Middle-Income Elderly renter and owner households.

Elderly Middle-Income owners were less likely to have housing problems than were non-elderly owners (10.1 percent, compared with 18.3 percent of all other owners). Because only the most extreme substandard conditions are considered problematic in the census, housing deterioration and major systems repair/replacement needs, although not reflected in this count, may be significant problems for Elderly owners of Middle-Income as they are for Elderly owners generally. Overall, affordability is a problem for a smaller segment of Middle-Income homeowners, and severe affordability problems are almost non-existent, with a reported incidence of severe cost burdens at less than one percent across household types.

Middle-Income households (including those over 95 percent of AMI) may also face limited housing options, including the lack of new construction, single-family houses with modern design and amenities. Since these households have more economic options, many may choose to live in the suburbs rather than remain in Camden. One of the goals of the city's recovery plan is to increase the range of housing options available to all income groups, including Middle-Income residents.

## **Summary of Housing Needs by Income Group**

Although renters and homeowners in each income category have unique housing needs, these needs can be collapsed into two income strata, with Extremely- and Low-Income groups comprising the lower stratum and Moderate- and Middle-Income groups comprising the upper stratum (Table 1.11). The representation of African-American and Hispanic households in the lower-income stratum is about proportional to their representation in Camden's overall population. African-Americans accounted for 53.3 percent of all Camden households in 2000 and comprised 52.1 percent of the households in the Extremely Low- and Low-Income strata (SOCDS, CHAS 1990/2000). Hispanic households comprised 38.8 percent of all Camden households in 2000 and 35.7 percent of all households earning 50 percent of median income or less. The lower-income stratum consists largely of the working poor, work-ready, and chronically underemployed, while the upper stratum consists primarily of working-class households. The most common housing needs facing families in these two strata are summarized below.

**Table 1.11**

### **Distribution of Lower- and Moderate-Income Households into Two-Income Strata**

Source: 2000 SOCDS CHAS Data, HUD

<b>Income Strata</b>	<b>Renters</b>		<b>Owners</b>	
	<b>Total</b>	<b>Percent</b>	<b>Total</b>	<b>Percent</b>
<b>Extremely Low- and Low Income</b>	9,053	69.3	4,393	39.6
<b>Moderate- and Middle-Income</b>	4,008	30.7	6,692	60.4
<b>Total</b>	13,061	100	11,085	100

### **Lower-Stratum: Renter**

Extremely-Low and Low-Income renter households exhibit the most severe need of any income/tenure classification. Of these 9,053 households, about 5,468 have a cost burden and 3,325 a severe cost burden. Overall, more than 69.1 percent have at least one housing problem. These households also lack the income necessary to leave their current housing situations and find more affordable, decent housing elsewhere. Without some form of rental assistance, most of these households are likely to remain living in inadequate housing conditions. Resources such as public housing, rental vouchers and certificates, and other assisted housing units are critical to meeting the housing needs of these families.

### **Lower Stratum: Homeowner**

This stratum is composed primarily of Elderly and single-parent families. In addition to having a significant incidence of affordability problems, these homeowners have the added burden of maintenance expenses associated with an aging housing stock. Of the 4,393 owners in the lower stratum, 2,875 (64.5 percent) have at least one housing problem and 1,426 (32.5 percent) have a severe cost burden.

## **Upper Stratum: Renters**

Elderly renters in the upper stratum are about three times as likely to have cost burdens as other renters. About half the Large Related households in this stratum have one or more housing problems. The renter households in this stratum have a severe cost burden and could benefit from additional housing units developed with low to moderate-level subsidies. Other families would benefit from improvements in the overall quality of the housing stock, including the reconfiguration of some houses to accommodate larger families.

## **Upper Stratum: Homeowners**

On average, Moderate- and Middle-Income homeowners have a significantly lower incidence of affordability and other housing problems. However, many of these homeowners, especially Elderly homeowners, may have difficulty keeping pace with repair and maintenance needs. Census data do not provide a means of estimating this need. Targeted support for Moderate-Income neighborhoods experiencing incipient blight can help stabilize these communities and encourage more Moderate- and Middle-Income families to stay in or move to Camden.

## **Conclusion**

The most significant housing problems in Camden are those that affect households in the lower-income stratum. Extremely Low- and Low-Income households are in the most immediate need of rental assistance and housing repair assistance. Typically these households lack the income needed to buy or rent housing that is well located and not in deteriorated, substandard condition. Households in the upper-income strata have more limited, specific needs associated with their household type. Communities where Moderate- to Middle-Income households live are in need of investment to stop incipient blight. Elderly households have affordability problems as well as supportive service needs and needs for housing adaptations. Based on this information, Camden needs to support a range of housing production, housing preservation, and service activities to address the diverse needs of the city's population. **Table 1.12** summarizes the housing assistance needs of low- and moderate-income households.

**Table 1.12**  
**Housing Assistance Needs of Low- and Moderate-Income Households**  
(Adapted from SOCDs CHAS Table “Housing Problems Output for All Households”; Source: 2000 Census)

Household by Type, Income, & Housing Problem	Renters					Owners			Total Households (I)
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	
<b>1. Extremely Low-Income (0-30% MFI)</b>	1,097	2,919	1,170	1,279	6,465	854	1,515	2,369	8,834
2. % with any Housing Problems	51.2	76.7	92.7	62.1	72.4	74.9	77.5	76.6	73.5
3. % Cost Burden > 30%	50.0	70.2	76.9	59.0	65.8	74.9	71.8	73.4	67.8
4. % Cost Burden > 50%	25.4	56.9	56.4	42.1	48.5	43.9	51.6	49.6	48.8
<b>5. Low-Income (31-50% MFI)*</b>	278	1,335	620	355	2,588	550	1,474	2,024	4,621
6. % with any Housing Problems	47.8	66.7	75.0	60.6	65.8	34.5	62.1	52.3	59.9
7. % Cost Burden > 30%	46.4	51.7	29.0	60.6	46.9	34.5	50.1	43.2	45.3
8. % Cost Burden > 50%	14.4	4.9	4.0	16.9	7.3	10.9	15.8	12.4	9.5
<b>9. Moderate-Income (51-80% MFI)*</b>	134	1,174	538	479	2,325	644	2,214	2,858	5,183
10. % with any Housing Problems	36.6	25.9	50.0	21.7	31.2	20.8	38.4	31.4	31.3
11. % Cost Burden > 30%	36.6	8.4	7.2	19.6	12.1	20.8	11.9	13.1	12.6
12. % Cost Burden > 50%	3.0	0.0	0.7	0.0	0.3	3.7	0.9	1.5	1.0
<b>13. Middle-Income (81-95% MFI)</b>	165	748	370	400	1,683	584	3,250	3,834	5,517
14. % with any Housing Problems	6.1	7.8	48.6	12.5	17.7	10.1	18.3	15.5	16.2
15. % Cost Burden > 30%	0.0	1.1	0.0	2.5	1.1	9.4	4.2	5.1	3.9
16. % Cost Burden > 50%	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.4	0.3
<b>17. Total Households**</b>	1,674	6,176	2,698	2,513	13,061	2,632	8,453	11,085	24,146
18. % with any Housing Problems	45.0	56.5	74.1	46.3	56.1	38.9	42.7	39.4	48.8

\* Or, based upon HUD adjusted income limits, if applicable.

\*\* Includes all income groups—including those above 95% MFI.

## **Needs of Other Categories of Households**

### **Housing Needs of Large Households**

Large Related renter households experience housing problems at higher rates across all income categories. Large Renter households of Extremely Low-Income exhibit the single highest incidence of housing problems (92.7 percent) for all income and tenure groups. More than 53.4 percent of all Large Renter households in this income group experience overcrowding and severe cost burdens. As income increases, Large Renter households tend to exhibit a lower incidence of housing cost burdens than do other types of households, possibly because adult children and other adult household members contribute to household income. However, because overcrowding remains high as income rises, housing problems are persistently greater for Large Renter households of Moderate and Middle Income.

The fact that even Middle-Income Large households have difficulty finding adequate housing in Camden suggests that the city's existing housing stock is not capable of meeting the housing needs of this group. Most older housing in Camden, built for smaller household sizes, has two to three bedrooms; a large family of five or more typically needs three or more bedrooms.

Evidence also suggests that Hispanic households may face a greater incidence of overcrowding. According to the 2000 Census, overcrowding affected 10.8 percent of renters as a whole; however, 9.1 percent of Hispanic households experienced overcrowding (Census 2000, SF3, H20).

More than 375 families are expected to seek shelter in 2005-06. More transitional and permanent housing for large homeless families will be needed to accommodate this increased demand.

Large Renter households in Camden face three primary needs.

- A need for more living space than the average older house in Camden can provide. New construction housing with more square footage would benefit these households.
- For large Hispanic households, the need for an alternative to overcrowded housing. The many large Hispanic households living below poverty level are unlikely to find housing in the private market that will alleviate overcrowding.
- For large formerly homeless families of Extremely Low Income or Low Income and for other families, a need for rental assistance or subsidized housing.

**Table 1.13** summarizes the incidence of overcrowding by income and tenure categories.

**Table 1.13**  
**Incidence of Overcrowded Households, 2000\***

Source: U.S. Census 2000

	<b>Total Renters</b>	<b>Overcrowded Renters</b>	<b>Total Owners</b>	<b>Overcrowded Owners</b>
<b>Below Poverty Level</b>	6,222	1,398	2,144	373
<b>At or Above Poverty Level</b>	6,837	1,215	8,974	976
<b>Total**</b>	13,059	2,613	11,118	1,349

\*Numbers are estimates based on given percentages.

\*\*Total includes households earning above moderate income.

### **Housing Needs of Small Households**

Differences in the reported incidences of housing problems for Small households (consisting of two to four persons) and Large households are due primarily to differences in the relative incidence of cost burdens and overcrowding between the two groups. Compared to Large Renter households, Small Renter households tend to have a greater problem with housing affordability and less of a problem with overcrowding. Of all rental households in Camden, approximately 20% are overcrowded (Census 2000, SF3 HCT22). In the Low-Income range, smaller households are much more likely to experience both cost burdens and severe cost burdens. Large households, however, have a higher incidence of housing problems overall, as indicated in **Table 1.13**.

### **Housing Needs of Single Person Households**

The “Single Person” category may be the most economically diverse of all housing types. This group includes many non-elderly disabled individuals who are dependent on Supplemental Security Income (SSI), as well as other single men and women with marginal attachments to the labor market. This category also includes young professionals earning well over the median income. The most significant factor affecting the housing needs of low-income Single Person households is the need for accessible affordable housing.

### **Housing Needs of Elderly Persons**

Many elderly homeowners have great difficulty maintaining and improving their homes due to fixed income limitations. Housing occupied by many elderly persons can be severely deteriorated and in need of major systems repair or replacement. If the trend of increasing elderly population continues, demand for home repair assistance and subsidized elderly housing will grow.

In 1990, the population of 7,389 persons over 65 years of age represented 8.4 percent of Camden’s total population. In 2000, there were 6,090 persons over 65, representing 7.6 percent of the city’s population (Census 2000, SF1, P12/Census 1990 P013).

In 1990, 2.0 percent of persons 65 and older had incomes below the federal poverty level. In 2000, 5.8 percent of persons in this category lived below poverty level, and 2.3 percent of individuals over 75 lived below poverty level (Census 2000, SF3 P87/Census 1990, P117).

Approximately 12.3 percent of elderly persons in Camden are homeowners, representing 26.7 of the city’s total homeowner population (Census 2000, SF3, H14). The future status of elderly-owned properties after their owner’s die or move to supportive housing is a critical issue for many Camden neighborhoods.

Because, most independent elderly residents of Camden live on fixed incomes, keeping pace with home repair and maintenance needs is a critical problem.

## Disproportionate Needs of Racial and Ethnic Groups

According to HUD definitions, for the purpose of the *Consolidated Plan*, a “disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.” By this definition, Hispanic households in Camden exhibit disproportionately greater housing needs. Hispanic households are disproportionately represented in the Extremely Low and Low-Income categories (58.4 percent of Hispanics, compared to 55.7 percent of the general population), small Hispanic Renter households have a disproportionately higher incidence of housing problems (43.6 percent, compared to 56.5 percent), and large Hispanic owner households have a disproportionately higher incidence of housing problems (65.9 percent, compared to 74.1 percent). The next four tables (**Tables 1.14a to 16**) provide a breakdown by racial and ethnic group of income distribution and the incidence of housing problems for renter and owner households.

The greater incidence of poverty and housing problems among some Hispanic households is an area of concern for the City of Camden. Although Hispanic households make up only 34.4 percent of the city’s total population, Hispanics are one of the fastest growing populations in the city (Census 2000, SF3, P151H). More extensive outreach to the Hispanic community is needed, as well as action to ensure that existing services are made accessible to Hispanics throughout the city.

**Table 1.14a**

### Distribution of Income for Camden Households across Racial/Ethnic Groups

Source: SOCDS CHAS Data, Housing Problems Output for All Households, Black Non-Hispanic Households, and Hispanic Households, 1990 and 2000

Households	Total Households	Total Households	Extremely Low- to Low Income	Moderate-Income	Middle-Income
White (Non-Latino)	2,301	9.5	4.4	2.1	3.0
Black (Non-Latino)	12,530	51.9	29.0	10.9	12.0
Latino (all races)	8,214	34.0	19.8	7.6	6.6

**Table 14b: Cost Burden for African American and Hispanic Populations in Camden, 1990 and 2000**

Source: SOCDs CHAS Data, Housing Problems Output for Black Non-Hispanic Households and Hispanic Households, 1990 and 2000

	African American		Hispanic	
	1990	2000	1990	2000
<b>% Cost Burden &gt;30%</b>	35.3	36.3	43.9	40.2
<b>% Cost Burden &gt;50%</b>	52.3	55.9	63.1	58.4

**Table 1.15**

**Percent of Renter Households with Income below 51 Percent of HAMFI Having Any Housing Problems**

Source: 2000 SOCDs CHAS Data, HUD

Percent with any Housing Problem	All Households	Black Non-Latino Households	Latino Households
<b>Total</b>	56.7	54.4	62.2
<b>Elderly</b>	45.0	43.5	43.6
<b>Small</b>	56.5	59.2	65.9
<b>Large</b>	74.1	46.8	54.1

**Table 1.16**

**Percent of Owner Households with Incomes below 51 Percent of HAMFI Having Any Housing Problems**

Source: 2000 SOCDs CHAS Data, HUD

Percent with any Housing Problem	All Households	Black Non-Latino Households	Latino Households
<b>Total</b>	39.4	36.7	46.3
<b>Elderly</b>	38.9	43.4	49.2
<b>Small</b>	30.5	33.7	45.0
<b>Large</b>	57.3	37.6	54.4

## **Non-Homeless Populations with Special Needs**

All populations with special needs require supportive services and housing. The U.S. Department of Housing and Urban Development (HUD) defines supportive housing as housing units and group quarters to assist homeless persons in the transition from streets and shelters to transitional and permanent housing and maximum self-sufficiency. Supportive Services provided to the residents of supportive housing may include case management, mental health and substance abuse counseling, childcare, transportation, job training and placement.

### **Housing Needs of Elderly Persons**

The 2000 Census reported Camden City's elderly population for the 60 and older age group at 8,350 persons. Functional limitations and possible income limitations of many elderly require that they receive subsidized or supportive housing or in-house services. Many elderly adults who are clinically ill or have disabilities need assistance with activities of daily living (ADLs) in order to live safely and comfortably at home. Some of the needed services include, care management, companion and respite services, home-delivered meals, medical equipment and supplies, nursing, personal care and home support, adult day care and transportation.

In-home service delivery is available to elderly residents but it cannot meet the full demand due to limited resources and the extensive needs of some seniors. Therefore, a more service-intensive environment is needed for this sub-population.

Due to income limitations, many of the City's elderly receive assistance through a variety of local and county organizations that specialize in elderly service provision. Elderly income levels may impact their current and future housing needs. Within the City, there are four elderly low-income public housing developments: Mickle Towers, RiverView Towers, Kennedy Towers, and Westfield Towers providing over 300 of affordable housing units. At present, there is a public housing wait list of 198 very low-income elderly persons in need of subsidized housing. There are 63 elderly households residing in Section 8 housing.

### **Housing Needs of Persons with Disabilities**

Affordable and accessible housing is a priority for persons with disabilities. Disabled individuals seeking supportive services or housing are generally economically disadvantaged. The vast majority of the disabled population who require assisted services derive income from Supplemental Security Income (SSI). SSI is at most \$571 a month for a single individual, making it financially impossible for most single people with disabilities to afford housing without a subsidized rent. Additionally, accessible housing is in short supply and is essential for persons with mobility, hearing and vision disabilities to live independently. Also, housing requirements may vary as the disabled community also includes households of adults and children as well as homeless people. Accordingly to the 2000 Census, there are 16,474 persons with a disability status who are not institutionalized and residing in Camden City. There are 97 very low- income households with one or more disabled persons on the public housing wait list, and there are 141 households with one or more disabled persons residing in Section 8 housing.

## **Adaptive Housing Needs**

Persons with mobility limitations may require assistance with daily living activities in order to live independently. Barrier-free, fully accessible affordable housing is the greatest need. Common safety and access problems include steps and stairs which prevent access to all floors; bathroom facilities that do not allow independent mobility; entrances that prohibit movement in and out of the residence and kitchen fixtures that require assistance to use. Locally, the Camden Public Housing Authority has the largest inventory of accessible housing units at over 100. The Department of Health and Human Services provides assistance for income-eligible disabled City residents who require modifications to make their existing residences accessible.

## **Housing Needs of Persons with AIDS and AIDS Related Diseases**

### **Estimate of Population with HIV/AIDS**

As of December 31, 2003, 768 persons had been reported as diagnosed with HIV and 1,615 had been reported as diagnosed with AIDS, for a total of 2,383 persons living with HIV/AIDS in the City of Camden.

### **Characteristics of the HIV/AIDS Population**

Increasingly, HIV and AIDS affect low-income people (especially persons of color), women and children, those dually and triply diagnosed with mental illness, substance abuse and those who are homeless. Across New Jersey, there are nearly 31,000 people reported to be living with either HIV or AIDS. HIV/AIDS hits the minority communities hardest. Seventy-five percent (75%) of HIV cases in New Jersey are from the minority communities, with African-American patients representing 57 percent of the people in the state living with HIV/AIDS. Hispanic patients account for a further 20 percent of persons living with HIV/AIDS.

### **Housing Needs of People with HIV/AIDS**

Homelessness is a serious problem for anyone with a life threatening chronic medical condition, and especially problematic for a person with HIV or AIDS. The lack of shelter markedly increases the risk of developing infections in a person with an already weakened immune system. Additionally, a person who has neither home nor shelter is unable to adhere to the very complex anti-viral medication regimens that are necessary to prevent HIV disease progression. There is an estimated 3,000 HIV/AIDS clients living inside of the Camden Metropolitan Service Area, which includes Burlington, Camden and Gloucester Counties, in need of affordable and supportive housing.

### **Housing Needs of Persons with Mental Disabilities/Mental Illness**

The County Board of Social Services provides assistance to over 500 persons annually with mental illness and or mental disability. It is estimated that twenty-five percent (25%) of those served, or 125 persons are Camden City residents.

### **Persons With Mental Illness**

There is an estimated population of over 200 persons in the City with mental illness and or mental disability. Supportive housing for this population is in short supply. It is estimated that an unmet need exists to provide 100 mentally ill/mentally-disabled individuals with housing.

### **Persons With Mental Disabilities**

A variety of supported residential services are available for persons with mental disabilities. These services include in-home support, supportive living, family living, community homes and larger facilities.

### **Housing Needs of Persons with Alcohol or Drug Addiction**

Substance-abuse research indicators reveal the entrenched presence and widespread abuse of alcohol, cocaine, heroin and marijuana. The overwhelming majority of treatment-seeking persons abuse drugs for many years before seeking help. Housing is provided through the Recovery model. Recovery housing is available for single men or single women.

# **Homeless Housing Needs**

## **Nature and Extent of Homelessness**

As in other cities, the rate of homelessness increased in Camden over the past two decades. As unemployment and poverty rates rose, the number of families and individuals experiencing homelessness increased. In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless. In Camden County, the CEAS committee is known as the Homeless Network Planning Committee (HNPC). The HNPC is a consortium of local homeless service and human service providers, city officials, members of local government, and consumers, as mandated by the State HSAC. The committee is recognized as the lead agency for planning and coordinating the delivery of services to assist homeless individuals and families to move toward independent living and self sufficiency through the provision of a continuum of homeless housing and supportive services. The Community Planning and Advocacy Council (CPAC), a non-profit agency under contract to the County of Camden, provide administrative support to the Homeless Network.

This section presents a profile of the homeless population in Camden, including a discussion of the nature and extent of family and individual homelessness, various subpopulations within those groups and households most at risk of homelessness.

## **Estimates of the Number of Homeless in Camden**

The HNPC initiated a comprehensive homeless survey count to provide constant, up-to-date demographics of the homeless population. The HNPC designed the survey to be part of a greater longitudinal project that will track the homeless population every two years. The 2003 survey report is the third homeless count in the “A Profile of Camden County’s Homeless Population” series. The report evaluates the evolving trends among the homeless population in Camden County within the past four years. Through a comparative analysis of the 1999, 2001, and 2003 demographic data, key indicators of current and preexisting conditions among the homeless population were cross-tabulated and analyzed to determine the needs of the homeless population and the services demanded. The resultant data has assisted local service providers in strategically planning the allocation of their resources to combat homelessness.

The HNPC has also targeted the elimination of chronic homelessness. The U.S. Department of Housing and Urban Development (HUD), under the McKinney Continuum of Care Homeless Assistance Act, defines the chronically homeless as persons with behavioral health disabilities (mental illness and substance abuse) who have been homeless for more than one year or persons with four or more episodes of homelessness with the past three years. Further, HUD has adopted the elimination of chronic homelessness by 2010 and has encouraged McKinney grant recipients to adopt similar goals locally. The HNPC’s 2003 survey documented 244 chronically homeless persons.

## **Sheltered Homeless**

During the 2001 through 2003 time period, the HNPC's homeless count for Camden County increased from 475 to 660. This represented a 28 percent increase in the number of homeless persons in the study area. In addition to the 660 homeless individuals, 143 respondents were found to be at-risk for homelessness. For the homeless count in Camden, homeless persons were asked in what locale their homelessness first occurred. Results of the 2001 count suggested a possible evolving trend in which a greater percentage of the homeless population in Camden City was coming from locations other than Camden City. However, in the 2003 count, the percentage of individuals reporting Camden City as their city of origin increased from 59 percent in 1999 to 62 percent in 2003. In total, 38 percent of the homeless population in Camden City originated in other locales. These figures continue to suggest Camden City's homeless problem is not an isolated inner city problem, but rather a regional problem, the resolution of which will require the full cooperation and collaboration of neighboring municipalities. According to the HNPC's 2004 McKinney Continuum of Care (CoC) Homeless Population Chart, 201 chronically homeless persons and 311 homeless persons were sheltered.

## **Unsheltered Homeless**

Project HOPE, a local non-profit organization coordinates and oversees the activities of Camden's street outreach activity. The main goal of street outreach is to engage people living on the street in order to help them receive services and ultimately seek shelter. In order to do this, teams search for people living in areas not meant for human habitation (such as streets, sidewalks, highway underpasses) and slowly begin to develop relationships with the homeless people they contact.

Under the 2003 Homeless count, the HNPC made use of a mobile outreach van in the City. Counts were conducted "on the street" via a mobile outreach van for four evenings during a two-week period to target locations where homeless individuals are known to congregate. Street outreach workers of HNPC provider agencies also conducted counts at random sites in Camden City during the two-week period. For the purposes of this project, an unsheltered homeless person is defined as a person reporting to live on the street or in an abandoned building. Network providers agree that many, if not most, of the unsheltered are offered shelter, but choose to remain on the street or in an abandoned building. The major reasons cited for this choice is untreated mental illness and/or an unwillingness to follow the rules of shelter programs. The 2004 McKinney CoC reports 43 chronically homeless persons and 117 unsheltered.

## **Characteristics of the Homeless Population**

### **Chronically Homeless**

The U.S. Department of Housing and Urban Development (HUD), under the McKinney Continuum of Care Homeless Housing Program, defines the chronically homeless as persons with behavioral health disabilities (mental illness and substance abuse) who have been homeless for more than one year or persons with four or more episodes of homelessness with the past three years. The 2004 McKinney CoC documented 244 chronically homeless persons.

The 2004 Continuum of Care (CoC), Exhibit 1, describes Camden County's chronic homelessness strategy which focuses on maximizing funding for operating programs, targeting programs for homeless youth and supporting efforts to create additional supportive housing. Efforts are also underway to combat Camden City's extensive problem with chronic homelessness through the coordination with broader efforts by the State of New Jersey to alleviate the general extreme economic distress in the City of Camden.

The Network's intense focus on the issue of chronic homelessness, resulted in the creation of three separate subcommittees to address the following:

- Outreach to the Chronically Homeless
- Supportive Housing for the Chronically Homeless, and
- Mental Health and Substance Abuse Services.

The Committees work supported the development of a more comprehensive strategy in 2004 which includes:

- Obtain a more accurate count of the chronically homeless, utilizing HUD's definition. This will be accomplished through the planned January 2005 survey of homeless persons and ongoing HMIS implementation activities.
- Continue to research and coordinate mental health and substance abuse services for the chronically homeless.
- Develop a definition of comprehensive case management for the chronically homeless and homeless.
- Continue to prioritize renewal funding for programs that target the chronically homeless.
- Request funding for a new program, the Shelter Plus Care Program providing rental assistance for chronically homeless young adults.
- Advocate that funding sources for housing should prioritize the chronically homeless.
- Investigate the feasibility of developing additional emergency shelter beds for individuals.

### **Family and Individual Homelessness**

Both single adults and families experience homelessness. However, the household characteristics and the circumstances contributing to being homeless vary extensively. Camden's street population is exclusively single adults or adults without children.

The majority of families entering shelter are single-parent households, of which over 90 percent are headed by single women. The 2004 McKinney CoC reports 48 families as being sheltered in a combination of emergency shelter and transitional housing.

### **Nature and Extent of Homelessness by Racial/Ethnic Group**

Those experiencing homelessness are among the most economically vulnerable populations. According to Camden County's 2003 Homeless count survey, among the different ethnicities reporting no permanent housing, African-Americans continue to comprise the vast majority of

the homeless population. In the past four years however, the percentage of homeless African-Americans decreased from 71 percent in 1999 to 58 percent in 2003. In contrast, the percentage of Whites increased from 16 percent in 1999 to 21 percent in 2003. Similarly the percentage of Spanish/Latino/Hispanics increased from 12 percent to 15 percent in the past four years signifying a possible future trend towards a reduction in the gap between ethnicities.

**Table 1.17**  
**General Population v. Homeless Population by Race and Ethnicity**

	<b>African American</b>	<b>White</b>	<b>Spanish/Latino/Hispanic</b>
<b>General Population</b>	53.3	16.8	38.8
<b>Homeless Population</b>	58.5	21.9	15.8

In comparing the 2003 survey with the 2000 census bureau figures reporting total population for Camden City, the proportionality of homelessness by ethnicity in relation to the general population revealed disparity among ethnic populations. For the third straight surveying period, the greatest disparity in total population versus the homeless population by ethnicity was found among the Spanish/Hispanics/Latinos. While the percentage of the general population equals near 40 percent of the entire population in Camden City, the homeless population among Spanish/Hispanics/Latinos totals 16 percent. By contrast, the percentage of African-Americans (58 percent) and Whites (22 percent) who are homeless exceeds the percentages of the two populations groups in the general population (53 percent and 17 percent respectively), signifying a disproportionate representation of African-Americans and Whites among the homeless population.

### **Homeless Subpopulations**

While gathering and analyzing statistics on shelter and street populations is informative, the causes of homelessness for each family and individual are not identical. There is no standard set of characteristics that can be related to homelessness and many people living comfortably in their homes have the very attributes that are commonly believed to lead to homelessness. However, it is known that it becomes much harder for families and individuals to avoid or climb out of homelessness when they experience co-occurring factors (such as substance abuse, mental illness, domestic violence and extreme economic hardship). In spite of these barriers, the Network regularly works with families and individuals, who successfully confront their personal problems, cope with systemic disadvantages and re-enter their communities stronger and more able to contend with life issues and challenges.

### **Homeless Substance Abusers**

During the intake process, people seeking shelter are asked to describe their current situation and what let them to require emergency shelter. In particular, people are asked whether they have a substance abuse history. According to the HNPC's 2003 Homeless survey, Alcohol and drug use remained the highest reported reasons for homelessness. The reported frequency of use declined slightly from 69 percent in 1999 to 61 percent in 2003. Although there is a reported decrease in use, the frequency of alcohol and drug use is increasing. Forty percent of users reported daily use. Only 15 percent of individuals reporting use indicated that they use only once a month.

## **Homeless Mental Illness**

In the 2003 survey, 68 percent of the homeless population surveyed reported having received medication for either a physical or mental illness. This marked a seven percent increase from the 1999 percentage of 62 percent.

Of those homeless individuals receiving prescribed medication, the majority of prescriptions (65 percent) in 2003 were written for mental health disabilities compared to the 1999 percentage of 62 percent. Of the mental health complications, depression was found to be the most common condition (31 percent) followed by anxiety disorders (22 percent).

Accordingly to the HNPC's Mental Health and Substance Abuse Subcommittee, homeless persons with severe mental illnesses are among the most marginalized and needy of our society. Through no fault of their own, the multifaceted complexity of their disability coupled with the lack of appropriate, affordable housing and supportive services designed to meet their needs have resulted in a state of desperation. Their day-to-day plight includes deplorable poverty, substance addictions, physical abuse, neglect, inappropriate incarcerations, mental and emotional anguish, hunger, disease, and death.

This homeless mental health population has the same needs as other homeless people in terms of housing, income, and other social services, but they also need psychiatric services. Homeless mentally ill people are frequently described as treatment resistant. Although these individuals often reject conventional inpatient, outpatient, and psychotropic medication, prior research has shown they are willing to accept less traditional treatments, such as day treatment, case management, and housing assistance.

Homeless persons with mental illnesses are continually being unserved and not housed because most human service agencies and housing providers are either unwilling or unable to intervene to provide appropriate stabilization and housing. Hence, homeless mentally ill clients are almost daily being turned away from housing due to a lack of appropriate screening and interventions to assist with the special needs.

## **Homeless Persons with AIDS**

Homeless persons have an increased risk of having AIDS than the general population and persons with AIDS are more likely to have been homeless than the general population.

## **Homeless Due to Domestic Abuse**

National surveys have indicated that up to 50 percent of families have experienced domestic violence at some point prior to becoming homeless. Women fleeing domestic abuse are likely to seek out housing assistance from an advocacy organization that can provide them with shelter rather than seeking housing from the traditional emergency shelter system.

Victims of violence have varying needs. Some may need the support of a shelter setting while others would benefit greatly from transitional or permanent housing. Many victims of violence decide to stay in a hazardous situation due to the lack of housing availability and the lack of housing options. The 2004 McKinney CoC reported 38 sheltered households.

## Families and Individuals Threatened with Homelessness

### Lack of Income

The one dominant characteristic of people experiencing homelessness is that they are facing a severe shortage of income. With the chronic recession economy, time limits for public welfare and changing eligibility requirements, it has become increasingly difficult for individuals and families to earn sufficient income to maintain market-rate housing and cover other basic expenses. Many of the people coming into the shelter system do not have employable skills. Few have education beyond a high school diploma or a significant work history. In addition, high rates of turnover are common in the unrewarding and low-wage entry-level positions prevalent in the service industry. Until service sector positions pay a livable wage income, it will be virtually impossible for people to leave emergency shelter by moving into unsubsidized permanent housing.

**Table 1.18**  
**Summary of Estimated Housing Needs\***

Housing Needs (Households)			Income Categories		
			0-30%	31-50%	51-80%
<b>Renter</b>	Small Related	Cost Burden > 30%	4,538	3,342	543
		Cost Burden > 50%	5,151	4,43	0
		Any Housing Problem	10,017	8,711	3,382
	Large Related	Cost Burden > 30%	4,971	1,874	465
		Cost Burden > 50%	5,105	3,62	63
		Any Housing Problem	12,107	4,678	6,530
	Elderly	Cost Burden > 30%	3,232	2,999	2,366
		Cost Burden > 50%	2,299	1,303	271
		Any Housing Problem	6,687	6,243	4,780
<b>Owner</b>		Cost Burden > 30%	8,136	4,788	1,452
		Cost Burden > 50%	5,498	1374	166
		Any Housing Problem	4,367	5,797	3,480
<b>Non-Homeless Special Needs</b>			<b>Estimated Population and Needs</b>		
			<b>Estimated Population</b>	<b>Estimated Housing Needs</b>	
<b>Persons with AIDS (PMSA)</b>			1,615	N/A	
<b>Persons with HIV (PMSA)</b>			768	N/A	
<b>Elderly</b>			7,433	N/A	
<b>Persons with Disabilities</b>			500	N/A	
<b>Mental Health/Mental Retardation</b>			2,000	N/A	
<b>Substance Abuse</b>			N/A	N/A	

\*Housing needs are based on 2000 Census data as provided by the CHAS Databook. \*Estimates of non-homeless special-needs population are derived from information gathered from various public and private agencies as identified in the "Needs Assessment." Estimates of housing needs obtained from these sources are to be published in the *Proposed Plan*.

## **Lead-Based Paint Hazards**

Children who live in deteriorated older housing risk lead poisoning, primarily through ingestion of interior surface dust containing lead. The level of lead in dust tends to be higher in older houses that have not been well maintained. For this reason, lead poisoning is most commonly found in low-income neighborhoods where homeowners have difficulty maintaining their homes and renters are more likely to live in substandard apartments.

Based on these considerations, the two risk factors most associated with elevated blood levels in children are 1) housing built prior to 1978 (the year when the use of all paint containing lead ended) and 2) low income. According to the 2000 Census, 27,699 of Camden's 29,769 housing units (93 percent) were built prior to 1980, and 56 percent of the city's households are low-income (13,455 of 24,146 households). Lead hazards may be found in both owner-occupied and rental housing.

As older structures are abandoned and demolished and new housing is produced to support neighborhood redevelopment plans, the number of households exposed to serious and immediate lead hazards in Camden should decrease. However, in Camden, as in other older cities, the pace of lead hazard abatement and control work has been much slower than needed in order to make a significant impact on this problem as it affects the city's existing occupied housing stock.

# Chapter 2: Housing Market Analysis

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# **Market and Inventory Conditions**

## **General Market and Inventory**

The “Needs Assessment” section characterized the basic supply and demand factors influencing Camden’s housing market. The combination of aging housing stock, population loss, and depressed income has resulted in widespread housing deterioration and abandonment as well as significant housing affordability and house maintenance problems for lower-income residents and residents with special needs. At the same time, the success of recently completed market-rate housing development in the waterfront and the ambitious market-rate housing plans proposed for the waterfront, downtown, and several neighborhoods suggest that the prospects for large-scale new housing production, both market-rate and affordable, during the coming years are very good. However, the time, cost, and resource commitments associated with repairing or rehabilitating aging housing stock, clearing sites for new development, and financing affordable housing to meet current and future demand make the realization of the city’s housing development a particularly difficult challenge.

In a neighborhood housing market analysis of Camden, The Reinvestment Fund (TRF) noted that, “Camden is positioned squarely between Philadelphia’s highly valued downtown and the quickly growing residential and commercial markets found in Haddonfield, Moorestown, Evesham, and Voorhees....Yet residential vacancies continue to swell in Camden and neighboring communities such as Merchantville, Collingswood, Pennsauken and Gloucester City have felt the pain of real estate market distress.” TRF’s analysis, based on census data, addition and alteration permits, demolition permits, median sale prices, percent of owner occupied property, percent of homes built before 1950, percent of commercial properties, and percent of high risk credit scores, resulted in a delineation of market types within the city and adjacent areas.

- According to this analysis, most of the city consists of *Reclamation* markets (in which abandonment rates are high, property values are low, and all other indicators provide evidence of failing real estate markets) or *Distressed Public* markets (in which conditions are slightly better, due in part to the existence of a substantial amount of government-subsidized rental housing).
- A few relatively small sections of Camden are categorized as *Transitional* markets. Located in or near the downtown or waterfront areas and in some small areas at the southern or eastern edges of the city, Transitional markets have higher average real estate values, lower abandonment, and more investment activity, as documented by the higher number of alteration and addition permits issued for properties in these areas.
- Markets in adjacent suburban areas are grouped into three categories, High Value, Strong Value, and Steady. These areas are characterized by strong real estate markets (with High Value the strongest), high property values relative to most of the rest of the region, and positive real estate indicators. None of these market types exist within the city itself.

Based on this analysis, TRF recommended a framework for future investment that emphasizes preservation activities in stronger market areas (including housing rehabilitation, with demolition of any dangerous buildings and some infrastructure improvements) and significant relocation, demolition, and site assemblage for future development in the weaker market areas, to be accompanied by investments in support of community members and organizations.

This section of the *Consolidated Plan* contains a more detailed description of Camden's housing stock as well as summaries of housing resources available to lower-income and special-needs populations.

Most of Camden's housing inventory consists of one- to four-unit structures, most often single-family rowhouses, some of which were designed for single-unit occupancy but subsequently converted to multi-family use. According to the 2000 census, 11,118 of Camden's housing units are owner-occupied and 13,059 are tenant-occupied.

Between 1990 and 2000, the median household owner's value for a home in the City of Camden decreased from \$39,642 to \$39,376, and median household gross rent decreased from \$528 to \$505. In comparison, the median household owner's value decreased in the Philadelphia SMA, which includes Camden, from \$126,128 to \$116,439 and median household gross rent decreased from \$656 to \$627 during this period (SOCDS CHAS Data for Camden NJ). Median fair market rents in Camden are \$670 for efficiency apartments, \$769 for one-bedroom apartments, \$924 for two-bedroom apartments, and \$1,153 for three-bedroom apartments.

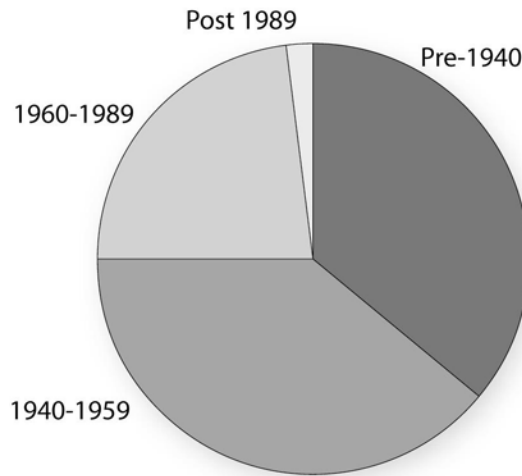
Although sales and rent levels in Camden are among the most affordably-priced in the region, many housing units available at these rates are in very deteriorated condition. Most low-income homeowners and homebuyers do not have sufficient resources to finance the cost of repairs needed to upgrade deteriorated sales housing. Most middle- and upper-income homebuyers with financial capability to buy and improve older housing units are attracted to newly-developed housing with modern amenities and are not interested in row house living in neighborhoods where public safety and quality of life problems are significant constructed.

In 2000, Camden had a total of 29,769 housing units, a decrease of 1.8 percent from 1990. There were 5,592 vacant units in the city, representing 18.8 percent of Camden's housing inventory, compared with 3,512 vacant units in 1990.

### **Vacant and Abandoned Housing**

As **Figure 2.1** indicates, much of Camden's housing stock was constructed during the nineteenth and early twentieth century years in which the city was a thriving manufacturing center. Rowhouse development was an inexpensive way of providing housing for a growing industrial workforce. As these homes have aged, owner-occupants, particularly elderly persons, experience difficulty in keeping up with critical maintenance and repair needs until these homes become unsafe. The lack of regular maintenance, especially roof repair and/or replacement, accelerates property deterioration and increases the cost of repair.

Figure 2.1  
Age of Camden's Housing Stock  
Dates of Unit Construction



Source: U.S. Census

Vacant, abandoned properties are a serious threat to the social stability and economic well-being of the neighborhoods in which they are located. The National Vacant Properties Campaign cites the following facts and figures to illustrate the significance of property abandonment as an economic development challenge.

- In a 2001 study, researchers at Temple University in Philadelphia found that houses within 150 feet of a neglected vacant property experience a net loss of value of \$7,627. Those within 150 to 300 feet experience a loss in value of \$6,819 and those within 300 to 450 feet of such a property depreciated by \$3,542. The Philadelphia researchers also found that, all else being equal, houses on blocks with abandonment sold for \$6,715 less than houses on blocks with no abandonment. (Source: Temple University Center for Public Policy & Eastern Pennsylvania Organizing Project, Blight Free Philadelphia: A Public-Private Strategy to Create and Enhance Neighborhood Value, 2001).
- University of Minnesota study found that an inhabited, rehabilitated property would produce the current equivalent of \$13,145 in total property taxes over twenty years, compared to only \$1,148 for a vacant lot, and \$5,650 for a reoccupied but unrenovated house. The University of Minnesota study also found that the renovation of an abandoned property generates \$13,507 in enhanced property tax revenues from private investment over a twenty-year period (Source: Goetz, Edward G.; Cooper, Kristin; Thiele, Bret; & Lam, Hin Kin, Pay Now or Pay More Later: St. Paul's Experience in Rehabilitating Vacant Housing (PDF). CURA Reporter, April 1998: 12-15).
- Following the deaths of six firefighters in a vacant building in Worcester, Massachusetts in 1999, the US Fire Administration has devoted greater attention to fire risk in abandoned properties. They state that over 12,200 fires are reported in vacant structures every year, resulting in \$73 million in property damage annually. They also report more than 70 percent of these fires are incendiary or suspicious. The National Fire Protection Association (NFPA) estimates that 6,000 firefighters are injured in vacant or abandoned

building fires every year (Sources: Ahrens, Marty, "The U.S. Fire Problem Overview Report: Leading Causes and Other Patterns and Trends," National Fire Protection Association, April 2000. "Special Data Information Package: Structure Fires in Vacant or Idle Properties, or Properties Under Construction, Demolition or Renovation" National Fire Protection Association, August 2001).

- One study examining crime in abandoned buildings in Austin, Texas found that 41 percent of abandoned buildings could be entered without use of force; of these open buildings, 83 percent showed evidence of illegal use by prostitutes, drug dealers, property criminals, and others. Crime rates on blocks with open abandoned buildings were twice as high as rates on matched blocks without open buildings. Even if 90 percent of the crimes prevented are merely displaced to the surrounding area, securing abandoned buildings appears to be a highly cost-effective crime control tactic for distressed neighborhoods (Source: Spelman, William, Abandoned Buildings: Magnets for Crime? Journal of Criminal Justice, 1993, 21(5): 481-495).

### **Loss of Rental Housing and Housing Stock**

Abandonment of the housing stock continues to be a major problem for Camden. In many areas where property values have decreased, owners are unwilling or unable to invest in maintaining or upgrading major systems. When plumbing, heating, drainage, and roofs fail, properties become uninhabitable and are vacated. The City of Camden has made efforts to preserve some vacant properties by cleaning and sealing them. However, water damage, fire damage, and vandalism eventually weakens the structural integrity of many such properties to the point where they become dangerous and must be demolished. Current neighborhood strategic planning for many of Camden's most deteriorated areas now calls for the systematic demolition of large numbers of abandoned properties in order to remove blight and create cleared sites for new development.

### **Multifamily Building Vacancy**

Many rental property owners are unwilling or unable to invest the capital needed to upgrade major systems and complete other improvements to tenant-occupied housing. As with owner-occupied housing, many rental units deteriorate to the point where they become unlivable or are shut down as a result of City code enforcement. These rental units are a significant contributor to Camden's vacant property inventory. During the 1990s, this inventory included a substantial number of older substandard public housing units, most of which have been demolished pursuant to HUD directives or in connection with site assemblage for HOPE VI ventures.

### **Current Housing Deficiencies**

Experience gained through the administration of two City home repair and improvement programs illustrates the type and extent of housing upgrading needed in owner-occupied units throughout the city.

- The City's Emergency Repair Program provides grants of up to \$4,000 to support the cost of addressing roofing, plumbing, electrical, heating, sewer, and structural repair emergencies in owner-occupied homes. Priority is given to seniors who have not previously received assistance and to housing emergencies that pose an imminent hazard. Since 2002, the City's Division of Housing Services has awarded 274 grants through this program. Of this total, 127 grants funded roof work, 81 grants funded heating system repair/replacement, 46 grants funded plumbing repair/replacement, and 20 grants funded

electrical work. Because the goal of the program is to address emergency conditions, other Code-compliance issues were not resolved in some of these houses.

- The Housing Assistance Program provides financing to enable homeowner-occupants to complete home repairs and lead paint abatement as needed to comply with city code standards. Financing (up to \$25,000) is made available in the form of a deferred loan requiring the recording of a mortgage lien against the property. The program requires completion of repairs needed in order to achieve compliance with City codes. The \$25,000 City financing, supplemented in some instances by a homeowner contribution, was sufficient to repair 46 houses to City code standards between 2002 and 2004. Of the applications received during this period, only two percent were rejected because the cost of code compliance exceeded available funding. Substantially more applications was rejected due to owners' inability to resolve property tax delinquency.

Affected owner-occupants also experience risk associated with factors such as exposure to sewage, exposure to kerosene and gas stove byproducts, or fire hazards associated with the use of space heaters.

## Annual Housing Survey Findings

**Table 2.1** provides a comparison of relevant data in the U.S. Census Bureau's 1975 *Annual Housing Survey* and the 1989, 1995, and 1999 *American Housing Survey* reports for the Philadelphia metropolitan area, which includes Camden. This data illustrates the changes in stairway deficiencies (-100 percent with railings loose; 1,200 percent with no railings; and 283 percent with loose steps), roof problems (160 percent with signs of roof leakage), and electrical problems (70 percent with exposed wiring and 4 percent with rooms that lack working outlets).

**Table 2.1**  
**Selected Housing Deficiencies, 1975, 1989, 1995, 1999**

Source: Annual Housing Survey, 1975; American Housing Survey, 1989, 1995, 1999

	1975	1989	1995	1999	% Change 1975-1999
<b>Common stairways with:</b>					
Railings loose	600	400	5,300	0	-100
No railings	100	800	0	1,300	1,200
Loose steps	600	800	3,200	2,300	283
<b>Electrical problems:</b>					
Exposed wiring	2,000	12,900	8,500	3,400	70
Rooms lack working outlets	7,300	7,800	6,200	7,000	4
<b>Signs of roof leakage</b>	20,800	10,600	44,400	54,000	160
<b>Open cracks or holes:</b>					
In interior walls or ceilings	20,400	32,700	40,000	33,400	63
Holes in floors	5,500	7,200	17,100	5,600	2

## **Standard, Substandard, and Substandard but Suitable for Rehabilitation**

In Camden and other cities, a housing unit is considered “standard” if it is in compliance with municipal housing and property maintenance codes. Because these codes “grandfather” certain pre-existing conditions associated with factors such as minimum room sizes and stairway widths, the precise number of housing units that can be categorized as standard based on a consistent application of municipal codes cannot be determined.

For the purposes of the *Consolidated Plan*, a housing unit is termed “substandard” if it requires major repair or replacement of one or more major systems or if it requires rehabilitation costing \$25,000 or more in order to achieve compliance with municipal codes.

- Although a house with a minor, easily correctable code violation (such as a loose stair railing) is technically not in compliance with municipal code standards, such a house is not regarded as substandard for the purposes of the *Consolidated Plan*.
- Most vacant houses that are structurally unstable and in danger of collapse are substandard but not suitable for rehabilitation. With rare exceptions, such houses will be designated for demolition.

Census data and other statistics are not sufficient guides to determining whether a substandard property is suitable for rehabilitation. Since most houses in the city were built before 1940, age of housing, by itself, is not a useful indicator. Because major systems repair and replacement needs vary widely in scope and cost, the existence of major systems deficiencies, by itself, is not a useful indicator either. Some vacant houses may be suitable for rehabilitation, but the determination of whether or not a particular house is to be rehabilitated should be based on a variety of factors including house and block conditions, local real estate market characteristics, and the level of subsidy required to complete rehabilitation. With regard to the latter factor, the City of Camden will not provide development subsidy funding for housing ventures that exceed Section 211(D)(3) limits.

## **Other Factors Affecting Housing Stock Quality**

Environmental conditions also affect Camden’s housing stock and the suitability of rehabilitating substandard houses or building new housing at certain locations.

As described in the preceding section, Camden was a thriving industrial center for more than a century, with many industrial properties used for a variety of manufacturing and port-related activities. The need for environmental remediation at many of these sites, Camden’s brownfields inventory, is a significant barrier to the development of new housing or the adaptive re-use of existing structures for residential occupancy.

The most marketable of Camden’s brownfields sites have been remediated and developed through collaborative initiatives supported by the City, County, State, and private sector. For example, the relocation of the Lockheed Martin Defense Electronics manufacturing and research facility to a new location in Camden involved the removal of a former soup production facility and the construction of a new electromagnetically secure facility on the site. The development of a 20,000-seat amphitheater, now known as the Tweeter Center, on Camden’s waterfront involved environmental remediation at a former railyard.

During the 1990s, the City of Camden conducted an analysis of 25 of the city's most marketable brownfields sites, with funding support provided through the State of New Jersey's Hazardous Discharge Site Remediation Fund. These sites are as follows.

1. Porta Pot Site, Federal Street and River Avenue.
2. Consolidated Foam, 151 Federal Street.
3. Abandoned Gas Station, 1155 Federal Street
4. Adams Oil Company, 1435 River Avenue.
5. Former Engine World, 1311-1326 Admiral Wilson Boulevard.
6. Export Machine Sales, Newton and Ramona.
7. Clement Coverall Company, 619 Carl Miller Boulevard.
8. Robert Schwiker Site, 17<sup>th</sup> and Admiral Wilson Boulevard.
9. Camden Incinerator, Federal Street and Admiral Wilson Boulevard.
10. Sylvia's Restaurant, 5<sup>th</sup> and Federal Streets.
11. Camden Fire Insurance, 430 Federal Street,
12. Former Woolworth Site, 548 Federal Street.
13. Knox Gelatin, 1095 North 6<sup>th</sup> Street.
14. Jonases Welding Factory, 446 Williams.
15. Evergreen Products, 2<sup>nd</sup> and Erie Streets.
16. Former Conrail Site, State and Main Streets.
17. ABC Barrel Company, 310-312 Front Street.
18. Abandoned Factory, State Street and River Avenue.
19. Steel Scrap Paper, 16<sup>th</sup> and Wayne.
20. Vacant Lots, 28<sup>th</sup>/29<sup>th</sup> and Pleasant.
21. Bontaviglio & Sons, 259 Ramona Gonzalez.
22. Harry E. Pope & Sons, 1427-29 Haddon Avenue.
23. Distasio Chevrolet, Haddon Avenue and White Horse Pike.
24. William Bryan Company, 1225 South 2<sup>nd</sup> Street.
25. Nipper Building, Front and Market Streets.

To complete this analysis, the City formed study teams consisting of government, business, and community representatives. Site investigation teams devoted particular attention to the Knox Gelatin site in North Camden in coordination with North Camden Concerned Citizens/Save Our Waterfront), the South Camden Industrial Park (in coordination with South Camden Citizens in Action), and the Haddon Avenue Gateway (in coordination with Parkside Business and Community in Partnership, Inc.). Site investigation teams were also organized for the Camden Empowerment Zone (in coordination with the Camden Empowerment Zone Corporation) and for other sites scattered throughout the city (through the City of Camden Environmental Commission).

Activities planned or completed during the period documented by the previous Five Year Consolidated Plan included the following.

- Targeting of three brownfields sites for clean-up and re-use: the former Conrail site, the Knox Gelatin site, and the ABC Barrel site, with assistance from the Technical Outreach Services to Communities (TOSC) program.

- During Fiscal Year 2001, the commitment of \$2,307,954 in New Jersey Hazardous Discharge Site Remediation funds and \$500,000 in private funds to support the clean-up of 29 brownfields sites.
- Also during Fiscal Year 2001, the authorization of \$550,000 in Camden Empowerment Zone funding to support the new construction of 24 units of market-rate sales housing on the ABC Barrel site, a \$4.7 million development venture.
- In 2003, Camden's City Council approved the expenditure of \$238,600 of the New Jersey Hazardous Discharge Site Remediation funds to support preliminary assessments and site investigations of four brownfields sites in Waterfront South.
- In Fiscal Year 2004, the City's Department of Development and Planning was awarded a \$200,000 grant from the U.S. Environmental Protection Agency to train and employ fifty residents from North Camden and Waterfront South for brownfields assessment and remediation tasks.

Other issues associated with environmental conditions include the following.

- Some areas of the city are characterized by unstable soil conditions associated with pre-existing landfill activity. In these areas, existing structures may be threatened with settlement and structural instability; new construction cannot be undertaken without expensive soil compaction or other stabilization.
- As a byproduct of Camden's industrial past, many sites contain subsoil contaminants. Prior to new residential construction, such sites need to be tested and any contamination must be remedied. A common contaminant is petroleum leaking from underground storage tanks. Industrial solvents, dyes, and toxic materials may be found at such sites as well.
- Some areas of Camden are located in flood plains and are unsuitable for residential construction under most circumstances.

## **Suitability of Housing Stock for Special-Needs Population**

A typical row house has a front door, a series of steps up from the sidewalk, and two or three stories that may be reached by climbing interior stairs that may be steep and narrow. Interior doors and hallways of such houses are often too narrow to accommodate wheelchairs or walkers. This pre-existing design presents significant problems for persons with limited mobility. Adaptations such as the installation of an entrance ramp (which may require a zoning variance) or removal of the lip from interior and exterior stairs can make such a house more accessible. However, more extensive modifications are sometimes necessary, and completing such modifications may be difficult with limited space and resources. For example, front sidewalk width may not be sufficient to accommodate the installation of a wheelchair ramp; the alternative, an electric chair lift, would be prohibitively expensive for many residents.

Adaptive modification of older houses to accommodate persons with disabilities can cost in excess of \$10,000 in many cases. Under these circumstances, the creation of accessible and visitable housing units through new construction is often more feasible and cost effective than reconfiguring existing housing stock.

## Areas of Racial and Low-Income Concentration

Racial and ethnic traits are significant defining characteristics of many Camden neighborhoods. As shown in the “Needs Assessment” section, declining income and increasing poverty make housing affordability a critical issue for many community members, particularly minority residents. This section identifies the geographic areas of racial and low-income concentration in Camden.

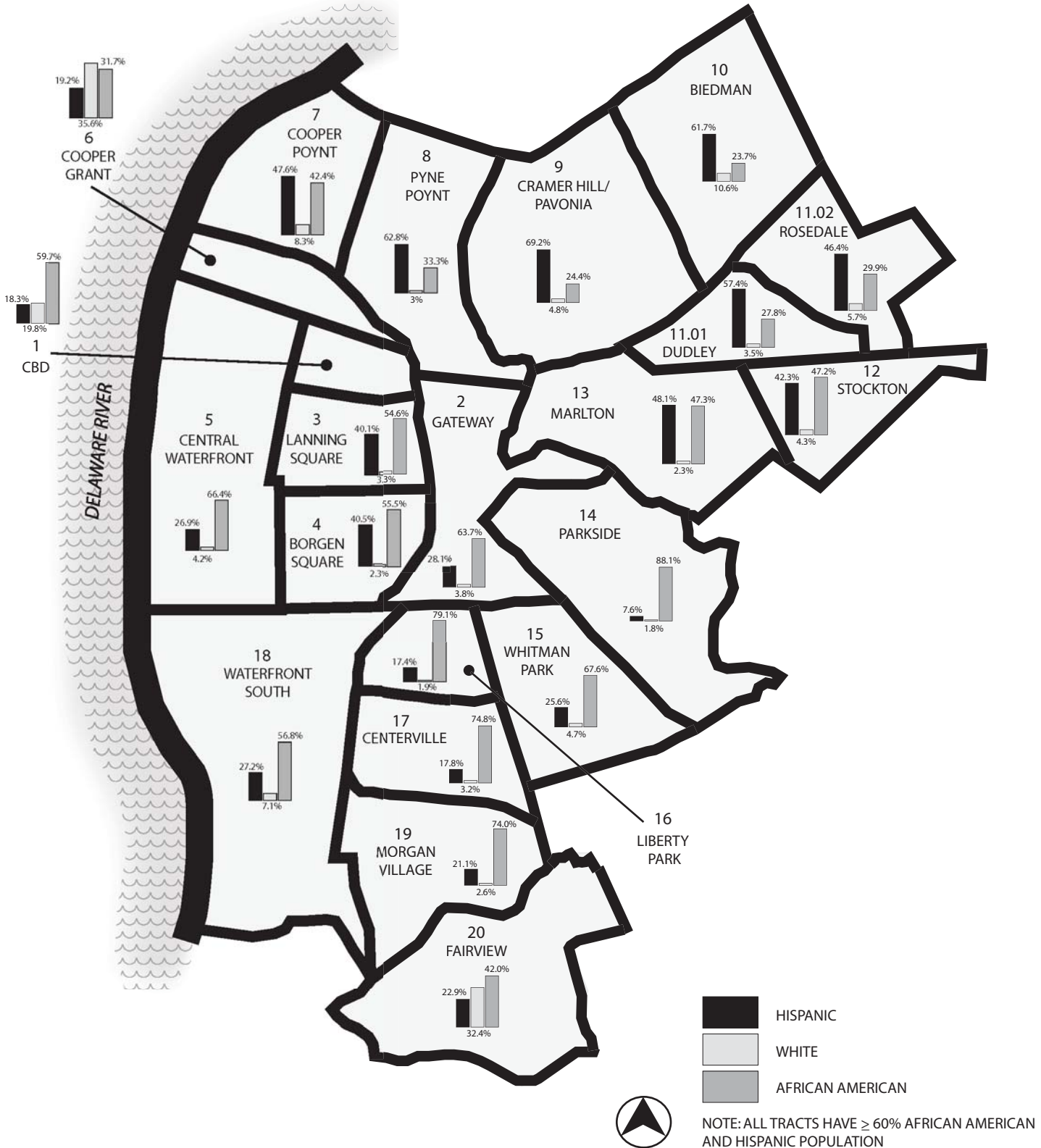
Racial and ethnic minorities, which comprise more than 83.2 percent of Camden’s population are more likely than non-Hispanic whites to be low-income. According to the 2000 Census, 58.4 percent of Hispanic households and 55.9 percent of African-American non-Hispanic households are classified as extremely low and low-income while only 46.7 percent of white households fall into these categories.

The U.S. Department of Housing and Urban Development (HUD) requires the City to define and identify areas of racial/ethnic and low-income concentration in this document. To meet this requirement, the City defines an area of racial/ethnic minority concentration as any census tract in which, according to 2000 Census data, more than 80 percent of the population is African-American or more than 60 percent is Hispanic or Asian/Pacific Islander. Parkside’s population is more than 80 percent African American, and the population of Pyne Poynt, Cramer Hill, Central Waterfront, and Morgan Village is more than 60 percent Hispanic. When these two groups are counted together, 100 percent of the census tracts contain more than 60 percent of these two groups. These patterns of African American or Hispanic concentrations are shown in **Map 1**. Based on the City’s definition as described above, no census tracts contained concentrations of Asian/Pacific Islander population.

For the purposes of the *Consolidated Plan*, the City defines an area of low-income concentration as any census tract in which, according to 2000 census data, more than 80 percent of the population is of low or moderate income (family income at or below 80 percent of median family income). By this definition, eight census tracts, or 60 percent of the Camden total, are areas of low-income concentration, as shown in **Map 2**.

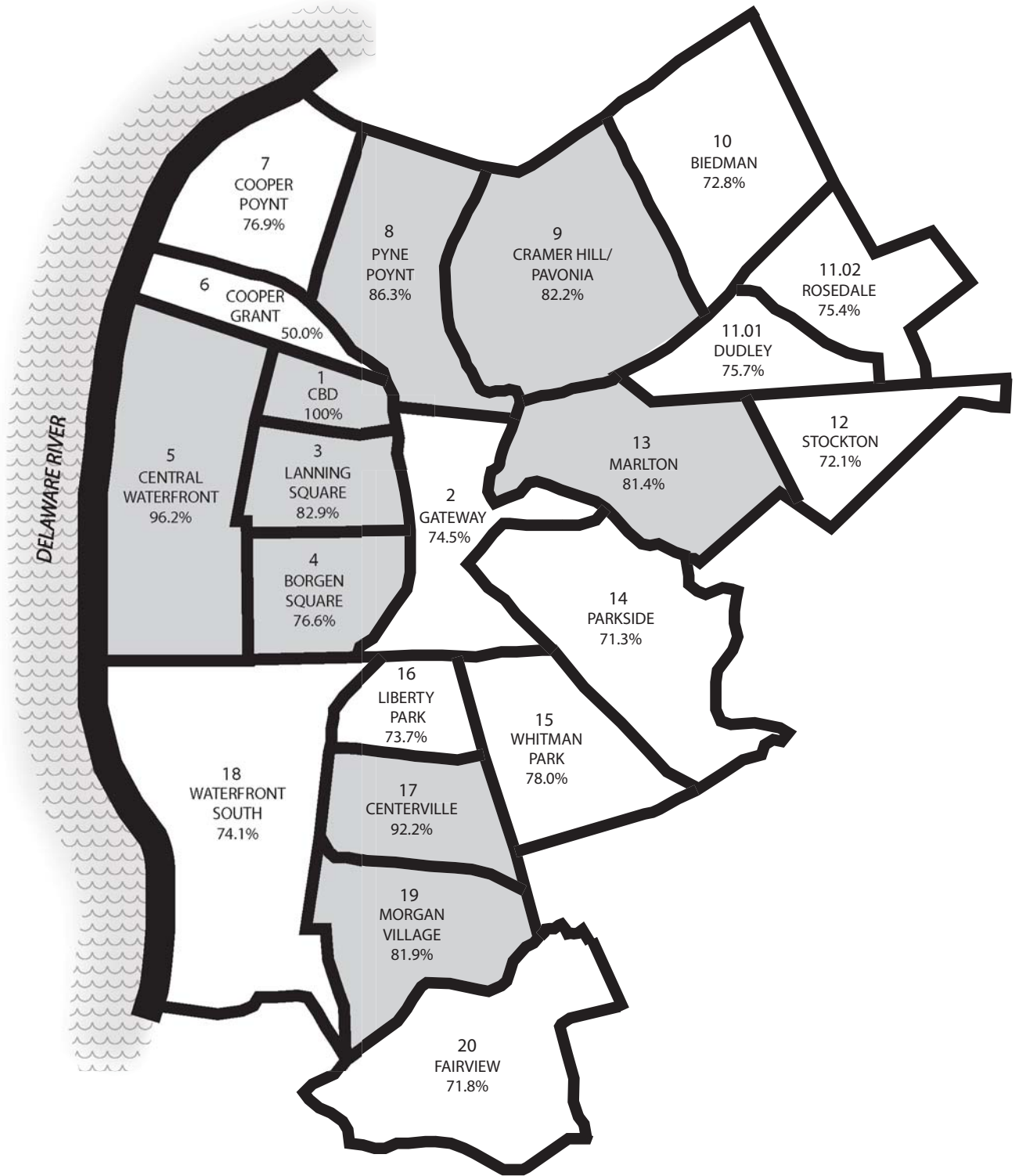
# Map 1

## Concentrations of Camden Population by Race and Ethnicity ≥ 60% African American and Hispanic by Census Tract, 2000



## Map 2

### Areas of Low-Income Concentration with Percentage of Low/Moderate Income Households



LOW/MODERATE-INCOME TRACTS

# **Inventory of Public and Assisted Housing**

## **Public Housing**

The Housing Authority of the City of Camden (HACC) has been serving city residents since 1938, when its first development, Westfield Acres, opened with 514 units to meet “household needs.” Today HACC serves 4,000 residents annually. The Authority’s assets include four family sites, three highrises for seniors and the physically challenged, a homeownership development and three HOPE VI ventures. In 2004, based on consistent and steady improvements in HACC internal capacity, HUD changed the Authority’s designation from “troubled” to “standard performer,” ended a seven-year period of receivership, and authorized a return to governance of the Authority through a local Board.

As shown in **Table 2.2**, the Housing Authority maintains 1,586 units of public housing at ten sites, ranging in size from 30 units (Carpenter Hill) to 306 units (Ablett Village, a site proposed for demolition as part of the Cramer Hill revitalization plan).

**Table 2.2**  
**Camden Public Housing: Unit Mix**

<b>Unit Size</b>	<b>Number of Units</b>	<b>Percentage of Total Units</b>	<b>Percentage of Applicants on Waiting List</b>
Studio/One-Bedroom	511	32.2	26
Two-Bedroom	592	37.4	35
Three-Bedroom	422	26.6	31
Four-Bedroom	61	3.8	8
<b>Total</b>	<b>1,586</b>		

In recent years, the Authority has devoted priority attention to major systems repair/replacement and modernization of existing occupied public housing units, demolition of obsolete public housing, and the construction of mixed-income communities on cleared public housing sites, through the HOPE VI-financed development ventures.

- With HOPE VI funding support, the former Westfield Acres site is being developed by Pennrose Properties and St. Joseph’s Carpenter Society as Baldwin’s Run, a 516-unit venture that includes both new and rehabilitated housing.
- The 253-unit McGuire Gardens HOPE VI development was completed in 2002. This venture includes 178 rehabilitated homes and 75 new housing units.
- In mid-2004, construction began on the second phase of Chelton Terrace, consisting of 101 public housing family rental units. The first phase of this venture, completed in 2001, involved the development of 66 public housing units and a community building.

## **HACC Goals and Objectives**

The above activities are consistent with the following goals and objectives published in the Housing Authority’s Annual Plan for Fiscal Year 2005.

- To work closely with the new Board of Commissioners in an effort to make the transition from receivership to a new Board as simple as possible.
- Create new ways to increase revenue for the HACC.
- Build own facilities.
- Continue to develop departmental policies and procedures to support the mission of the organization.
- Begin the redevelopment of Roosevelt Manor.
- Further redevelopment of Chelton Terrace.
- Provide additional capital improvements throughout the HACC.
- Further enhance the PHAS monitoring system.

As part of the Annual Plan, the Authority provided the following information on progress made in meeting the mission and goals of HACC's Five-Year Plan.

**Goal One: Expand the supply of existing housing**

The Authority issued a Request For Proposals for the rehabilitation of long-term vacant housing units and joined with 28 other housing authorities in pursuing a bond-financing plan to generate funding for this purpose. This funding, if obtained, could support needed renovations at Branch Village.

**Goal Two: Improve the quality of assisted housing**

The Authority maintains Standard Performer status with respect to PHAS scoring of public housing management and High Performer status with respect to SEMAP scoring of voucher management. As indicated above, HACC has obtained HOPE VI grants to finance mixed-income development. The 93 homeownership units in the Royal Court HOPE I turnkey development are all sold. In addition, the Authority seeks to improve management functions by offering ongoing training for management and maintenance personnel and responds to feedback from the City Wide Board, the Resident Advisory Council, and individual residents.

**Goal Three: Increase assisted housing choices**

The Authority has provided voucher mobility counseling along with Family Self Sufficiency support to residents in McGuire Gardens, Chelton Terrace, Baldwin's Run, and other sites. HACC has been consistently successful in conducting outreach to encourage new landlords to participate in the voucher program. The Authority is also using site-based waiting lists for the Baldwin's Run, Chelton Terrace, and McGuire Gardens sites.

**Goal Four: Provide an improved living environment**

HACC has promoted the deconcentration of poverty by adopting a mixed-income approach in the development of Baldwin's Run, the second phase of Chelton Terrace, and McGuire Gardens. In order to more effectively address quality of life issues, the Authority has strengthened its working relationship with the Camden Police Department and Prosecutor's Office.

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

The Authority works in coordination with Resident Services and the Community Service Initiative to increase the number and percentage of employed persons in assisted families. HACC also maintains a close working relationship with the One Stop program on Welfare to Work and with the Department of Labor and organizes job fairs for residents. To assist elderly residents, HACC provides services in coordination with the Area Health Education Center (AHEC). In addition, the Authority continues to provide a variety of education and training courses, including G.E.D. courses for high-risk youth, to promote resident self-sufficiency.

**Goal Six: Ensure equal opportunity and affirmatively further fair housing**

The Authority continues to ensure that equal access to public housing is available to all qualified persons. Annual or more frequent inspections of public housing units are conducted to ensure that public housing is decent, safe, sanitary, and in good repair. Housing units for disabled persons are produced and maintained based on HUD and local requirements. **Table 2.3** identifies the current number of wheelchair-accessible units existing, planned, or under construction at HACC sites.

**Table 2.3  
HACC Wheelchair-Accessible Units**

Sites	Total Available Units	Wheelchair Proposed	Wheelchair Complete	Wheelchair Adapt
C.T. Branch Village	279	0		6
Ablett Village	306	0		7
Roosevelt Manor	268	0		1
McGuire Gardens	253	0		16
Chelton Terrace	66	0		3
Baldwin's Run	78	0		16
John F. Kennedy Tower *	99	0	6	6
Westfield Tower*	103	0	6	6
Mickle Tower*	104	0	6	7
Royal Court Townhouses	N/A	0		
Carpenter Hill	30			
<b>TOTAL</b>	<b>1586</b>		<b>18</b>	<b>68</b>

\*Indicates Senior Building

## **Goal Seven: Other PHA goals and objectives**

The Authority continues to:

- improve management and maintenance services through ongoing staff training;
- increase the quality of the current housing stock by leveraging HOPE VI funding and other resources;
- Institute the Community Service Initiative and other mandated programs;
- Create viable recreational facilities for public housing residents (with community centers at McGuire Gardens and Baldwin's Run as priorities); and
- Organize bond financing for Ablett Village and Branch Village renovations.

## **Number and Targeting of Other Assisted Housing**

Camden has a significant number of housing units developed with funding support from federal and state programs over a period of decades. These units, which include sales and rental units, developed and managed by private, nonprofit, and public-sector entities, are shown in **Tables 2.4** and **2.5**.

**Table 2.4 Affordable Housing in Camden:  
HUD Sections 202, 221, 231, 236, 8, 207/223; Balanced Housing, HOME, UHORP, Public  
Housing**

**SECTION 202**

<b><u>Project Name</u></b>	<b><u>Units</u></b>
Camden Oaks	16

**Total Units Allocated 16**

**SECTION 221**

<b><u>Project Name</u></b>	<b><u>Units</u></b>
All American Gardens	86
Centennial Village Apartments/ East State Street	200
Ivy Hill Apartments	123
John Wesley Village Apartments	60
Macedonia Gardens Apartments	64
Nimmo Court Apartments	60
Northgate 2 Apartments	402

**Total Units Allocated 995**

**SECTION 236**

<b><u>Project Name</u></b>	<b><u>Units</u></b>
Harmony House Apartments	70

**Total Units Allocated 70**

**SECTION 8**

<b><u>Project Name</u></b>	<b><u>Units</u></b>
1451 Park Boulevard	14
526-538 Vine Street	5
622-632 N. 5 <sup>th</sup> Street	5
Broadway Partners (scattered sites)	18
Broadway Townhouses 1	175
Broadway Townhouses 2	91
Crestbury Apartments	392
Ferry Avenue Partnership (scattered sites)	7
Fillmore Partnership (scattered sites)	8
Firehouse Partnership (scattered sites)	3
Jefferson Partners (scattered sites)	6
Lake Shore Club Apartments	80
Old Star Theatre	1
Westfield Garden Apartments	73
Winslow Partners, 1919 Broadway	11

<b>Total Units Allocated</b>	<b>623</b>
<b>SECTION 207/223</b>	
<b><u>Project Name</u></b>	<b><u>Units</u></b>
352-359 Randolph Street Apartments/ Baird Court	18
Beacon Place Apartments	63
Northgate 1 Apartments	320
<b>Total Units Allocated</b>	<b>401</b>
<b>Balanced Housing</b>	
220 Cooper Street	29
Arlington Street Development	26
Baldwin's Run	78
Bergen Square Homes	24
Broadway Townhouses 1/ Camden Townhouses	175
Broadway Townhouses 2/ Camden Townhouses	91
Camden Lutheran	24
Church Street Project	8
Cooper Plaza Historic Homes	64
Cooper Waterfront Homes	65
East Camden	34
Emerald Street Development	12
Gateway Village	40
Lanning Square	15
Marlton-East Camden Gateway	43
North 32 <sup>nd</sup> Street Apartments	50
Park Boulevard, Phase 1	11
Riverview Tower Apartments	225
South Broadway Revitalization	12
Stockton Redevelopment, Phase 2	10
Trenton Avenue Development	17
Webster Holcain	9
West Wynne Apartments	12
Williams Row, Phase 1	13
Williams Row, Phase 2	4
York Street Project	11
<b>Total Units Allocated</b>	<b>1102</b>

**HOME**

Arthur Court 1	14
Arthur Court 2	19
Arthur Court 3	30
Cherry Street 1	4
Clinton & Roydon Streets	5
Cooper Neighborhood Homeownership	10
East Camden Enhancement	12
East Camden Homeownership	40
Grace Housing	41
Knox Byron Rehab 1	5
Knox Byron Rehab 2	5
Knox Byron Rehab 3	18
Lawyer's Row	10
Project Alpha	9
St. Joseph Carpenter Project 93	6
St. Joseph Carpenter Society	10
Shelter Plus Care Transitional Housing	18
State Street Corridor	22
State Street Corridor 2	6
Viola & Winslow Streets	11
West Jersey Homeownership	5

**Total Units Allocated** **300**

**UHORP**

Historic Fairview Village	22
Stockton Redevelopment, Phase 3	11

**Total Units Allocated** **33**

**Public Housing**

Camden Housing Authority	
Baldwin's Run	78
Carpenter Hill	30
Chelton Terrace Apartments	66
Clement T. Branch Village	279
FDR Manor/Roosevelt Manor	268
JFK Tower/Kennedy Tower	99
Mickle Towers	104
Peter McGuire Gardens	253
W.S. Ablett Village	306
Westfield Towers	103

**Total Units Allocated** **1586**

**Table 2.5**  
**Rental Housing Projects Financed by HMFA**

<b>Project</b>	<b>Units</b>	<b>Type*</b>
Broadway Townhouses 1/Camden Townhouses	175	G
Broadway Townhouses 2/Camden Townhouses	91	G
Cooper Plaza Historic Homes	64	G
Crestbury Apartments	392	G
Dooley House	10	G
Northgate Apartments 2/Carpenters Union	402	M
Riverview Tower Apartments	225	E
Shelter Plus Care Transitional Housing	18	S
West Wynne Apartments/St. Joseph's Carpenter Society	12	G
<b>Total Units</b>		
Total Elderly	225	
Total General	744	
Total Mixed	402	
Total Shelter	18	

\*E = Elderly, G = General/Family, M = Mixed, S = Shelter

## Section 8 Housing

The total number of authorized Section 8 certificates and vouchers is shown in **Table 2.6**.

**Table 2.6**  
**Housing Choice Voucher Program, Section 8, January 29, 2005**

<b>Authorized Section 8 Certificates and Vouchers by Bedroom Size</b>	
Efficiency	5
1 Bedroom	113
2 Bedroom	422
3 Bedroom	430
4 Bedroom	78
5 Bedroom	10
6 Bedroom	5
<b>TOTAL</b>	<b>1063</b>
<b>Fair Market Rents for Housing Authority of the City of Camden</b>	
Efficiency	\$670
1 Bedroom	\$769
2 Bedroom	\$924
3 Bedroom	\$1,153
4 Bedroom	\$1,398
5 Bedroom	\$1,543
6 Bedroom	\$1,745

### **Likelihood of Loss from Inventory of HACC and Other Assisted Housing Units**

Over the years, HACC has been forced to demolish many public housing units that had become uninhabitable due to age and advanced deterioration. Additional demolition will be required for any units that cannot be repaired economically. In order to offset this loss of public housing assets, the Housing Authority has worked in collaboration with the Camden Redevelopment Agency to secure HOPE VI, Low Income Housing Tax Credits, and other financing to rehabilitate vacant housing or produce new units.

In the short term, a loss of other, non-public housing assisted units is not anticipated. However, the threat of losing assisted housing may emerge in subsequent years, as some neighborhood real estate markets grow stronger as a result of new investment currently planned or under way.

# **Inventory of Facilities and Services for the Homeless and Persons Threatened With Homelessness**

## **Facilities Providing Overnight Accommodations; Associated Services**

### **Shelters**

Emergency shelter is defined as temporary housing for homeless individuals and families. Non-profit partners, faith-based organizations, motels and hotels provide Emergency Shelter (**Table 7a**).

### **Transitional Housing**

Transitional Housing is defined as time-limited (up to 24 months generally) housing with supportive services for homeless individuals and families, as is viewed as a bridge between Emergency Shelter and Permanent Housing. Transitional Housing is primarily provided by non-profit partners and faith-based organizations (**Table 7a**).

### **Permanent Housing**

Permanent Supportive Housing is defined as non-time limited housing with supportive services for homeless individuals and families, primarily provided by non-profit partners and faith-based organizations (**Table 7b**). Permanent Supportive Housing can be tenant-based, project-based or sponsor-based in nature and includes the Shelter Plus Care Rental Assistance Program.

**Table 2.7(a)**  
**Shelter and Transitional Housing Facilities for the Homeless (Form HUD 40076 CoC-G)**

Fundamental Components in CoC System - Housing Inventory Chart											
<b>EMERGENCY SHELTER</b>											
Provider Name	Facility Name	HMIS	Geo Code <input type="checkbox"/>	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Year- Round	Seasonal	Overflow /Voucher
<b>Current Inventory</b>											
Vol. of Amer. Del. Valley	Anna Sample	P-09/04	340414	FC		16	53	12	65		
Vol. of Amer. Del. Valley	Anna Sample Safe Haven	P-09/04	340414	SF				8	8		
Vol. of Amer. Del. Valley	ARWright Safe Haven	P-09/04	340414	SM				25	25		
Respond, Inc.	Code Blue Shelter	P-09/04	340414	SM					0	30	
Center for Fmly Services	Y.E.S.	P-09/04	340414	YMF				18	18		
Center for Fmly Services	T.L.C.	P-09/04	340414	YM				10	10		
Board of Social Services	Motels	P-06/06	349007						0		165
Catholic Charities	Motels	P-06/06	349007								
Generations, Inc.		P-09/04	349007								
AIDS Coalition	Motels	P-01/05	349007								
Camden Co. Women's Ctr.	CC Women's Center	P-06/06	349007	FC	DV	9	36		36		5
<b>SUBTOTAL</b>							89	73	162	30	170
<b>Under Development</b>											
Center for Fmly Services	T.L.C. Expansion	P-09/04	340414	YM				4	4		
<b>SUBTOTAL</b>								4	4		
<b>TRANSITIONAL HOUSING</b>											
Provider Name	Facility Name	HMIS	Geo Code <input type="checkbox"/>	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Total Beds	Seasonal	Overflow /Voucher
<b>Current Inventory</b>											
AIDS Coalition of SoNJ	Hawks/Friends House	P-01/05	349007	SM	HIV/AIDS			11	11		
AIDS Coalition of SoNJ	William Cole House	P-01/05	340414	SM	HIV/AIDS			4	4		
AIDS Coalition of SoNJ	Hastings House	P-01/05	349007	FC	HIV/AIDS	1	5		5		
CCCOEO	A. Wright Place	P-09/04	340414	FC			25		25		
CCCOEO	Imani House	P-09/04	340414	SF				13	13		
CCCOEO	Liberty Place	P-09/04	340414	FC			31		31		
Center for Fmly Services	YES Transitional	P-09/04	340414	YMF				16	16		
Center for Fmly Services	Home Base	P-09/04	340414	YMF				22	22		
Center for Fmly Services	Home Base Apartments	P-09/04	340414	YMF				4	4		
Dooley House	Dooley House	P-01/05	340414	FC			14		14		

**Table 2.7(b)**  
**Permanent Supportive Housing**

Provider Name	Facility Name	HMIS	Geo Code	Target Population		2004 Year-Round Units/Beds				2004 All Beds	
				A	B	Family Units	Family Beds	Individual Beds	Total Beds	Seasonal	Overflow Voucher
<b>Current Inventory</b>											
Dooley House	Project Over	P-01/05	340414	FC	HIV/AIDS	25	75		75		
Dooley House	HIV/AIDS SRO	P-01/05	340414	FC	HIV/AIDS		18		18		
CCCOEO	Omar Project	P-09/04	340414	SM				13	13		
OJPC	Hospitality Houses	P/-9/05	349007	FC		3	11		11		
NJHMF/UMDNJ	Hse w/a Heart	P-01/05	349007	SMF				49	49		
Leaven-house	Casa Rainbow	P-05/05	340414	SF				8	8		
Leaven-house	Helen Smith House	P-05/05	340414	FC			8	6	14		
SCUCS	Shared Housing	P-05/05	349007	SMF				10	10		
Vol. of Amer. Del. Valley	Perm-anent Housing	P-09/04	349007	SMF				16	16		
									0		
				SUBTOTAL			112	102	214		
<b>Under Development</b>											
				SUBTOTAL							

## Other Services

### Homeless Prevention

#### *Rent/Mortgage/Utility Assistance*

- NJ Department of Community Affairs Homelessness Prevention program is state funded and provides temporary assistance in the form of back rent and security deposits and delinquent mortgage and other payments to prevent families from becoming homeless. Families served by this program are those that do not qualify for assistance under Temporary Assistance to Needy Families (TANF), General Assistance (GA), or Social Security (SSI) benefit programs. The Homelessness Prevention program provides a level of assistance to cure the delinquency and to prevent families and individuals from becoming homeless. The program serves approximately 150 eligible households per year.
- Camden County Board of Social Services provides temporary assistance in the form of back rent and other delinquent payments to families receiving TANF, or individuals receiving either GA or SSI. The GA Program in Camden County is administered centrally by the Board of Social Services. While it is permissible under NJ state law for GA to be administered by municipalities, Camden has chosen to administer the program on the County level to enhance service coordination to recipients. The County also has some limited funding available from the state through the Social Services for the Homeless Block Grant for non-categorical families or individuals threatened with homelessness. These are families that do not qualify for TANF, GA or SSI.
- Camden County Council On Economic Opportunity (CCCOEO) receives TANF funds to provide housing assistance to working families on a short term basis to prevent their becoming homeless.
- CCCOEO also has funds from the federal Emergency Shelter Grant Program to provide back rent or mortgage payment assistance to residents of the City of Camden.
- The AIDS Coalition provides emergency rental assistance up to \$750.
- The Salvation Army, with a location in Camden City, provides both emergency rental assistance and utility payment assistance.
- The Camden County Board of Social Services' Adult Services Unit provides residents of licenses rooming and Board and Care homes with outreach, case management and assistance in handling personal or placement issues. The goal of this service is, in part, to prevent occupants of licensed facilities from becoming homeless due to issues surrounding their existing housing.
- The Department of Health & Human Services provides security deposits and/or first month rent to prevent families from becoming homeless. Average grant allocated is \$600 per person. Assistance is provided to 25 households annually.
- The Department of Health & Human Services will provide grants to assist families who are at risk of becoming homeless because they have received shut-off notices from their utility company. Average grant allocated is a maximum of \$250. Assistance is provided to 80 households annually.

## **Nutrition**

The Feed Consortium is a county-wide network of non-profits and churches that provide emergency meals for the homeless. The major feeding sites in Camden City are Leavenhouse, which serves breakfast daily, the Neighborhood Center, which serves lunch daily, and Cathedral Kitchen, which serves dinner daily.

## **Drug and Alcohol Abuse Services**

Substance abuse prevention, intervention, counseling and treatment is provided by a number of agencies, including Respond, Inc. Cooper Health System Cooper House, Hispanic Family Health Center of New Jersey, IHOC, Our Lady of Lourdes Bergen Lanning Health Center, Parkside Recovery, Sikora Center, Inc., Sodat of New Jersey, Inc., South Jersey Behavioral Health Resources, Starting Point of New Jersey, Inc; Substance Abuse Center of Southern New Jersey and the Center for Family Services.

## **Medical/Health Services**

Services include primary health care, family planning services for men and women, behavioral health care and social services. Social workers help clients obtain entitlements, social services and access to educational and job-training programs. Staff typically consists of adult and family nurse practitioners, psychiatric nurse practitioner, social workers and numerous physicians.

## **Mental Health Services**

The COSTAR Program is the primary provider for mentally ill homeless persons. Additional agencies include the Cooper Health Center, Center for Family Services, Division of Hispanic Services, the Hispanic Family Center of New Jersey, SCUCS TITLE III Program. The Steinger Center operates a crisis center in Camden City that will provide: a mental health assessment to determine the level of care needed for either inpatient or various outpatient programs. The Center also serves as a screening center for local mental health inpatient units, county and state hospitals.

For homeless veterans, the federal Department of Veterans Affairs maintain a 24 hour clinic in Philadelphia which provides the full range of medical treatment, including mental health services, for veterans. Both the Veteran's Haven Program in Camden County and Senior Citizens United Community Services Veteran's Project provide transportation to the clinic and other VA health care facilities.

## **Employment Assistance**

All able homeless adults receiving financial assistance from the Board of Social Services are required to participate in the WorkFirst New Jersey program, which requires a series of activities designed to move homeless persons into employment. The WorkFirst New Jersey Program works closely with Camden County Family Development and Job Training Resource Center (a new employment center for all residents of Camden County), the Camden County Division for Children, the NJ Employment Service, Camden County Improvement Authority, and Camden

County Income Maintenance Department, in order to assist recipients of public assistance to find gainful employment and become self-sufficient. Many of the service providers in the county provide assistance to their clients in obtaining employment to supplement or enhance their clients' compliance with county Board of Social Services requirements. Agencies providing assistance include: the Hispanic Family Center of New Jersey, the Camden Adult Education Program/Adult High School, the Employment Service of New Jersey, English as a Second Language Program at the Woodrow Wilson Evening School, the Family Development and Job Training Resources Center, AIDS Coalition of Southern New Jersey, New Visions Community Services-Project Job, Puerto Rican Unity for Progress, Sincerity and Truth Economic Development Group, and the YWCA Resource Center.

## **Outreach Services**

### **Outreach to Persons Living on the Streets**

A variety of outreach programs operate as follows:

- Our Lady of Lourdes Project HOPE van operates nightly in areas where the homeless are known to frequent and offers medical assistance, emergency referral, meals and housing information to all subpopulation. During the day the van visits emergency shelters, transitional housing sites, and day centers to dispense health information, conduct screenings, and immunize children.
- The Camden Area Health Education Center (AHEC) operates a neighborhood health van that stops at locations throughout the City on a regularly scheduled basis. The van provides HIV and syphilis screenings and other medical services to persons living on the streets, with a particular focus on hard-to-reach minority women of reproductive age and minority non-attending school-aged youth.
- A second type of general outreach is provided by the Feed Consortium, the county-wide network of non-profits and churches that provide emergency meals for the homeless. While the primary purpose of the feeding sites is to provide hot, nutritious meals, all of the major sites have knowledgeable persons on hand to make referrals when families or individuals ask for help. The major feeding sites in Camden City are Cathedral Kitchen, Leaven House and the Neighborhood Center.
- Frank's Place operates a day center for Camden's homeless; about 200 people a day visit the center.
- IHOC, a network of over 30 churches and synagogues countywide, conducts outreach to homeless families and individuals; and
- The Center for Family Services operates an outreach program targeted at youth living on the streets, known as Street Smart Outreach. The program employs case managers that go out on a daily basis to outreach youth and attempt to have them accept services and housing Placements.

## **Outreach for Other Homeless Persons**

### ***Veterans***

- Veterans' Haven conducts outreach programs for veterans throughout Camden County with a full time social worker devoted to this effort.

### ***Seriously Mentally Ill***

- South Jersey Behavioral Health Center/COSTAR Program operates a drop-in center and has outreach workers, specifically to assist persons with mental illness. When any of the agencies conducting outreach come in contact with persons with significant mental health issues, they are referred to the COSTAR program.

### ***Substance Abuse***

Substance Abuse counseling and treatment is provided by a number of agencies including:

- Respond, Inc. Path Day Center providing substance abuse counseling for single adult males.
- Cooper Health Center of New Jersey provides intensive outpatient recovery for women, includes free child care.
- Hispanic Family Health Center of New Jersey provides substance abuse programs to Hispanic persons.
- IHOC provides substance abuse counseling and treatment for its residents.
- Our Lady of Lourdes Bergen Lanning Health Center provides primary health care to homeless persons, including substance abuse counseling.
- Parkside Recovery provides methadone maintenance programming and other supportive services to addicts.
- South Jersey Behavioral Health Resources- COSTAR program provides substance abuse treatment for mentally ill persons.
- Substance Abuse Center of Southern New Jersey, located in Camden City, provide a full range of drug treatment programs for persons with substance abuse issues. Programs range from methadone maintenance to HIV testing, counseling and education.
- CADC positions were added to the staff of the County TANF and Division of Youth and Family Services Offices in an effort to provide counseling and outreach services.
- Sikora Center provides intensive outpatient drug treatment, mental health services and family support services to minority substance abusing women. Program provides 409 days of drug treatment, mental health, and family support services. Services include health, life skills/work readiness education, case management, parenting education, child care and transportation for up to 8 Camden City female residents who are ineligible for other funding sources.
- Sikora Center provides intensive outpatient drug treatment, mental health services and family support services to women in Camden. Under general program operation, clients have variable terms of stay and attend treatment sessions up to five days a

week for a minimum of three hours a day. Program assists up to 100 Camden City female residents.

### ***HIV/AIDS***

- AIDS Coalition operates the Ray of Hope Drop-In Center in the heart of Camden City. It is staffed by six case managers and four outreach workers; they reach HIV/AIDS clients and high risk homeless, mentally ill, and substance abusers daily. The outreach workers engage homeless persons and assist with directing them to housing resources.
- The general health services outreach conducted by AHEC frequently reaches persons with HIV/AIDS.

### ***Domestic Violence***

- The Camden County Women's Center provides temporary shelter, outreach and counseling to victims of domestic violence in Camden County. Additionally, they provide a court-ordered 26-week Batterers' Education Program.
- The Services Empowering Rape Victims (SERV) Program also provides outreach and counseling to victims of domestic violence that may become homeless.
- Camden County organizes a Domestic Violence Working Group that meets regularly to share information on all efforts to combat domestic violence, including outreach programs.

### ***Youth***

- Group Homes of Camden provides outreach to youth by stationing our social service workers in municipal offices throughout the county, to provide outreach and resources in the area of youth issues.
- AHEC conducts a special outreach program for youth who may be infected with HIV/AIDS.
- Adolescent Community Empowerment Programs, Inc. services children and adolescents 7-18 years old with an array of social services including outreach.
- Camden City Board of Education – Office of Human Services conducts outreach in the public school system to children of homeless families and provides linkages to health and human services providers.
- Center for Family Services also provides outreach services to youth through the Multi-Agency Life-Line (MALL) program which is a collaboration between the Camden City Police and CFS. Under the program, CFS has an MSW stationed at the police department to provide crisis intervention and therapy in the City's Juvenile Bureau during evenings and weekends to divert youth from further system involvement and to resolve crises before escalation to charges, runaway or throwaway incidents.

## **Case Management Services**

Case management provides direction, crisis prevention and intervention, resources and advocacy that homeless persons require in the effort to move toward self-sufficiency. Case management services are available to homeless individuals and families throughout all phases of their participation in Camden County's Continuum of Care. Case management is provided by most of the service providers in the system to the persons they regard as their clients. Services include outreach and assessment activities, emergency shelter, transitional housing and permanent supportive housing and homelessness prevention referrals. Critical to the role of case management is the linkage of homeless households to fundamental mainstream resources to which they are entitled.

Overall, the Camden County Board of Social Services is the primary case management entity for homeless persons, as they are responsible for determining eligibility for housing benefits, whether a placement in a shelter, transitional program, or temporary rental assistance. However, because of the workload of the Board of Social Services, case managers are unable in most cases to provide the daily case management that clients require to aggressively pursue a plan for self-sufficiency. Therefore, the array of service providers in the County provide additional case management for clients, helping them to negotiate the established system for receiving entitlements benefits, and attempting to ensure compliance with various programs. According to the Camden County Directory of Homeless Services, the following agencies provide case management for their clients: Adolescent Community Empowerment Programs, Inc.; AIDS Coalition of Southern New Jersey; Association De Puertorriquenos en Marcha, Inc.; Camden County Women's Center; CCCOEO; Center for Family Services; Family Development and Job Training Resource Center; Hispanic Family Center of Southern New Jersey; Our Lady of Lourdes Bergen Lanning Health Center; Respond, Inc.-PATH Program; Sikora; South Jersey Behavioral Resources-COSTAR; West Jersey Health System-Home Health Care.

## **Non-Homeless Special Needs Facilities and Services**

### **Facilities and Services for Elderly Persons**

Housing services are provided to elderly persons through a variety of sources. Services include home repairs to improve safety and security, energy improvements to increase or maintain the efficiency of the house, adaptations to help maintain independence and avoid institutionalization.

Under the Division of Housing Services Emergency Repair Program, priority is given to seniors who never received assistance to address emergencies posing an imminent hazard. Emergency grants up to \$4,000 are provided to low/moderate income owner occupants for essential emergencies: roofing, plumbing, electrical, heating and structural repairs. Grants are limited to clients who have not received a grant within the last 3 years and/or prior assistance totaling \$10,000.

The Department of Health and Human Services provides the following services to low/mod income elderly:

- Billiards and Bowling Clubs provides exercise and socialization.
- Dancing to Fitness Workshop offers exercise and fitness.
- Emergency Cooling Program provides homebound seniors assistance with cooling during the summer months by purchasing a 20” fan.
- Fashion Show supports self-esteem and provides budgeting techniques.
- Keeping a Senior Warm & Safe Program provides blankets, hats, gloves, scarves and coats in an effort to keep seniors safe and warm during inclement weather.
- Older Americans Month Health & Safety Fair via a series of 10 seminars provides health, safety and educational awareness such as: free cancer screenings, breast awareness, diabetics, vision and hearing, home safety activities.
- Senior Field Trips to various cultural and educational outing for senior citizens of Camden City.
- Senior Tennis Club provides education of the sport, exercise and socialization.
- Swimming Club provides seniors the opportunity to learn CPR while being exercised and learning to swim.
- Funds the operational costs of Respond, Inc. which provides support, outreach and referral services to low-mod senior Camden residents at the Linden Adult Day Center.

### **Facilities and Service for Persons with Mental Illness**

The Steininger Center operates a crisis center in Camden City that provides: a mental health assessment to determine the level of care needed for either inpatient or various outpatient programs. The Center also serves as a screening center for local mental health inpatient units, county and state hospitals.

South Jersey Behavioral Health Center/COSTAR Program operates a drop-in center and has

outreach workers, specifically to assist persons with mental illness. When any of the agencies conducting outreach come in contact with persons with significant mental health issues, they are referred to the COSTAR program.

South Jersey Behavioral Health Resources- COSTAR program provides substance abuse treatment for mentally ill persons.

The Sikora Center provides intensive outpatient drug treatment, mental health services and family support services to women in Camden. Case Management, child care and transportation are also provided while clients are receiving treatment. Under general program operation, clients have variable terms of stay and attend treatment sessions up to five days a week for a minimum of three hours a day. Program assists up to 100 Camden City female residents.

## **Facilities and Services for Persons with Alcohol or Drug Histories**

Substance Abuse counseling and treatment is provided by a number of agencies including:

- Respond, Inc. Path Day Center providing substance abuse counseling for single adult males.
- The Sikora Center provides intensive outpatient drug treatment, mental health services and family support services to women in Camden. Case Management, childcare and transportation are also provided while clients are receiving treatment. Under general program operation, clients have variable terms of stay and attend treatment sessions up to five days a week for a minimum of three hours a day. Program assists up to 100 Camden City female residents.
- Cooper Health Center of New Jersey provides intensive outpatient recovery for women, includes free childcare.
- Hispanic Family Health Center of New Jersey provides substance abuse programs to Hispanic persons.
- IHOC provides substance abuse counseling and treatment for its residents.
- Our Lady of Lourdes Bergen Lanning Health Center provides primary health care to homeless persons, including substance abuse counseling.
- Urban Treatment and Parkside Recovery provide methadone maintenance programming and other supportive services to addicts.
- South Jersey Behavioral Health Resources- COSTAR program provides substance abuse treatment for mentally ill persons.
- Substance Abuse Center of Southern New Jersey, located in Camden City, provide a full range of drug treatment programs for persons with substance abuse issues. Programs range from methadone maintenance to HIV testing, counseling and education.

## **Facilities and Services for Youth**

- Group Homes of Camden provides outreach to youth by stationing our social service workers in municipal offices throughout the county, to provide outreach and resources in the area of youth issues.

- AHEC conducts a special outreach program for youth who may be infected with HIV/AIDS.
- Adolescent Community Empowerment Programs, Inc. services children and adolescents 7-18 years old with an array of social services including outreach.
- Camden City Board of Education – Office of Human Services conducts outreach in the public school system to children of homeless families and provides linkages to health and human services providers.

## **Facilities and Services for Victims of Domestic Violence**

- The Camden County Women’s Center provides temporary shelter, outreach and counseling to victims of domestic violence in Camden County. Additionally, they provide a court-ordered 26-week Batterers’ Education Program.
- The Services Empowering Rape Victims (SERV) Program also provides outreach and counseling to victims of domestic violence that may become homeless.
- Camden County organizes a Domestic Violence Working Group that meets regularly to share information on all efforts to combat domestic violence, including outreach programs.

## **Facilities and Services for Persons with Physical Disabilities**

Affordable and accessible housing is a priority for persons with disabilities. Disabled individuals seeking supportive services or housing are generally economically disadvantaged. The vast majority of the disabled population who requires assisted services derives income from Supplemental Security Income (SSI). SSI is at most \$571 a month for a single individual, making it financially impossible for most single people with disabilities to afford housing without a subsidized rent. Additionally, accessible housing is in short supply and is essential for persons with mobility, hearing and vision disabilities to live independently. Also, housing requirements may vary as the disabled community also includes households of adults and children as well as homeless people. There are 97 very low- income disabled households on the public housing wait list.

### **Adaptive Housing Needs**

Persons with mobility limitations may require assistance with daily living activities in order to live independently. Barrier-free, fully accessible affordable housing is the greatest need. Common safety and access problems include steps and stairs which prevent access to all floors; bathroom facilities that do not allow independent mobility; entrances that prohibit movement in and out of the residence and kitchen fixtures that require assistance to use. Locally, the Camden Public Housing Authority has the largest inventory of accessible housing units at over 100. The Department of Health and Human Services provides assistance for income-eligible disabled City residents who require modifications to their existing residences accessible.

## **Facilities and Services for Persons with HIV/AIDS**

The AIDS Coalition of Southern New Jersey is considered the primary provider for persons with HIV/AIDS. The Coalition's program provides a full range of twenty three (23) services, including case management, emergency food, employment services, housing, support groups, legal assistance, transportation, education assistance, and jail and prison discharge planning.

The AIDS Coalition operates the Ray of Hope Drop-In Center in the heart of Camden City. It is staffed by six case managers and four outreach workers; they reach HIV/AIDS clients and high risk homeless, mentally ill, and substance abusers daily. The outreach workers engage homeless persons and assist with directing them to housing resources.

The Center for Family Services also receives Ryan White funding to provide counseling to families affected by HIV/AIDS.

## **Barriers to Affordable Housing Development**

The City of Camden has a long-standing commitment to providing affordable housing and has consistently used available resources to support this goal.

- Affordable housing production and preservation are key elements of the redevelopment plans that are completed or are being completed for every neighborhood in the city.
- The annual Request For Proposals issued by the Bureau of Grants Management (BGM) in coordination with the Department of Development and Planning provides HUD funding to nonprofit producers of affordable housing and providers of housing services every year. BGM offers technical assistance to organizations that request it, and this year has offered increased access to BGM technical assistance in order to facilitate early proposal review.
- In RFP documentation made available to nonprofit housing producers, HUD regulations 24 CFR 91 and 92 are described and prospective subrecipients are provided with detailed information about long-term affordability requirements associated with housing development ventures supported with HUD funding.
- The consolidation of responsibility for all City-administered housing and development activities within the Camden Redevelopment Agency was undertaken in part to make the City more efficient in mobilizing available resources to support land assembly, affordable housing development financing, relocation services, and replacement housing development activities.
- The establishment of a stronger working relationship between the City and Housing Authority was made a priority in part because of the need for collaboration to make fullest use of affordable housing funding, service support, and administrative resources.

Homeownership is inaccessible to many Camden residents who may need assistance in obtaining credit or who may not have sufficient funds to pay for down payment and closing costs. The City has supported housing counseling services and financing support to help address these barriers on an ongoing basis.

Despite the substantial funding being made available through the Municipal Rehabilitation and Economic Recovery Act, the limited resources available to support affordable housing development remain a significant barrier. The combination of land assembly, environmental remediation, and construction/rehabilitation costs amounts to a significant per-unit expense for affordable housing producers, and the need for gap financing is significant in every area of the city.

Through the establishment of CRA's central role and the staffing of CRA with experienced housing and community development professionals, the City has been doing more to assist affordable housing producers by completing financing proposal review in a timely manner and coordinating relationships with other City agencies from which review and approval is required, as well as with the New Jersey Housing and Mortgage Finance Agency and other funders. CRA will continue to work on improving the proposal underwriting process and on further strengthening interagency coordination in order to reduce pre-development delays and increase affordable housing production.

**Chapter 3: Strategic Plan**

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## **The Municipal Rehabilitation and Economic Recovery Act and Related Activities**

### **Legislation**

Activities funded as part of the implementation of the *Consolidated Plan* are intended to complement resources made available to Camden through the Municipal Rehabilitation and Economic Recovery Act, signed by Governor James E. McGreevey in July 2002. Based on the provisions of the Act, Camden was designated a “qualified municipality,” in which the level of economic distress is deemed serious enough to warrant state intervention. “Qualified municipality” designation is based on a finding that a municipality is characterized by the following qualities.

- The municipality is fiscally distressed, and fiscal distress has continued, despite prior interventions. The city has a persistently high level of crime, including arson. The local tax base is not sufficient to support police and fire service needs. Depopulation has continued for a half-century. Unemployment in the city remains high relative to the level of unemployment in other New Jersey municipalities. Tax rates continue to decline, despite increasing land values elsewhere in New Jersey. The lack of internal audit controls, accountability, and oversight in municipal government has resulted in insufficient tax collections.
- A major expansion of medical school programs is needed in order to promote overall health, social growth and stability, because much of the population is inadequately insured and is dependent on state-assisted care. In order for economic recovery to succeed, municipal government must employ a sufficient number of police officers to address local public safety needs and must establish effective working relationships between state agencies, local law enforcement agencies, and the community. More market-rate housing is needed in order to expand the local tax base and promote diversity.
- Little economic improvement has occurred in recent years, despite the relative prosperity of New Jersey as a whole. Extraordinary commitments of state support have been required in order to address recurring budget deficits. A continuation of stopgap infusions of state aid is not an appropriate approach for addressing the city’s structural deficits and supporting the rebuilding of the local economy. Sustained support is needed in order to recreate a viable urban economy with increased resident spending power sufficient to support more local businesses. Other states have taken extraordinary steps to provide leadership, oversight, and other tools to revive cities in which conditions such as those described above exist.

These reasons are cited as the basis for the state to take exceptional measures on an interim basis to address governance issues and invest in the restoration of long-term financial viability.

## **Governance**

The Act provides for the Governor to appoint a Chief Operating Officer (COO) for a five-year term. The COO's tenure is to be known as the "rehabilitation term"; the subsequent five-year period is to be known as the "economic recovery term." The COO is responsible for reorganizing municipal government operations in order to assure delivery of essential services and professional administration of public-sector responsibilities. Melvin R. Primas was appointed to this position in 2002.

The Act calls for the COO to take responsibility for municipal operations, municipal organization and reorganization, development and implementation of workforce development programs, and hiring and firing of department heads, managers, and supervisory employees. Municipal reorganization in Camden, including the establishment of the Camden Redevelopment Agency as the City's center for real estate acquisition/disposition and development financing was undertaken by the COO, in coordination with the Mayor, in keeping with this responsibility,

## **State Economic Recovery Board for Camden**

The Act provides for municipal rehabilitation and economic recovery activities to be facilitated by a State Economic Recovery Board for Camden (ERB), formed as a subsidiary corporation of New Jersey Economic Development Authority. The ERB, which is to remain in existence throughout the rehabilitation and economic recovery period, plus two additional years, includes fifteen members: the Mayor; a representative of City Council; the COO; the State Treasurer; the Commissioner of Community Affairs; the Chair of the New Jersey Economic Development Authority; a representative of Regional Impact Council (the entity authorized by the Act to serve as a regional coordinating body); the Camden County Freeholder Director; five public members appointed by Governor (at least three of whom are to be city residents); and two public members appointed by state legislative leaders. Public members are to serve for five-year terms.

The Board Chair is to be appointed by the Governor. The Camden County Freeholder Director is not to have voting authority until an agreement is executed between the COO and the county documenting the county's financial commitment to infrastructure redevelopment within the city and including improvements or other economic benefits of at least \$20 million, as well as a proposed construction schedule for the completion of these activities.

Among the key responsibilities of the ERB are preparing project lists and financing plans, and reviewing and approving plans for institutional, residential, commercial, and industrial projects proposed for funding with resources made available through the Act.

## **Strategic Revitalization Plan**

The Act also calls for the ERB to supervise the completion of a series of studies and plans. The one that is most relevant to *Consolidated Plan* goals and priorities is the Strategic Revitalization Plan, which is to serve as a blueprint for economic, social, and cultural revitalization through the promotion of development and redevelopment in both the downtown business district and residential neighborhoods.

Following a review of competing proposals, the ERB selected a consultant team led by the firm of Hammer Siler George to prepare the Strategic Revitalization Plan for Camden. A draft Strategic Revitalization Plan was presented to the ERB in April 2003, and a public presentation was held at the Tweeter Center on the same date. Plan revisions made in response to public comments were presented to the ERB at the Board's June meeting, at which time the ERB approved the plan.

### **Approach**

Based on the provisions of the Act and the need to complete numerous mandated activities within a five-year period, the plan focuses on an approach for the investment of ERB funds to support "bricks and mortar" development projects that are located in neighborhoods where market potential is greatest and that can be completed within four years. To accompany these development activities, the consultant team calls for a complementary "City-led effort to develop a comprehensive plan to meet human needs" through the implementation of a social and workforce development strategy focusing on "people-based investment" in those areas with less market potential.

### **Strengths, Weaknesses, and Opportunities**

The plan contains a description of Camden's significance as a South Jersey urban center and a discussion of the relationship between the future of the city and the economic well-being of the region. Among the city's strengths are Camden's economic and health care institutions, major employers (such as Campbell Soup, L3 Communications, and the waterfront attractions); transportation infrastructure; and middle-income households (7,880 households with incomes exceeding \$35,000 in 2000). Weaknesses of the city cited in the plan include aging and deteriorated infrastructure, particularly the water and sewer system; incompatible land uses (e.g., industrial facilities adjacent to residential blocks); blighted appearance, with many vacant structures and lots and poor maintenance of many streets and public places; the high rates of crime and drug addiction; the inability of municipal government to reliably deliver basic city services and support economic development initiatives due to insufficient funding and inadequate management capability; the low skill level of the city's labor force (with nearly half the city's residents aged 25 or older lacking a high school diploma); and the city's limited tax base, with almost half of the assessed real estate in Camden exempt from taxation.

The plan identifies nine areas of strategic opportunity for investment that can increase Camden's development potential and generate economic benefits for the city. Although these investment opportunities cannot be fully addressed with ERB resources, given the time and funding constraints associated with the state Act, they are described as critical to the city's future revitalization. The nine strategic opportunities are neighborhoods; the workforce; the Port of Camden; local government; education; the downtown/waterfront area; institutional and spin-off enterprises; open space and infrastructure; and technology infrastructure.

## Goals

The plan identifies two goals for the revitalization strategy, as follows.

- *Job Creation Targeted to Camden Residents.* Use available resources to support economic development activities that will create jobs for Camden residents, including new jobseekers as well as currently employed residents who want to improve their job status; and
- *Housing and Neighborhood Improvement.* To stabilize selected neighborhoods, improve affordable housing for existing residents, provide market-rate housing for residents who do not qualify for affordable housing, and attract students, young professionals, and city workers as residents.

These two goals are linked to two long-range economic goals: improving the city's tax base through increased private investment; and expanding the city's role as a regional employment center by maximizing the effectiveness of existing areas of strength (including the waterfront, downtown, the port, commercial districts, and neighborhood industrial areas) to support a substantial base of jobs and increase the prospects for attracting employees as city residents.

## Revitalization Strategy

The plan describes a series of activities to be undertaken in support of the two goals, based on the market-driven, place-based investment approach adopted by the ERB.

To achieve Goal 1, the plan calls for strengthening the city as a regional employment center by capturing the full value of existing economic assets and increasing the number of jobs in all sectors. Targeted economic development activities associated with this goal include investment in Port of Camden expansion; the creation of industrial parks; the continued growth and improvement of the downtown/waterfront area; the stabilization and upgrading of neighborhood business districts that have the best potential for attracting private investment; and a variety of support activities. The latter include job training and readiness programs, infrastructure development, neighborhood commercial revitalization and business development, and the creation of special service districts and revenue allocation districts.

In support of Goal 2, the plan describes activities designed to stop population loss and stabilize or rebuild neighborhoods. These activities include strengthening municipal government capacity to reliably address health and safety issues and maintain basic city services; coordinating school facilities development and improvement activities to complement and leverage adjacent neighborhood improvements; upgrading housing stock through both rehabilitation and new construction of affordable and market-rate housing, with emphasis on developing more market-rate housing in those areas with greatest potential for private investment; and supporting strategies for providing housing for middle-income residents, institutional employees, students, and young professionals. The plan also emphasizes the development of higher-quality retail services in neighborhoods, intergovernmental cooperation to assemble and package land for appropriate redevelopment, and the formulation of housing investment strategies that are tailored to existing neighborhood market conditions and market potential.

## Targeting

The plan proposes a geographic allocation of ERB funding based on the designation of Key Opportunity Areas. The boundaries of Key Opportunity Areas (shown on the map on the second page following) were determined by the consultant team based on an analysis of the following information resources:

- Existing and proposed land use data, including information from *FutureCamden*, the City's 2001 Master Plan;
- Neighborhood housing market cluster analysis completed by The Reinvestment Fund, based on an aggregation of demographic and economic data to categorize neighborhood markets, from weakest (Reclamation) to strongest (High Value); and
- A compilation of information on built and natural/open space assets.

Two categories of Key Opportunity Areas were identified as locations for priority targeting of ERB investment: Key Neighborhood Opportunity Areas and Key Employment Opportunity Areas. Based on the analytical approach described above, Key Opportunity Areas may be viewed as places that contain clusters of existing and future assets and that have strongest potential for private investment.

*Key Neighborhood Opportunity Areas* are primarily residential areas that, in most instances, are bounded by natural features, are physically separated from more deteriorated older areas, and are located near better-off suburban areas. The plan identifies five areas within this category.

- *Area A*, in the northwest section of the city, is recommended for preservation, stabilization, and development activities, with an emphasis on waterfront development.
- *Area B*, in the northeastern section of Camden, has several assets on which future investment can be based, including the Baldwin's Run housing development, as well as streetscape and open space improvements. For this area, the plan recommends stabilization and redevelopment in residential areas, combined with redevelopment of the industrial area adjacent to the Conrail railyards and the revitalization of Westfield Avenue and Federal Street, which connect Camden's downtown area to Pennsauken and Merchantville.
- *Area C*, in east central Camden, is adjacent to the Cooper River Greenway and has a compact, pedestrian-friendly environment with excellent access to major transportation routes. For this area, the plan recommends infill and residential stabilization, redevelopment of areas north of Kaighn Avenue, consolidation of commercial uses along Haddon Avenue, improved linkages to the greenway, the development of a replacement facility for the Parkside Elementary School, the renovation of Farnham Park, and the planning and design of a bikeway.
- *Area D*, which encompasses the Fairview neighborhood in the southern section of the city, has excellent access to highway routes as well as open space along the Newton Creek. More important, the neighborhood, developed as a "Garden City"-style residential community for shipyard workers during the First World War, has a pedestrian-friendly street plan (with Yorkship Square as a main activity point), as well as a good balance of residential and commercial uses, and a variety of housing types. One disadvantage of the

housing stock is that most units are too small and too lacking in amenities to be competitive with housing options elsewhere in the region. The plan proposes the redevelopment of some existing housing and the construction of new housing, along with the revitalization of commercial areas in the vicinity of Yorkship Square and Collings Avenue, as well as the improvement of the square itself and of the South Camden Middle School Community Center.

- *Area E*, located south of the downtown area and west of the waterfront and port, includes the Cooper Medical Center and other institutions, Broadway (one of the city’s major commercial corridors), and a substantial inventory of Victorian-era housing. Proximity to the central business district and the Walter Rand Transportation Center are significant advantages, and the adjacent downtown and waterfront areas can become effective anchors for future investment and development. For this area, the plan recommends a preservation and stabilization activities on the east side, stabilization, land banking, and large-scale new development on the west side, and the revitalization of Broadway as a “main Street” that reinforces, and is reinforced by, adjacent residential areas.



Camden Neighborhoods Map

## Color Map 1



## Color Map 2

*Key Employment Opportunity Areas* are places that are, for the most part, located within major employment centers and adjacent to neighborhoods in need of improvement. For these areas, the plan proposes ERB capital investment to support job-generating business expansion and new development, incentives for businesses to move to or expand within these areas, and funding for workforce development. The plan identifies six such areas.

- In the *Port Opportunity Area*, with its existing resources and excellent access to regional transportation routes, ERB funding should be used to support job training and financial incentives for port-related businesses.
- The *Light Industrial/Office Opportunity Area*, consisting of properties adjacent to or near railyards, consists of two subcategories. Light Industrial-Warehouse Distribution areas are appropriate sites for business expansion and new business development for light industrial or manufacturing uses. ERB-funded activity in these areas may involve land assembly and environmental remediation. Office-Light Industrial areas, should be particularly encouraged at sites where such development can create a buffer between industrial areas and adjacent or nearby residential communities.
- The *Regional Commercial Opportunity Area*, along Mount Ephriam Avenue in south Camden, is proposed for larger-scale commercial development, in light of the availability of vacant land and this area's proximity to adjacent Camden neighborhoods and suburban areas.
- The *Downtown/Waterfront Opportunity Area*, described as an area which is "reestablishing Downtown Camden as a regional service and entertainment center" as a result of recent successful development. The plan calls for an expansion of public and private office space; the integration of the area's academic and health care institutions into other city development efforts; the improvement of downtown-waterfront pedestrian linkages; and the expansion of residential uses, offering a range of housing choices complemented by retail and service facilities.
- *Neighborhood Commercial Opportunity Areas* are areas where retail uses should be consolidated and strengthened to reinforce nearby residential communities. Such areas include portions of River Avenue (in Key Neighborhood Opportunity Area A), Federal Street, Westfield Avenue, and Baird Boulevard (in Area B), Haddon Avenue Area C), Collings Avenue (Area D), and Broadway (Area E).

*Transition/Future Development Areas*, though designated as lower-priority locations for many of the kinds of ERB investment described above, are recommended to be considered for ERB funding for:

- projects that address a critical health or safety need for area residents;
- infrastructure projects that are consistent with the Capital Improvement and Infrastructure Master Plan and that address a citywide need; and
- certain exceptional projects that are expected to stimulate additional development, provide benefit to a substantial number of people, replace blight with a high-visibility improvement that may stimulate investment, and leverage other public and/or private funding.

The plan recommends that at least ten percent of the \$175 million provided through the Act be made available to fund eligible projects in Transitional/Future Development Areas. In addition, the plan recommends that the City seek state and charitable funding to support “people-based” strategic activities to address social needs and enable residents to obtain improved access to better housing and jobs. The plan also cites the importance of planning and citizen participation in shaping redevelopment strategies for these areas.

## **Project Concepts**

The plan includes summaries of best practices and projects elsewhere that are intended to illustrate recommended approaches for ERB-funded development activities in Camden. Five activity categories, and associated concepts, are described in this section.

- *Housing:* Emphasize mixed-use development, with any ERB “gap” financing of subsidized housing not to exceed five percent of total development cost. Strengthen housing stock in high opportunity areas to provide more housing choices and promote the retention and attraction of middle-income residents. Take advantage of opportunities to encourage housing development or housing incentives linked to employees of academic and health care institutions.
- *Retail:* Work with business and property owners on business attraction and streetscape improvement programs. Develop neighborhood shopping centers where feasible to broaden product selection and create new neighborhood assets. Support Main Street programs to promote the creation of compact, attractive retail districts through business recruitment and retention, the application of design guidelines, and the provision of financing and technical support.
- *Job Generation:* Retain existing businesses and attract new businesses through the assembly of development sites, industrial parks, or technology parks. Coordinate available resources for job training and placement. Provide transportation services to improve resident access to jobs in the suburbs.
- *Cultural and Entertainment Activities.* Consider opportunities to restore, expand, and/or promote cultural and entertainment attractions as anchors for neighborhood development.
- *Streetscapes.* Organize programs to enhance the residential and commercial environment through the improvement of public spaces, by means of activities such as sidewalk paving, street tree planting, street lighting, and landscaping, undertaken with reference to an overall improvement plan and related design guidelines.

## **Financing Approach**

As the approach for allocating funding made available through the Act, the ERB is required to prepare a project list, identifying projects proposed for funding in order of priority based on their potential impact on the revitalization of the city. All projects proposed for funding must be consistent with the standards set forth in the Strategic Revitalization Plan. Activities eligible for financing include:

- real estate rehabilitation, acquisition, demolition, and redevelopment within neighborhoods;

- improvement of municipal water supply and distribution facilities;
- remediation of brownfields to foster redevelopment;
- construction and reconstruction of public buildings; and
- purchase of equipment necessary to support municipal services, particularly public safety.

### **ERB Funding Approvals**

During 2003, the ERB adopted resolutions approving funding for a total of nine projects, identified below (funding amounts are rounded). ERB funding took the form of loans, grants, recoverable grants, and a grant anticipation note. These approvals represent approvals of a total of approximately \$46.3 million in funding.

1. Aquarium Expansion (\$25 million);
2. Our Lady of Lourdes Medical Center (\$4.5 million; September);
3. Yorkship Square Infrastructure Project (\$1.6 million);
4. Centerville HOPE VI infrastructure improvements (\$5 million);
5. City-wide demolition by ABC Corporation (\$5.1 million);
6. Terraces Demolition Project (\$2 million);
7. El Centro Comunal Borincano Day Care Center (\$800,000);
8. Parkside Business and Community in Partnership venture: eleven market-rate housing units (\$400,000); and
9. Camden Riversharks (\$1.9 million grant anticipation note to support debt restructuring).

Information about 2004 ERB financing approvals is provided in the “Neighborhood Planning and Development by Area” subsection of the Action Plan.

### **Local Planning Activities**

To support the implementation of the Strategic Revitalization Plan, CRA and the Department of Development and Planning initiated two kinds of planning activities as departmental priorities. *Redevelopment Area Plans*, in most cases prepared by Department of Development and Planning staff, to authorize the public taking of vacant and under-used real property for subsequent development.

*Neighborhood Plans*, completed through a collaborative process involving interaction between community members and city agencies, to identify neighborhood needs and neighborhood development/improvement opportunities and describe how available resources are to be organized during the coming years to address these needs and opportunities. Unlike redevelopment area plans, which are focused exclusively on real estate acquisition, neighborhood plans may encompass activities such as supportive services, workforce development, public safety, and property maintenance, as well as property acquisition and development.

Camden's initial planning agenda included the following activities.

- *Strategic investment plans* for five Key Neighborhood Opportunity Areas and six Key Employment Opportunity Areas identified in the Strategic Revitalization Plan as the most promising locations for the investment and leveraging of funds. Portions of these areas have been or will be designated for redevelopment area planning to support property acquisition.
- *Transition/Future Development area plans* to guide the implementation of "people-based" neighborhood strategic plans in areas with less investment/leveraging potential. The implementation of these plans is to be supported with at least \$17.5 million in ERB funds, combined with funding from other sources.
- *New redevelopment area plans* to support the acquisition of real estate for development in five areas: Admiral Wilson Boulevard, Central Waterfront, Cramer Hill, Lanning Square, North Camden Industrial Park, and Northern Gateway. The focus of the Cramer Hill and Lanning Square redevelopment plans will be residential development; the other redevelopment plans will emphasize commercial, industrial, and institutional development opportunities.
- *Updating and revision of existing redevelopment plans* that were completed in prior years and now require changes in order to address current development priorities and opportunities.

Completed, current, and future redevelopment area plans and neighborhood plans are identified in the "Neighborhood Planning and Development by Area" section.

## **Consolidated Plan Investment Strategy**

Activities proposed in the *Consolidated Plan* are intended to complement the investment of state funding based on the Strategic Revitalization Plan, in two ways: 1) by funding proposals that are consistent with Key Opportunity Area goals and priorities, as specified in the Strategic Revitalization Plan and 2) by funding activities that address housing and community development needs but are not specified as priorities in the Strategic Revitalization Plan.

The *Consolidated Plan* includes activities that are consistent with the overall goals of the Strategic Revitalization Plan and that address the following issues.

- housing needs of extremely low- to moderate-income renter and owner households;
- housing and service needs of homeless families and individuals, including homelessness prevention activities, transitional and permanent housing production, and supportive service delivery;
- housing and service needs of persons with HIV/AIDS and other special-needs groups; and
- community development needs.

The Strategic Plan described in the narrative that follows is the City's proposal to address these needs by identifying funding priorities, specific programming objectives, and the estimated number of households to be assisted over a five-year period. Also included is a description of the basis for determining relative priority needs and the connection between strategies and market conditions. In accordance with HUD regulations, the Strategic Plan is divided into four subsections, representing the basic categories of Priority Needs:

- Affordable Housing;
- Homelessness;
- Non-Homeless Special Needs; and
- Non-Housing Community Development.

As required by HUD, three tables are shown on the following pages: Priority Needs Summary Table, Continuum of Care Housing GAPS Analysis Chart, and Continuum of Care Homeless Population and Subpopulations Chart.

**Priority Needs Summary Table**

PRIORITY HOUSING NEEDS (Households)			Priority Need Level			Estimated Units	Estimated Dollars Needed to Address
			High, Medium, Low, No Such Need				
			0-30%	31-50%	51-80%		
<i>Renter</i>	<i>Small</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	2,973	4,292,000
		<i>Cost Burden &gt; 50%</i>	H	H	M	1,925	2,812,000
		<i>Physical Defects</i>	H	H	M	595	874,000
		<i>Overcrowded</i>	L	L	L	595	874,000
	<i>Large</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	1,603	2,368,000
		<i>Cost Burden &gt; 50%</i>	H	H	M	1,032	1,480,000
		<i>Physical Defects</i>	H	H	M	321	474,000
		<i>Overcrowded</i>	M	M	M	321	474,000
	<i>Elderly</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	807	1,184,000
		<i>Cost Burden &gt; 50%</i>	H	H	M	425	920,000
		<i>Physical Defects</i>	H	H	M	161	237,000
		<i>Overcrowded</i>	L	L	L	161	237,000
<i>Owner</i>	<i>Cost Burden &gt; 30%</i>	H	H	M	2,626	2,600,000	
	<i>Cost Burden &gt; 50%</i>	H	H	M	1,295	1,200,000	
	<i>Physical Defects</i>	H	H	M	525	520,000	
	<i>Overcrowded</i>	M	M	M	525	520,000	

**Priority Needs Summary Table (Continued)**

<b>PRIORITY HOMELESS NEEDS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>			<b>Estimated Dollars Needed to Address</b>
<i>Outreach Assessment</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,960,000
	H	H	H	
<i>Emergency Shelters</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,960,000
	H	H	H	
<i>Transitional Shelters</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,220,000
	H	H	H	
<i>Permanent Supportive Housing</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	2,220,000
	H	H	H	
<i>Permanent Housing</i>	<i>Families</i>	<i>Individuals</i>	<i>Persons with Special Needs</i>	1,480,000
	H	H	H	
<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>			<b>Estimated Dollars Needed to Address</b>
<b>PUBLIC FACILITY NEEDS</b>				
Senior Centers	M			370,000
Youth Centers	H			740,000
Neighborhood Facilities	M			296,000
Child Care Centers	H			740,000
Parks and/or Recreation Facilities	M			1,110,000
Health Facilities	H			2,220,000
Parking Facilities	M			296,000
Other Public Facilities				

**Priority Needs Summary Table (Continued)**

<b>INFRASTRUCTURE IMPROVEMENT</b>		
Solid Waste Disposal Improvements	M	3,400,000
Flood Drain Improvements	H	4,440,000
Water Improvements	H	2,960,000
Street Improvements	H	2,220,000
Sidewalk Improvements	M	5,920,000
Sewer Improvements	H	4,440,000
Asbestos Removal	M	2,220,000
Other Infrastructure Improvement Needs		
<b>PUBLIC SERVICE NEEDS</b>		
Senior Services	M	296,000
Handicapped Services	H	518,000
Youth Services	H	740,000
Transportation Services	M	592,000
Substance Abuse Services	H	740,000
Employment Training	H	2,220,000
Crime Awareness	H	740,000
Fair Housing Counseling	M	148,000
Tenant/Landlord Counseling	M	148,000
Child Care Services	M	148,000
Health Services	H	740,000
Other Public Service Needs		
<b>ACCESSIBILITY NEEDS</b>		
Accessibility Needs	H	2,220,000
<b>HISTORIC PRESERVATION NEEDS</b>		
Residential Historic Preservation Needs	L	5,000
Non-Residential Historic Preservation Needs	L	15,000

**Priority Needs Summary Table (Continued)**

<b>ECONOMIC DEVELOPMENT NEEDS</b>		
Commercial-Industrial Rehabilitation	H	7,400,000
Commercial-Industrial Infrastructure	H	7,400,000
Other Commercial-Industrial Improvements	H	2,220,000
Micro-Business	H	2,220,000
Other Businesses	N	0
Technical Assistance	M	1,480,000
Other Economic Development Needs		
<b>OTHER COMMUNITY DEVELOPMENT NEEDS</b>		
Energy Efficiency Improvements	M	1,480,000
Lead Based Paint/Hazards	M	222,000
Code Enforcement	H	296,000
<b>PLANNING</b>		
Planning	H	370,000
<b>TOTAL ESTIMATED DOLLARS NEEDED TO ADDRESS:</b>		<b>\$98,920,000</b>

**Table 3.1**  
**Continuum of Care Housing GAPS Analysis Chart (Form HUD 40076 CoC-H)**

		Current Inventory in 2004	Under Development in 2004	Unmet Need/ Gap
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	<b>100</b>	<b>40</b>	<b>26</b>
<b>Beds</b>	Emergency Shelter	73*	4	100
	Transitional Housing	291		40
	Permanent Supportive Housing	102		400
	<b>Total</b>	<b>466</b>	<b>4</b>	<b>540</b>
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	89*		0
	Transitional Housing	101		0
	Permanent Supportive Housing	112		150
	<b>Total</b>	<b>302</b>	<b>0</b>	<b>150</b>

\*DOES NOT include seasonal or overflow/voucher.

**Table 3.2**  
**Continuum of Care Homeless Population and Subpopulations Chart**

**Continuum of Care Homeless Population and Subpopulations Chart**

<i>Part 1: Homeless Population</i>	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
	<i>Emergency</i>	<i>Transitional</i>		
<b>Example:</b>	<b>75 (A)</b>	<b>125 (A)</b>	<b>105 (N)</b>	<b>305</b>
1. Homeless Individuals	174 (N)	137 (N)	117 (N)	428
2. Homeless Families with Children	30 (N)	18 (N)	0	48
2a. Persons in Homeless Families with Children	90 (N)	54 (N)	0	144
<b>Total (lines 1 + 2a)</b>	<b>264</b>	<b>191</b>	<b>117</b>	<b>572</b>
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
1. Chronically Homeless	201 (N)		43 (N)	244
2. Severely Mentally Ill	43 (N)		<i>Optional for</i>	
3. Chronic Substance Abuse	156 (N)		<i>Unsheltered</i>	
4. Veterans	152 (N)			
5. Persons with HIV/AIDS	120 (E)			
6. Victims of Domestic Violence	38 (N)			
7. Youth (Under 18 years of age)	108 (N)			

## **Affordable Housing**

### **Basis for Assigning Relative Priority Needs**

#### **High Priorities**

The City is assigning a *high priority* to the following household types:

- Extremely Low- and Low-Income Renter Households, including Elderly households, Small households, and Large households with cost burdens, severe cost burdens, and substandard conditions.
- Extremely Low- and Low-Income Owner Households, including Elderly and non-Elderly with substandard housing and cost burdens.

Extremely Low-Income Renter and Owner households in Camden have the most urgent housing needs. More than 70 percent of these households experience cost burdens in excess of 30 percent of income or live in housing that is deteriorated. Because these households are among the most impoverished in the city, cost burdens and severe cost burdens are particularly intolerable. The City of Camden proposes to continue funding affordable housing activities that will target all household types in these income categories.

Support for homeownership for extremely low- and low-income households is a high priority for the City, due both to the positive neighborhood benefits associated with increased homeownership as well as the high cost of maintaining aging housing units. Assistance for Elderly and non-Elderly current and first-time homeowners will continue to be a funding priority. Homeownership rehabilitation and sales housing production in low- and moderate-income neighborhoods will also be supported as a way of promoting stable, balanced communities and encouraging middle-income residency in Camden's neighborhoods.

#### **Medium Priorities**

The City is assigning *medium priority* to the following household types.

- Moderate-Income Renter Households and Owner Households with cost burdens and other housing problems, including Elderly, Small and Large renters, and Elderly and non-Elderly Owners;
- Extremely Low-, Low-, and Moderate-Income Owner Households with overcrowding only; and
- Extremely Low-, Low-, and Moderate-Income Large Renter Households with overcrowding only.

The City will continue to fund activities for moderate-income renters as funding permits, particularly programs targeting Elderly households.

Although some owner households face high rates of overcrowding, these households are also likely to have other problems identified as high priorities above. As a result, most households experiencing overcrowding are expected to also fall into other categories of need that will receive funding. As Low- and Moderate-Income households facing overcrowding alone become evident and as funding permits, the City may allocate resources for their assistance.

### **Low Priorities**

The City is assigning a *low priority* to the following household types:

- Extremely Low-, Low-, and Moderate-Income Elderly Renter Households with overcrowding;
- Extremely Low-, Low-, and Moderate-Income Small Renter Households with overcrowding.

Overcrowding presents a housing emergency primarily for Large Renter families in Camden. Affordability and substandard conditions are more immediate problem for Low-Income Elderly and Small Renter households. Elderly Renter households, by census definition, are limited to one or two persons and are less likely to be found in overcrowded settings. Elderly heads of households with five or more family members would receive a priority for assistance as a Large Renter household.

### **Strategy and Objectives for Meeting Priority Housing Needs**

The City's affordable housing strategy is responsive to the characteristics of Camden's neighborhood housing markets, in most of which rent levels and home prices are lower than in many cities of comparable size. However, affordability remains a significant problem for households at the lower end of the income distribution. Also, the age and deteriorated condition of the housing stock forces many low- and moderate-income households to live in substandard conditions. Elderly homeowners on fixed incomes have difficulty keeping up with repairs and maintenance. As a result of these circumstances, vacancy and housing abandonment are at crisis levels in low-income neighborhoods across the city.

The City of Camden's affordable housing strategy addresses these factors, emphasizing *housing production* to rehabilitate or replace deteriorated housing stock; *housing preservation* to help people remain in their homes and reduce abandonment and vacancy; *homeownership*, to enable low- and moderate-income renter households to experience the benefits of homeownership and to encourage private investment; and *resource leveraging* to ensure that scarce housing dollars support as much activity as possible, in response to the overwhelming levels of need in the city. Each element of Camden's strategy is described below.

## **Housing Production**

### **Housing Production Program Objectives**

In advancing this housing production strategy, the City reaffirms its commitment to preserve and revitalize neighborhoods. Specific programmatic objectives are:

- New construction for sales housing;
- New construction for rental housing;
- Vacant units rehabilitation for sales housing; and
- Vacant unit rehabilitation for rental housing.

### **Rental and Homeownership Production**

Rental and homeownership production are key components of Camden's affordable housing strategy. In addition to increasing the net supply of housing units available to lower-income families, new construction is necessary in order to redevelop the many vacant lots that blight Camden's neighborhoods. Vacant lots are the result of housing deterioration and abandonment, followed by demolition. Without attention, these parcels can become trash-strewn dumping grounds. Vacant lots present an opportunity for the development of a wider variety of new housing units, some on larger lots with parking. New construction can provide a means of redeveloping large portions of low-income housing stock in a manner that incorporates advances in urban design and that provides enhanced accessibility for people with disabilities.

New large-scale housing construction can also strengthen a neighborhood housing market, leading to higher housing values and lower subsidy costs.

### **Rental and Homeownership Rehabilitation**

Housing rehabilitation is a particularly important strategy for Camden, given the large numbers of long-term vacant properties that can be found in many neighborhoods. Through rehabilitation, vacant rental units can be retenanting, and units occupied by low- and extremely low-income homeowners can receive critically important repairs and basic maintenance. Both the declining incomes of Camden's homeowners and the deteriorated condition of the housing stock call for continued housing rehabilitation.

### **Public Housing Production**

The Housing Authority of the City of Camden serves the lowest-income persons who are often the neediest. For this reason, supporting the production and management of public housing is a critically important strategy for meeting the needs of extremely low-income renter households. The Housing Authority's large-scale development activities, particularly those funded through the HOPE VI program, are designed to transform blighted neighborhoods while producing mixed-income rental and homeownership units that serve persons of very low to moderate income. State funding authorized by the ERB

is expected to continue to support HOPE VI ventures and other public housing production activities.

### **Proposed Accomplishments of Affordable Housing Strategy**

#### **Rental Housing**

**Table 3.3**

#### **Households Assisted with Rental Housing\***

<b>Estimated Households Assisted</b>	<b>FY 2005- 2006</b>	<b>FY 2005-2009</b>
Extremely Low-Income	1,924	2,837
Low-Income	1,445	3,480
Moderate-Income	188	305
<b>Totals</b>	<b>3,557</b>	<b>6,622</b>

\* Includes CDBG- and HOME-funded rental housing production. Does not include HOPE VI and ERB-financed rental housing production, public housing modernization, or Section 8 rental assistance.

### **Homeownership and Housing Preservation**

To more effectively support economic development and reinvestment in Camden, the City will continue to emphasize homeownership and the preservation of existing occupied housing stock. The City proposes to sustain housing counseling services for first-time homebuyers and maintain support for emergency repairs at owner-occupied properties. These activities encourage first-time homebuyers and support current homeowners.

#### **Homeownership and Housing Preservation Program Objectives**

By maintaining homeownership and housing preservation activities, the City will help prevent further housing abandonment, maintain neighborhood quality of life, and assist low- and moderate-income residents in attaining the goal of homeownership. Specific programmatic objectives in support of these activities are:

- Housing counseling;
- Emergency repairs; and
- Owner-occupied housing rehabilitation and home improvement.

**Homeownership**  
**Table 3.4**  
**Households Assisted with Homeownership Units**

<b>Estimated Households Assisted</b>	<b>FY 2005-2006</b>	<b>FY 2005-2009</b>
Extremely Low-Income	103	663
Low-Income	136	696
Moderate-Income	104	668
<b>Totals</b>	<b>343</b>	<b>2,027</b>

**Leveraging Private Sector Resources**

The City’s *Consolidated Plan* can be an effective element of Camden’s overall economic development strategy if available resources are organized to leverage substantial commitments of private-sector funding and long-term investment in the city’s neighborhoods. Such activities can include attracting commitments of private debt and equity financing, making full use of equity investment available through the Low Income Housing Tax Credit, and sustaining private-sector and foundation support for community development corporation (CDC) activities.

In continuing to develop rental and homeownership housing units, the City proposes to pursue strategies that will attract private capital into Camden neighborhoods and support the reinvestment goals of the Strategic Revitalization Plan. Such strategies maximize the impact of federal housing dollars by attracting additional investment in the city’s communities. In addition to leveraging private equity investment associated with tax credit rental housing development ventures, the City has supported HOPE VI development ventures that have leveraged mortgage financing commitments for new sales housing units. Funding to be made available through the ERB in support of Strategic Revitalization Plan goals during the coming years will substantially increase opportunities for the use of federal funds to leverage additional resources and support larger-scale development and improvement activities.

**Objectives for Leveraging Private-Sector Resources**

In order to maximize private-sector investment in low-income subsidized housing, the City proposes the continuation of policies that generate or sustain the following private sector commitments:

- Equity investment in Low-Income Tax Credit ventures;
- Private-sector support for CDC operations and development financing;
- Mortgages for first-time homebuyers; and
- Private debt and equity financing for rental rehabilitation.

## **Homelessness**

### **Objectives for Meeting Homeless Needs**

The primary objectives for meeting homeless housing needs include the annual provision of the following:

- Case Management counseling for homeless individuals and families. Case management is an integral component of the supportive service programs of the Homeless service providers. To emphasize its importance, the HNPC continue to rank case management and life skills training as high priorities in the Network's Gap Analysis, which guides federal McKinney funding requests. In 2003, the HNPC established a committee to recommend enhancements in the case management provided to homeless consumers.
- Emergency shelter housing for homeless individuals and families. Emergency shelter provides temporary housing for the homeless populations. Non-profit partners, faith-based organizations and personal care boarding home providers provide Emergency Shelter housing.
- Transitional housing for homeless individuals and families. The City re-evaluates annually requests for the development of facilities to assure that there is a proper balance of transitional housing facilities throughout the county and the region. The Priority on the federal, state and local level is ending chronic homelessness in ten years. The Transitional housing facilities in the city have improved and increased their case management services. The City also prioritizes projects and programs that promote and achieves independence for program beneficiaries. The City will continue to support existing and new transitional housing facilities with enhanced supportive service components that can realistically assist individuals and families to move toward independent living and self-sufficiency.

### **Basis for Assigning Relative Priority Needs**

Within the context of the Consolidated Plan, the basis of assigning relative priority is the proposed use of federal CDBG, HOME, HOPWA, ESG or competitive McKinney resources to fund the identified activity/area of need.

Camden County's Homeless Network Planning Committee (HNPC) has been successful in the implementation of a Homeless Continuum of Care Strategy. In 2000, a University of Pennsylvania study conducted in New York City revealed that the chronically homeless, which constituted only 10% of the homeless population, was utilizing 50% of the homeless services. Responding to this data, in 2002 the U.S. Department of Housing and Urban Development (HUD) charged states and localities with developing ten-year plans to end chronic homelessness. The following is HUD's definition of the chronically homeless: single unaccompanied individuals with disabilities (serious mental illness and co-occurring substance abuse disorders) who have been continuously experiencing street

homelessness for a year or more or who have had four or more episodes of homelessness in 3 years, and are resistant to the traditional options for assistance. Accordingly, the HNPC has established as a priority the reduction and elimination of chronic homelessness for Camden County, particularly, Camden City, in ten years.

### **Strategy for Meeting Priority Homeless Needs**

- The City, through the Department of Health and Human Services, Division of Planning and Zoning, and Bureau of Grants Management are members of Camden County's Homeless Network Planning Committee (HNPC). The HNPC is a consortium of local homeless service and human service providers, city officials, members of local government, and consumers, as mandated by the State HSAC. The committee is recognized as the lead agency for planning and coordinating the delivery of services to assist homeless individuals and families to move toward independent living and self-sufficiency through the provision of a continuum of homeless housing and supportive services. Administrative support to the Homeless Network is provided by the Community Planning and Advocacy Council (CPAC), a non-profit agency under contract to the County of Camden. Annually the HNPC refines its homeless strategy and prepares the County's McKinney Continuum of Care Homeless Funding application. Annual McKinney grants support the following Continuum of Care components which assist the homeless:
  - Outreach, intake and assessment;
  - Emergency shelter;
  - Transitional and permanent housing;
  - Homelessness prevention;
  - Rental Assistance;
  - Supportive services such as substance-abuse treatment, mental-health services, HIV/AIDS services, case management counseling, life-skills training, employment and training.

The annual McKinney Homeless Continuum of Care Application is supported by a Camden City Council Resolution.

The HNPC's current strategy to combat Camden City's extensive problem with chronic homelessness is a coordinated approach within the efforts of the State of New Jersey to alleviate the extreme economic distress in the City. Towards this effort, the HNPC created three chronic homelessness subcommittees to address: outreach, supportive housing and mental health and substance abuse services. The network will also obtain a more accurate count of the chronically homeless, utilizing HUD's definition during the planned January 25, 2005 survey of homeless persons and ongoing HMIS (electronic database homeless tracking system) implementation activities.

**Table 3.5**

**Proposed Accomplishments: Homeless, Estimated Households Assisted**

<b>Estimated Households Assisted</b>	<b>FY 2005-2006</b>	<b>FY 2005-2009</b>
Outreach/Assessment	587	1440
Emergency Shelter*	255	675
Transitional Housing	139	496
Permanent Housing	116	183
<b>Totals</b>	<b>1,097</b>	<b>2,794</b>

\*In prior years the estimated households assisted in this category was based solely on shelter capacity. The estimate provided for FY '08 is based on estimated shelter turnover usage.

## **Non-Homeless Special Needs**

The housing needs of non-homeless persons with special needs are great and most populations with special needs require supportive housing. Services provided to residents of supportive housing include case management, medical or psychological counseling and supervision, childcare, transportation and job training.

**Table 3.6**  
**Summary of Estimated Housing Needs\***

<b>Non-Homeless Special-Needs</b>	<b>Estimated Population</b>	<b>Estimated Housing Needs</b>
Persons with AIDS	1,615	634
Persons with HIV	768	307
Elderly	7,433	2,037
Disabled	500	110
Mental Health/ Mental Retardation	2,000	196
Substance Abuse	N/A	160

\*Estimates of non-homeless special-needs population are derived from information gathered from various public and private agencies as identified in the "Needs Assessment."

### **Basis for Assigning Relative Priority Needs**

The category of non-homeless persons with special needs includes the most diverse population with the widest array of needs. Many persons with special needs are also the most dependent on government for their income and fundamental support while others are self-sufficient and only need accessible and appropriate housing.

### **Special Needs Populations**

Due to the diversity of the special-needs population, it is important to provide assistance appropriate for many different needs. Traditionally, many housing programs for persons with special needs have come through the health or social welfare systems specific to individual type of special need. Thus, persons with physical disabilities may need only accessible housing units or attendant care to live independently. Persons with HIV/AIDS who desire to live in their own independent housing units as long as possible, avail themselves of a wide range of in-home services.

The City recognizes the need for housing programs which allow each person with a special need to live as independently as possible and which provide the appropriate level of supportive care for each person's unique condition. Accordingly, a range of programs is desired which allow for a continuum of care. The increasing number of persons who are dually diagnosed with more than one condition means that different departments and

service providers must increasingly work together in order to provide the best housing and supportive care possible. Following is a description of the major programs targeting each special-needs population.

### ***Elderly Persons***

There is a need for affordable housing for elderly Camden residents, repair grants for elderly homeowners and the following supportive service programs:

- Dancing to Fitness Workshop offers exercise and fitness.
- Emergency Cooling Program provides homebound seniors assistance with cooling during the summer months by purchasing a 20" fan.
- Fashion Show supports self-esteem and provides budgeting techniques.
- Keeping a Senior Warm & Safe Program provides blankets, hats, gloves, scarves and coats in an effort to keep seniors safe and warm during inclement weather.
- Older Americans Month Health & Safety Fair via a series of 10 seminars provides health, safety and educational awareness such as: free cancer screenings, breast awareness, diabetics, vision and hearing, home safety activities.
- Senior Field Trips to various cultural and educational outings for senior citizens of Camden City.
- Senior Tennis Club provides education of the sport, exercise and socialization.
- Swimming Club provides seniors the opportunity to learn CPR while being exercised and learning to swim.
- Fund the operational costs of Respond, Inc., which provides support, outreach and referral services to low-mod senior Camden residents at the Linden Adult Day Center.
- Billiards and Bowling Clubs provides exercise and socialization.

### ***Persons with Disabilities***

Affordable and accessible housing is a priority for persons with disabilities. Disabled individuals seeking supportive services or housing are generally economically disadvantaged. The vast majority of the disabled population who require assisted services derive income from Supplemental Security Income (SSI). SSI is at most \$571 a month for a single individual, making it financially impossible for most single people with disabilities to afford housing without a subsidized rent. Additionally, accessible housing is in short supply and is essential for persons with mobility, hearing and vision disabilities to live independently. Also, housing requirements may vary as the disabled community also includes households of adults and children as well as homeless people.

Persons with mobility limitations may require assistance with daily living activities in order to live independently. Barrier-free, fully accessible affordable housing is the greatest need. Common safety and access problems include steps and stairs which prevent access to all floors; bathroom facilities that do not allow independent mobility;

entrances that prohibit movement in and out of the residence and kitchen fixtures that require assistance to use. Locally, the Camden Public Housing Authority has the largest inventory of accessible housing units at over 100. The Department of Health and Human Services provides assistance for income-eligible disabled City residents who require modifications to make their existing residences accessible.

### ***Persons in Recovery***

Individuals recovering from substance abuse need additional permanent housing resources, particularly to support the recovery process upon completion of treatment programs, half-way house or transitional housing programs. The ongoing support of McKinney funded programs and activities are essential to the needs of this population.

### ***Persons with HIV/AIDS and Families of Persons with HIV/AIDS***

In the Camden Metropolitan Service Area (MSA) defined as Burlington, Camden & Gloucester Counties, there is an estimated 3,000 persons living with HIV/AIDS in need of affordable housing. This need was identified in the responses of the 2002 HIV Needs Assessment. The Needs Assessment also documented that homelessness is a serious problem for a person with HIV or AIDS. The lack of shelter markedly increases the risk of developing infections in persons with an already weakened immune system. Additionally, a person who has no home or shelter is unable to adhere to the very complex anti-viral medication regimens that are necessary to prevent HIV disease progression. Accordingly, in 2002, the City Council established the HIV/AIDS Advisory Board. This committee recognizes that the greatest threat to a sick individual is the lost of domicile where consistent homecare services may be administered. This body has worked to educate the council and the citizens of Camden on the prevention and treatment of this ravishing disease.

HOPWA funding will be allocated to an array of HIV/AIDS housing programs and services. HOPWA funding supports the following housing activities for persons with HIV/AIDS across the HOPWA MSA:

- tenant-based rental assistance
- confidential assessment and evaluation
- referral and treatment placement assistance
- regional intensive case management services and transportation advocacy.

### ***Public Housing Residents***

For many low-income Camden residents, public housing represents the only affordable housing option. The City proposes to support the Housing Authority of the City of Camden in replacement housing acquisition and development to offset the reduction of units associated with HOPE VI site assemblage and the demolition of obsolete public housing units. As part of its stronger working relationship with the Housing Authority, the City, primarily through CRA, will participate in planning for new public housing

development in order to ensure that these development plans are integrated and coordinated with other neighborhood investment and improvement activities.

### **Strategy and Objectives for Meeting Priority Non-Homeless Special Needs**

The specialized housing needs of low-income special needs populations necessitate the rehabilitation of new housing units and the continued support of rental assistance.

#### **Non-Homeless Special-Needs Housing Production Objectives**

- Provide continued rental subsidies to currently qualified and contracted Section 8 Housing Assistance Program elderly and disabled households and expand the outreach of the program by increasing the number of available contracts by ten percent annually.
- Provide a continuing rehabilitation program to assist special needs, elderly and disabled households.

**Table 3.7  
Proposed Accomplishments: Non-Homeless Special Needs\***

<b>Estimated Households Assisted</b>	<b>FY 2005-2006</b>	<b>FY 2005-2009</b>
AIDS	500	2,500
HIV	300	1,500
Elderly	2,000	10,000
Substance Abuse	125	625
Persons With Disabilities	100	500
<b>Totals</b>	<b>3,025</b>	<b>15,125</b>

\*Includes public services for the elderly.

## **Non-Housing Community Development**

### **Basis for Assigning Relative Priorities**

In some cities similar in size to Camden, most available CDBG, HOME, and other funding is allocated to housing production ventures, housing preservation programs, and housing services. Although the City will continue to make a strong commitment to these housing activities, much of the federal funding available to Camden will continue to be used to address non-housing community development needs.

This approach is particularly relevant to Camden for three reasons.

1. The City's population has an exceptionally high need for supportive services, and other funding is insufficient to address this need;
2. In light of Camden's history of economic decline, characterized in part by a loss of residents and businesses and a shrinking tax base, sufficient funding is not available from other sources to support the need for repair, modernization, and/or expansion of many public and community facilities.
3. The Strategic Revitalization Plan emphasizes funding activities in target areas with the best market potential; although the Plan does not ignore neighborhoods with less market potential, most of the state funding to be allocated based on Plan criteria will not be directed toward such neighborhoods.

With these considerations in mind, the City will continue to assign *high* priority to public services and public facilities activities similar or identical to those that have been funded in past years based on *Consolidated Plan* priorities and objectives. In addition, the City will assign *high* priority to neighborhood economic development activities and acquisition, relocation, and site preparation activities. Some or all of the activities in the latter two categories may be supported exclusively with funding from other sources; however, to the extent that CDBG funding could be used to advance neighborhood economic development goals and leverage other funding commitments, use of CDBG funding for this purpose will be considered a high priority.

### **Public Services**

#### **City-Administered Public Services**

Through the Department of Health and Human Services, the City will continue to administer programs that support the health, safety, and well-being of Camden neighborhood residents, with particular emphasis on young persons and elderly persons. Most of these activities will be operated on a citywide basis.

#### **Subrecipient-Administered Public Services**

City-administered public services will be complemented by service delivery administered by subrecipient organizations. Some of these subrecipient-administered

services will be targeted to specific neighborhoods or to particular racial/ethnic groups, while others will be made available on a citywide basis. It I anticipated that much, if not most, of this service delivery will focus on youth and elderly populations.

### **Public Services Objectives**

Specific programmatic objectives in support of these activities are:

- Improving the health, safety, and social well-being of Camden neighborhood residents;
- Complementing other supportive service delivery systems administered by public, private, and institutional providers;
- Targeting programs and services to underserved neighborhoods or underserved racial/ethnic groups;
- Complementing ERB fund allocations based on Strategic Revitalization Plan goals and priorities; and
- Leveraging commitment of funding from other sources.

### **Infrastructure Improvements**

Funding for infrastructure improvements will be made available as part of the City's Capital Program, administered by the Division of Capital Improvements and Project Management. A *Capital Projects Background Report* describing the scope and location of planned infrastructure improvements is provided in the Appendix.

### **Public Facilities**

Funding will also be made available to government and subrecipient agencies to support the development, repair, modernization, and/or improvement of neighborhood facilities that are available to community members and serve as valued neighborhood assets. Funding may also be made available for streetscape programs, including curb and sidewalk reconstruction, in order to improve access to neighborhood resources or improve neighborhood quality of life.

### **Public Facilities Objectives**

Specific programmatic objectives in support of these activities are:

- Improving community assets where education, recreation, and service activities are located;
- Supporting the preservation and adaptive re-use of Camden's older noteworthy structures.
- Upgrading community infrastructure to increase access and improve neighborhood appearance;

- Complementing ERB fund allocations based on Strategic Revitalization Plan goals and priorities; and
- Leveraging commitment of funding from other sources.

## **Economic Development**

In the past, economic development has not been not as large a focus of activity associated with the *Consolidated Plan* as public services and public facilities. Although the emphasis on public services and public facilities will not change during the coming years, funding may be made available for economic development activities that support neighborhood business development and expansion, strengthen the city's neighborhood commercial corridors, encourage community entrepreneurship, and generate jobs for community residents. Some of these activities are eligible for funding authorized by the ERB or finding available from other sources. However, when needed to complement these activities and leverage other funding commitments, allocations of CDBG funds will be considered a high priority.

### **Economic Development Objectives**

Specific programmatic activities in support of these objectives are:

- Supporting neighborhood business development and expansion;
- Assisting community entrepreneurs with start-up, expansions, and/or spin-off ventures;
- Improving neighborhood commercial corridors;
- Creating jobs for community residents;
- Complementing ERB fund allocations based on Strategic Revitalization Plan goals and priorities; and
- Leveraging commitment of funding from other sources.

### **Acquisition, Relocation, and Site Preparation**

The timely implementation of development activities proposed in neighborhood redevelopment plans requires substantial commitments of funding to acquire and convey real estate, relocate residents and businesses to suitable replacement housing or new business sites, and complete environmental remediation or other activities needed to prepare property for new development. Funding from the state and other sources is anticipated to be used to support these activities. However, when opportunities emerge to complement these activities and leverage other funding commitments, allocations of CDBG funding for acquisition, relocation, and site preparation will be considered a high priority.

## **Acquisition, Relocation, and Site Preparation Objectives**

Specific programmatic activities in support of these objectives are:

- Timely site assemblage in order to bring affordable housing and neighborhood economic development ventures to “ready to go” status;
- Ensuring that displaced residents and businesses obtain best access to suitable replacement housing and new business locations;
- Removing environmental hazards in order to address neighborhood safety issues;
- Complementing ERB fund allocations based on Strategic Revitalization Plan goals and priorities; and
- Leveraging commitment of funding from other sources.

## **Leveraging Private-Sector Resources**

Funds made available through the City’s *Consolidated Plan* to support the four above activity categories can be allocated strategically to leverage other commitments of private-sector funding and long-term investment in the city’s neighborhoods. Such activities can include attracting commitments of corporate and foundation support for community services and facilities and attracting private debt and equity financing associated with economic development activities. In allocating funding for these activities, the City proposes to pursue strategies that will attract private capital into Camden neighborhoods and support the reinvestment goals of the Strategic Revitalization Plan.

### **Objectives for Leveraging Private-Sector Resources**

In order to maximize private-sector investment in non-housing community development activities, the City proposes to support policies that generate or sustain the following private sector commitments:

- Corporate and charitable grants to support community-based public services;
- Corporate, charitable, and individual contributions to public facilities capital investment projects; and
- Private debt and equity financing for economic development.

## **Summary**

The City's strategic plan consists of strategies that address affordable housing, homelessness, non-homeless special needs, and non-housing community development priority needs. In recognition of the close relationship between each of these priority need areas, integration of these strategies will be an ongoing priority for the City. For example, housing production activities are linked to community economic development: housing production creates neighborhood job opportunities in the construction trades and creates a more favorable environment for business development and expansion through the removal of blight and the addition of new households. Leveraging private sector resources is another strategy that is linked to housing and non-housing community development activities. The City will take advantage of further opportunities to create and strengthen these and other linkages during the years in which *Consolidated Plan* activities are implemented.

## **Strategy for Removing Barriers to Affordable Housing**

The major local issue that has been identified as a barrier to affordable housing development in past years is the time-consuming process for City acquisition and disposition of real estate and processing of applications for funding. This barrier is being addressed through several actions that began in 2002 and are to continue during the coming years.

- Centralization of responsibility for real estate acquisition/disposition and development financing at the Camden Redevelopment Agency.
- Assignment of New Jersey Housing and Mortgage Finance Agency (NJHMFA) staff to assist in property acquisition, demolition, and site assemblage activities.
- Assignment of CRA staff to coordinate CRA development proposal underwriting with underwriting by other funding sources, including NJHMFA and the ERB.
- Acceleration of timetable for *Consolidated Plan* preparation and submission, so that HUD funding can be obtained earlier and made available earlier to support implementation activities.

## **Lead-Based Paint Hazard Reduction Strategy**

### **Administration of Lead Interventions for Children at Risk Program**

Under an agreement between the City of Camden and the Camden County Department of Health and Human Services (DHHS), the Department of Development and Planning's Division of Housing Services administers the Lead Interventions for Children at Risk (LICAR) program, which supports the abatement or reduction of lead-based paint hazards in ten units of low-income housing.

Through this agreement, the City provides administrative and program delivery staff responsible for marketing the LICAR program; conducting application intake, review, and approval; completing environmental reviews; completing housing inspections and preparing work write-ups and cost estimates for lead hazard control work; preparing contractor bid packages and supervising advertisement for bids and selection of contractors; managing temporary resident relocation while lead hazard control work is being completed; and monitoring work in progress through to completion.

The City will continue to work closely with DHHS in supporting DHHS-administered lead-based paint hazard reduction strategies. Among the DHHS initiatives planned for Fiscal Year 2004 that are most relevant to Camden are the following.

- *Lead Screening Improvement Projects*, followed by evaluation of the results and the implementation of methods to increase lead screening.
- *Case Management Plan* to be developed through a working group convened by DHHS for the purpose of creating a State case management plan for children with elevated blood lead that is consistent with the CDC document "Managing Elevated Blood Lead Levels Among Young Children" and Chapter XIII of the New Jersey State Sanitary Code.
- *Education/Awareness Activities*, including education programs to increase public awareness of lead hazards and the importance of screening, as well as support for four regional lead poisoning prevention coalitions and public awareness activities.

## **Anti-Poverty Strategy**

As indicated in the Housing and Homeless Needs Assessment, the percentage of Camden residents living in poverty grew from 20.7 percent in 1969 to 35.5 percent in 1999. Although the number of Camden households receiving public assistance declined significantly between 1990 and 2000 (probably due to the implementation of welfare reform policies), the percentage of Camden residents living below poverty level remained almost unchanged, from 36.6 percent in 1990 to 35.5 percent in 2000.

Reducing poverty and increasing economic self-sufficiency are the best ways to address Camden's affordable housing crisis. With this consideration in mind, Camden's anti-poverty strategy focuses on programs and services to enable Camden residents to qualify for good jobs in the regional labor market.

## **Camden County Workforce Investment Board**

The Camden County Workforce Investment Board (WIB), which is responsible for policymaking and planning for workforce development activities in the City of Camden and the remainder of Camden County, was formed in response to a state directive for the creation of workforce policymaking, planning and implementation entities at the local level that will "develop policies to encourage workforce readiness institutions to transcend their historically narrow roles and to collaborate as a single system designed for the good of the customer....and to design a system that affords opportunity to all those served by that system."

According to the Camden County WIB's mission statement, the WIB "will provide leadership with regard to workforce issues and serve as a forum where all planning, coordination, labor market assessment and customer service needs will be addressed." Among the WIB's responsibilities is the development of a Workforce Readiness Plan, which lists priorities, recommends the most effective utilization of existing resources, and identifies future needs.

The WIB acts as a catalyst in encouraging collaboration between the private sector and critical entities necessary to Camden's long-term economic success through activities such as the following.

- Identifying achievable goals and outcomes for the workforce development system;
- Improving the quality of services;
- Empowering customers to make an informed choice about employment and training options;
- Providing a holistic service delivery system; and
- Evaluating the entire workforce development system against quantifiable performance standards and customer satisfaction.

## **Camden County Resource Center**

The city's center for job training and placement is the Camden County Resource Center, located at 2600 Mount Ephraim Avenue. The Center is one of nine agencies that work in partnership as Camden County's One Stop Career Center System, a customer-driven and outcome-based system designed to assist individuals in reattachment to the Labor Force. The system's customers are both employers seeking qualified workers and individuals seeking appropriate employment. By providing easy access to a complete array of labor market and work preparation services, including training opportunities for specific jobs, as well as related supportive services available regardless of funding sources to both job seekers and employers, the Resource Center and its partners in the system support business growth by connecting employers to a well-prepared labor force.

Specific services offered by The Resource Center include:

- Job Readiness and Life Skills Classes, including self, individual and group assessment;
- Job Search Classes, including resume preparation and interviewing skills
- Workplace Literacy, including Basic Skills, Computer Literacy, Financial Literacy;
- Comprehensive Workplace Assessment, including literacy testing, employment barrier identification, aptitude and interest testing, and vocational counseling;
- Referral to Training Services, including Camden County College, technical training, English as a Second Language (ESL), Adult Basic Education, and On-the-Job Training;
- Referrals for Job Placement: In combination with the Resource Center's partnering agencies, the Center can make appropriate referrals for Job Placement;
- Referrals for Youth Services, including Youth Offender services, GED/HS Diploma, and Support Services;
- Assessment, employment counseling and assistance with job placement for offender populations: current established programs include coordination with Parole, Probation, Drug Court, and the Correctional Facility;
- Early Employment Initiative: a program specifically focused on providing assistance to welfare (TANF) applicants in seeking employment;
- Information to employers and assistance in completing applications: for on-the-job training and a variety of tax credits; and
- Free public access to computers, fax machines, telephones, copiers, and the Internet: for job search purposes

## **Housing Authority of the City of Camden**

The Housing Authority of the City of Camden (HACC) administers a variety of programs designed to promote economic self-sufficiency by enabling residents to move from poverty into good private-sector jobs.

*Job Developers.* HACC staff includes job developers responsible for coordinating outreach to area employers and matching employment opportunities with skill-sets of potential employees. Employer needs and jobs specs, preliminary skills screening requirements, academic and soft skills assessments are compiled into a prospectus, which provides employers and applicants with pertinent background information about each employment opportunity and prospective applicant. Once an applicant is interviewed, and skills are assessed, the applicant may be referred to an HACC program for skills strengthening and development prior to job placement.

Once placed, the applicant's progress is tracked by the HACC Job Developer. Tracking clients' progress entails follow-ups with employers and conferencing with employees. Job Developers help maintain communications with employers by providing encouragement and supportive services that will help clients with jobs retention and sustainability.

Job Development/Employment Preparation activities include:

- Job Fairs, held six times a year;
- Bimonthly Job Readiness Workshops;
- Job Assessments, completed as the first step in the intake process; and
- Job Placements, completed on an ongoing basis.

*Other HACC Services to Residents.* Other HACC-administered job training and job readiness activities include training for home health aides, certified nursing assistants, child care providers, and motor vehicle operators. These activities are offered to a target population that includes residents of public housing units, Section 8 rental-assisted units, and HOPE VI-financed units, as well as residents of the community at large, in partnership with the WIB.

*Construction Employment and Training.* Through its Job Development Services staff, HACC also coordinates on the job training and placement for residents seeking job opportunities associated with HACC rehabilitation and modernization activities. These activities, which are ongoing, include field training and exposure to specific construction tasks on the job site. These services can lead to temporary or long-term employment for residents who are completing a transition from welfare to work, moving into employment for the first time, or reentering the workforce and in need of skills enhancement

*Job Bank.* HACC maintains an extensive Job Bank that is up-dated bi-weekly. HACC job developers contact clients with qualifications suited to available job opportunities, and clients call job developers on a regular basis to inquire about the availability of job opportunities for which they qualify. Where possible, clients are fast-tracked into compatible jobs that offer the best prospects for moving to self-sufficiency. HACC provides job retention and supportive services for three months after placement, assisting as needed with transportation issues, childcare concerns, attendance problems, management barriers, and personal finance.

## **Strategy for Improving the Institutional Structure and Improving Coordination**

### **Camden Redevelopment Agency**

#### **Organization**

As a result of a municipal reorganization that took place in 2003, the Camden Redevelopment Agency (CRA) began to play a larger role in City of Camden development policy and programming activities, in coordination with the City of Camden Department of Development and Planning, the City's planning department and plan review agency.

CRA and the Department of Development and Planning have worked together to address five areas of activity.

- *Housing Production and Preservation* through providing private and nonprofit developers with access to development parcels and financing.
- *Neighborhood Commercial Corridor Revitalization*, including infrastructure and streetscape improvements, as well as small business financing programs.
- *Downtown Development*, with an emphasis on supervising planning and development of vacant or under-used properties and the upgrading of infrastructure and streetscapes.
- *Other Commercial, Industrial, and Institutional Development* to attract and retain job-generating businesses and strengthen Camden's position as a regional center.
- *Infrastructure Installation and Improvement* to improve the well-being of Camden's citizens and to create and preserve public amenities in the city's neighborhoods and downtown area.

CRA and Department of Development and Planning staff responsible for these tasks are assigned to one of four departments.

- *Real Estate and Property Development.* Management of information about property available for development. Initial point of contact for prospective developers. Administration of property acquisition and disposition activities. Real estate acquisition and disposition activities are undertaken in coordination with the City Attorney's office, and CRA real estate personnel are delegated to the City Attorney's Office to provide staff support for City and CRA acquisition activities
- *Planning.* Master planning, capital planning, neighborhood strategic planning.
- *Housing and Capital Projects.* Project development and support for the planning, administration, and monitoring activities associated with CDBG, HOME, and other federal and state housing programs. Design, installation, and improvement of public infrastructure, including parks and playgrounds
- *Economic Development.* Administration of programs for commercial, industrial, and institutional development, as well as business expansion and retention.

## **Priorities for 2003-04**

City Agency priorities for 2003-04 included the following:

### **Camden Redevelopment Agency**

- Working toward the establishment of a one-stop location to provide information and services to developers, investors, and the general public; and
- Administering funding available through the Municipal, Rehabilitation, and Economic Recover Act, in coordination with state development agencies.

### **Department of Development and Planning**

- Completing redevelopment area plans for all sections of the city for which such plans have not already been prepared; and
- Completing neighborhood strategic plans for selected neighborhoods.

### **Bureau of Grants Management**

- Improving the efficiency of the process for administering HUD entitlement funds.

## **Proposed Actions to Improve Institutional Structure and Improve Coordination**

### **Camden Redevelopment Agency**

- Continue to strengthen interagency working relationships, base on delineation of responsibilities identified in the municipal reorganization plan;
- Pursue training and capacity-building activities.

### **Department of Development and Planning**

- To support redevelopment planning and related activities, obtain better indicators of real estate market trends and changes in market values over time.

### **Bureau of Grants Management**

- Allocate HUD entitlement funding in a timely manner.
- Ensure that entitlement funds are spent in compliance with HUD regulations.

In support of the first of the above actions, BGM, in coordination with the Department of Development and Planning, has accelerated the timetable for the preparation and submission of the Consolidated Plan, to enable the City to Receive HUD funding sooner and make it available to support program implementation activities.

In support of the second action, BGM has specified in the Request For Proposals for prospective subrecipients (described above) that priority will be given to proposals that are consistent with Strategic Revitalization Plan targeting and objectives.

## **Planning**

To support the implementation of the Strategic Revitalization Plan, CRA and the Department of Development and Planning initiated two kinds of planning activities as departmental priorities for 2003-04.

- *Redevelopment Area Plans*, prepared by Department of Development and Planning staff, to authorize the public taking of vacant and under-used real property for subsequent development.
- *Neighborhood Strategic Plans*, completed through a collaborative process involving interaction between community members and city agencies, to identify neighborhood needs and neighborhood development/improvement opportunities and describe how available resources are to be organized during the coming years to address these needs and opportunities. Unlike redevelopment area plans, which are focused exclusively on real estate acquisition, neighborhood strategic plans may encompass activities such as supportive services, workforce development, public safety, and property maintenance, as well as property acquisition and development.

Camden's 2003 planning agenda included the following activities.

- *Strategic investment plans* for five Key Neighborhood Opportunity Areas and six Key Employment Opportunity Areas identified in the Strategic Revitalization Plan as the most promising locations for the investment and leveraging of funds. Portions of these areas have been or will be designated for redevelopment area planning to support property acquisition.
- *Transition/Future Development area plans* to guide the implementation of "people-based" neighborhood strategic plans in areas with less investment/leveraging potential. The implementation of these plans is to be supported with at least \$17.5 million in ERB funds, combined with funding from other sources.
- *New redevelopment area plans* to support the acquisition of real estate for development in four areas: Marlton, Central Waterfront, Cramer Hill, Lanning Square. The focus of the Cramer Hill and Lanning Square redevelopment plans will be residential development; the other redevelopment plans will emphasize commercial, industrial, and institutional development opportunities.
- *Updating and revision of existing redevelopment plans* that were completed in prior years and now require changes in order to address current development priorities and opportunities.

## **Public-Sector Partners**

### **City Departments**

Other City agencies play significant roles in implementing housing and community development activities.

- The key role of the *Department of Development and Planning* in completing redevelopment plans and neighborhood plans, conducting development plan review, administering HOME-funded housing preservation and housing services programs, and managing other planning activities, is described above.
- The *Bureau of Grants Management* administers the competitive proposal review process that results in the selection of subrecipient organizations to receive funding for affordable housing, public services, public facilities, and other activities.
- The *Department of Health and Human Services* receives funding to administer public services activities, most of which are education, recreation, and health, and human services programs targeted to young persons and elderly persons in neighborhoods across the city.

### **Housing Authority of the City of Camden**

Because substantial investments in the improvement of public housing residences and facilities are planned or under way, coordination of CRA and Housing Authority of the City of Camden activities will be particularly important during the coming years. One high-priority area of activity is public investment in HOPE VI-funded ventures involving the demolition of obsolete public housing complexes and the development of mixed-income communities combining newly-developed public housing with other rental and sales housing units, identified in the “Neighborhood Planning and Development by Area” section of the Action Plan.

### **County Departments**

Camden County agencies that administer programs to support or complement the City’s strategy include the following.

The County’s *Health and Human Services Department* provides the Department of Development and Planning’s Division of Housing Services with funding to administer lead paint hazard reduction services.

The *Camden County Improvement Authority* provides capital for business and nonprofit organization development and expansion, serving as a source of investment funding to supplement City and state economic development resources.

## State Agencies

The role of the state Economic Recovery Board is described above. To implement ERB decision-making and to support other neighborhood revitalization activities, the City works closely with the following state agencies.

The *New Jersey Department of Community Affairs (DCA)* assists New Jersey businesses, government agencies, and citizens through a variety of information and support resources. DCA's key activities include providing funding for affordable housing development, supporting planning and development activities in New Jersey's cities and older suburbs, and advocating for smart growth policies and legislation. DCA also administers HOPWA funding, in support of the City of Camden's role as lead city in the tri-county area for the HOPWA program.

The *New Jersey Housing and Mortgage Finance Agency (NJHMFA)* provides affordable housing by increasing the supply of safe, decent and affordable multifamily rental housing and promoting the construction and rehabilitation of owner-occupied housing. To fulfill this mission, HMFA works with government and the private sector to assist in urban revitalization and to develop innovative and flexible financing resources, including low-interest mortgages financed by the sale of bonds, as well as funding available through federal and state grants and demonstration programs. City/NJHMFA collaboration on Low Income Housing Tax Credit financing of affordable rental housing ventures is one of several key areas of activity.

The *New Jersey Economic Development Authority (NJEDA)* provides financing, real estate development services, and technical support to assist businesses of all sizes and types, from sole entrepreneurs to world-wide corporations representing the old and new economies. NJEDA, which has assisted more than 7,500 manufacturers, distributors, service providers, retailers, high-tech businesses and not-for-profit groups since 1974, manages project review and underwriting activities on behalf of the ERB.

The *New Jersey Schools Construction Corporation (SCC)* was created in 2002 as an NJEDA subsidiary for the purpose of administering funding made available through the enactment of the New Jersey Educational Facilities Construction and Financing Act to support the construction and upgrading of public school facilities in Camden. The SCC is responsible for financing, designing and constructing school facilities projects in many locations in Camden.

The *New Jersey Department of Environmental Protection (NJDEP)*, created as the state's consolidated agency for environmental protection and conservation, administers pollution prevention and environmental management programs, including programs for brownfields improvement and development.

## **Monitoring and Performance Measurement**

The Bureau of Grants Management, under the Department of Finance, is responsible for monitoring implementation activities to ensure compliance with appropriate regulations and completion of actual accomplishments as scheduled. Performance monitoring results will be recorded on a table similar to that developed by the Department of Development and Planning for use in the Fiscal Year 2004-2005 CAPER, reprinted on the following pages.

# CAMDEN, NEW JERSEY

## PERFORMANCE MEASURE FOR 2004 - 2005 Program Year

2004		Proposed Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(Under) Goal
Project Activity and	Prior Fiscal Years		Local Project ID	Strategy			
Housing Authority		Federal Sec 8	N/A	Tenant based rental subsidies	170 very low	_____	_____
NJ DCA		Self-Sufficiency	N/A	to currently qualified & contracted Sec	& low income	_____	_____
HUD		Comprehensive Grant	N/A	8 households & expand the number of available certificates & vouchers	families	_____	_____
<b>Prior Fiscal Year Activities:</b>							
_____							
_____							
_____							
_____							
Camden Lutheran Housing **CHDO		\$223,492 HOME \$120,000 FHLBNY \$288,000 HOME \$2,310,652 NJHMFA \$196,298 NPBH	14A/ 3	Provide realistic opportunity for dev. of affordable rental housing through new construction and/or converted housing units.	New 16-unit apartment bldg for low/mod families.	_____	\$223,492H _____
<b>Prior Fiscal Years' Activities</b>							
_____							
_____							
_____							
_____							

NJ Dept of Comm Affairs	\$657,000 HOPWA	<b>N/A</b>	<i>Fund programs that provide housing vouchers &amp; supportive services to persons living with HIV/AIDS and their families residing in the Camden EMSA Tri-County area of Camden, Gloucester, &amp; Burlington</i>	90 very low, low income individuals & families.	_____	<b>\$657,000</b>	_____
AIDS Coalition						<b>HOPWA</b>	
Dooley House							

**Prior Fiscal Years' Activities:**

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Project Activity	Proposed Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(under) Goal
		Local Project ID	Strategy			
Division of Housing Services	\$206,472 HOME	<b>13/ 13</b>	<i>Provide moderate housing rehab.</i>	20 HAP grants	_____	<b>\$198,053H</b>
	\$300,000 CDBG	<b>14A/ 6</b>	<i>programs to assist owner type</i>	75 ERP grants	_____	<b>\$300,000C</b>
	\$126,083 HOME	<b>14A/ 21</b>	<i>households.</i>	Rehab services to 275 families	_____	<b>\$214,481C</b>
Camden Co	\$80,000 CDBG	<b>14I/ 2</b>		10 lead paint abatements	_____	<b>\$80,000H</b>
OEO	\$120,000 NJ Division on Women					

**Prior Fiscal Years' Activities:**

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Parkside Business Community In Partnership		<b>N/A</b>	<i>Provide housing rehab programs for renovation of substandard housing owned &amp; occupied by low/mod persons and requiring substantial rehab. in excess of \$20,000 per unit.</i>	10 houses	_____		_____
St. Joseph Carpenter Society	\$175,000 HOME	<b>14A/ 31</b>		7 houses	_____	<b>\$175,000H</b>	_____
**CHDO	\$2,854,071 CLI						
	\$1,855,000 NJHMFA						

Prior Fiscal Years' Activities:

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CHDO Housing Projects	\$504,744 HOME \$288,000 HOME	<b>N/A</b>	<i>Provide realistic opportunity for the development of affordable owner occupied housing through zoning, development incentives and/or financial assistance supporting the construction &amp; sale of affordable housing units.</i>	Fund CHDO Housing Projects	_____	_____
**						
Metro Habitat for Humanity	\$0	<b>14A/ 16</b>		2 houses	_____	<b>\$66,030H</b> <b>\$90,000p</b>
		<b>14A/ 17</b>		1 house	_____	<b>\$23,750H</b> <b>\$70,000p</b>

Prior Fiscal Years' Activities:

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Division of Housing Services	\$300,000 HOME	<b>13/ 8</b>	<i>Provide first time homebuyer assist to low/mod income households with down payment assistance and counseling.</i>	90 housing units	_____	<b>\$300,000H</b>
NHS of Camden	\$60,000 HOME \$10,000 Economic Recovery Board	<b>13/ 18</b>		200 households	_____	<b>\$60,000H</b>

Prior Fiscal Years' Activities:

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Project Activity	Proposed Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(under) Goal
		Local Project ID	Strategy			
City Dept of Health & Human Services			<i>Provide counseling services for the homeless</i>			
Essential/Screening Prevention/Heat Oil	\$13,342 ESG	03C/ 25		60 households	_____ \$11,506E _____	
Prevent/ Security Deposit	\$5,200 ESG	03C/ 27		44 households	_____ \$4,588E _____	
Prevent/ Utilities	\$15,000 ESG	03C/ 52		25 households	_____ \$14,388E _____	
Essential/Sikora, Inc	\$20,000 ESG	03C/ 53		80 households	_____ \$19,388E _____	
Outpatient drug treatment	\$26,858 ESG	03C/ 30		8 women	_____ \$26,858E _____	
	\$7,000 Co CDBG				\$451,085	
	\$155,645 County				Other funds	
	\$139,770 Private					
	\$6,000 other federal					
	\$112,000 State					
<b>Prior Fiscal Years' Activities:</b>						
_____						
_____						
_____						
_____						
Operations/RESPOND	\$45,000 ESG	03T/ 29	<i>Provide annual emergency housing for the homeless</i>	30 people	_____ \$42,860E _____	
	\$23,000 County ESG				\$23,000Co.E	
					\$45,000SSH	
Operations/ Services' temporary emergency shelter	City Health & Human	03T/ 26		45 people	_____ \$1,900 ESG _____	
<b>Prior Fiscal Years' Activities:</b>						
_____						
_____						
_____						

Project Activity	Proposed Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(under) Goal
		Local Project ID	Strategy			

Walt Whitman Arts Center' Storefront Project	\$75,000 CDBG	<b>03E/ 34</b>	<i>Provide Infrastructure improvements</i>	1 facility	_____	<b>\$75,000C</b>	_____
	\$30,000 Nat'l Endow for Arts					<b>\$235,000</b>	
	\$10,000 PNC					<b>other funds</b>	
	\$100,000 PSEG						
	\$15,000 Subaru Foundation						
	\$12,500 Target						
	\$67,500 Walt Whitman						

**Prior Fiscal Years' Activities:**

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Project Activity	Proposed Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(Under) Goal
		Local Project ID	Strategy			

North Camden Pool	\$325,000 CDBG	<b>03F/ 35</b>	<i>Provide infrastructure improvements</i>	upgrade facility	_____	<b>\$325,000C</b>	_____
Staley Park II	\$320,000 CDBG	<b>03F/32</b>		upgrade facility	_____	<b>\$320.000C</b>	_____

**Prior Fiscal Years' Activities:**

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Project Activity	Proposed Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(Under) Goal
		Local Project ID	Strategy			
Fairview Historic Society	\$25,760 CDBG	03K/7	Provide infrastructure improvements	Yorkship Sq.	_____ \$25,760C \$60,000State \$467,878pri	_____
Streetscapes and Sidewalks Phase II	\$512,159 CDBG	03/0033		10 facilities	_____ \$466,009C	_____
<b>Prior Fiscal Years' Activities:</b>						
_____						
_____						
_____						
_____						

Project Activity	Proposed Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(Under) Goal
		Local Project ID	Strategy			
<u>City Health &amp; Human Services</u>						
<u>Billiards Club</u>	\$7,000 CDBG	05A/47	Provide public services including childcare, counseling, crime prevention, youth services & activities to low and very low income persons	75 people	_____ \$7,000C	_____
<u>Bowling Club</u>	\$13,625 CDBG	05A/ 43		100 people	_____ \$13,525C	_____
<u>Dancing to Fitness</u>	\$3,500 CDBG	05A/ 42	in support of the city's overall community development program.	70 people	_____ \$3,500C	_____
<u>Emergency Cooling</u>	\$6,000 CDBG	05A/ 45		200 people	_____ \$6,000C	_____
<u>Fashion Show</u>	\$3,300 CDBG	05A/ 44		225 people	_____ \$3,300C	_____

<u>Keeping a Senior Warm and Safe</u>	\$7,500 CDBG	<b>05A/ 50</b>		70 people	_____	<b>\$7,500C</b>	_____
<u>Older Americans Month Health &amp; Safety Fair</u>	\$6,500 CDBG	<b>05A/ 46</b>		500 people	_____	<b>\$6,500C</b>	_____
<u>Senior Field Trips</u>	\$12,000 CDBG	<b>05A/51</b>		300 people	_____	<b>\$12,000C</b>	_____
<u>Senior Tennis Club</u>	\$6,500 CDBG	<b>05A/ 49</b>		40 people	_____	<b>\$6,500C</b>	_____
<u>Swimming Club</u>	\$5,445 CDBG	<b>05A/ 48</b>		40 people	_____	<b>\$5,445C</b>	_____
Puerto Rican Unity for Progress	\$23,750 CDBG \$117,000 DOL-SER Jobs for Progress	<b>05A/ 20</b>		146 people	_____	<b>\$23,750C</b> <b>\$117,000St</b>	_____
Respond, Inc	\$15,000 CDBG \$100,302 CCBSS \$10,000 Haddonfield United	<b>05A/ 22</b>	Methodist Church	163 people	_____	<b>\$15,000C</b> <b>\$100,302Co.</b> <b>\$10,000pri</b>	_____

**Prior Fiscal Years' Activities:**

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Project Activity	Funding and Source	Matrix		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(Under) Goal
		Local Project ID	Strategy			
Boys & Girls Club Project Learn	\$92,500 CDBG \$250,000 JJDP \$10,000 State Farm	<b>05D/ 1</b>	<i>Provide public services including child care, counseling, crime prevention, youth services and activities to low and very low income persons in support of the city's overall community development program</i>	175 people	_____	<b>\$92,500C</b> <b>\$250,000st</b> <b>\$10,000pri</b>

Camden Neighborhood Renaissance	Anti-drug	\$20,610 CDBG \$140,500 Weed & Seed	05D/ 4	200 people	_____	\$20,610C \$140,000fed	_____
Puerto Rican Unity for Progress		\$30,000 CDBG \$7,280 Co Human Services \$120, 105 DCA/CHPRD	05D/ 19	120 people	_____	\$30,000C \$7,280Co \$120,825St	_____
Rutgers Uni. Center for Children & Childhood Studies <u>City Dept of Health &amp; Human Services</u> <u>After School Program</u>		\$40,000 CDBG \$219,578 Knight Foundation \$112,500 Penn Foundation	05D/ 23	1,314 people	_____	\$40,000C \$332,078 pri	_____
<u>Field Trip Admission</u>		\$36,000 CDBG	05D/ 10	500 people	_____	\$36,000C	_____
<u>Halloween Initiative</u>		\$55,000 CDBG	05D/40	5,000 people	_____	\$44,350C	_____
<u>Soap Box Derby</u>		\$10,000 CDBG	05D/ 11	2,000 people	_____	\$10,000C	_____
<u>Youth Baseball</u>		\$6,505 CDBG	05D/ 37	24 people	_____	\$6,505C	_____
<u>Youth Basketball</u>		\$8,000 CDBG	05D/ 41	600 people	_____	\$8,000C	_____
<u>Youth Football &amp; Cheerleading</u>		\$12,000 CDBG	05D/ 38	700 people	_____	\$12,000C	_____
<u>Youth Football &amp; Cheerleading</u>		\$25,225 CDBG	05D/ 36	600 people	_____	\$25,225C	_____

**Prior Fiscal Years' Activities:**

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Project Activity	Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(Under) Goal
		Local Project ID	Strategy			
Sikora Center, Inc.	\$46,540 CDBG	05F/ 28	Provide public services including child care, counseling, crime prevention, youth services & activities to low and very low income persons in support of the city's overall community development program.	100 people		\$46,540C
Out patient Drug Treatment	\$7,000 Co CDBG				\$152,645Co	
	\$35,645 Co DEA				\$100,000St	
	\$60,000 Co Drug Court				\$232,270pri	
	\$50,000 Co Freeholders				\$538,585inkind	
	\$10,000 DYFS					
	\$90,000 WFNJ/SARD					
	\$10,000 Bunbury Foundation					
	\$4,550 Gannett Foundation					
	\$26,400 Medical Transport					
	\$130,220 Robert Wood Foundation					
	\$61,100 SNJPC					
	\$538,585 In Kind					

**Prior Fiscal Years' Activities:**

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Project Activity	Funding and Source	Matrix Code		Planned Goal	FY 2004-2005 Actual Accomplishments	Over(Under) Goal
		Local Project ID	Strategy			
LAEDA	\$20,000 CDBG	05H/ 14	Provide support for economic development through commercial revitalization, industrial development, job training programs, site assembly, planning, redevelopment and economic job expansion program.	15 people		\$20,000C
	\$10,000 Campbell Soup				\$98,000pri	
	\$5,000 Citizen Bank					
	\$5,000 Commerce Bank					
	\$10,000 Fleet Bank					
	\$22,000 Fleet Boston Foundation					
	\$1,000 L-3 Communication					
	\$10,000 Lincoln Financial Group					

\$7,500 PNC Bank  
\$2,500 Sovereign Bank  
\$25,000 Wachovia Bank

**Prior Fiscal Years' Activities:**

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Lester/Gordon Relocation      \$500,000 CDBG      **06/0015**      40 households      \_\_\_\_\_      **\$500,000C**      \_\_\_\_\_  
Services

**Prior Fiscal Years' Activities:**

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CDBG Administration      \$257,200 CDBG      **21A/ 05**      *Provide for economic development*      Nursing Asst.      **\$685,000C**  
   \$442,599 private      *through commercial revitalization,*      training for 100      \_\_\_\_\_      \_\_\_\_\_  
        *industrial development, job training,*      Train 25 single      \_\_\_\_\_      \_\_\_\_\_  
        *site assembly, planning,*      fathers      \_\_\_\_\_      \_\_\_\_\_  
        *redevelopment*      fathers      \_\_\_\_\_      \_\_\_\_\_  
        *& economic job expansion programs*      redev.      Conduct redev. \_\_\_\_\_      \_\_\_\_\_  
                  studies & neighborhood plans

**Prior Fiscal Years' Activities:**

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## **Coordination Strategy for Services to the Homeless**

The mission of Camden's homeless services system is to participate in the provision of a coordinated continuum of services to enable homeless men and women to obtain and maintain permanent housing for themselves and their families.

The City, through the Department of Health and Human Services, Division of Planning and Zoning, and Bureau of Grants Management are members of Camden County's Homeless Network Planning Committee (HNPC). The HNPC is a consortium of local homeless service and human service providers, city officials, members of local government, and consumers, as mandated by the State HSAC. The committee is recognized as the lead agency for planning and coordinating the delivery of services to assist homeless individuals and families to move toward independent living and self-sufficiency through the provision of a continuum of homeless housing and supportive services.

### **Services to Persons With HIV/AIDS**

An HIV/AIDS Advisory Committee with local government representatives as well as advocates, consumers and service and housing providers meet to advise, collaborate and coordinate on HIV/AIDS housing policy and programs.

### **Persons with Disabilities**

The City coordinates with the Camden County Board of Social Services to ensure the provisions of services to persons with disabilities.

### **Elderly Persons**

The City's Department of Health and Human Services coordinates with the Camden County Office on Aging and organizations to ensure the provisions of services to the elderly.

### **Private Sector**

Several private entities are active in directly supporting or complementing the City's strategy.

*Cooper's Ferry Development Association (CFDA)*, a private, nonprofit corporation, manages planning and development activities for Camden's downtown waterfront. Over the past two decades, CFDA has attracted more than \$400 million of investment in waterfront development, producing new assets such as the New Jersey State Aquarium, the Riverlink Ferry, the Tweeter Entertainment Center, One Port Center, the Camden Aerospace Center leased to L-3 Communications, the Camden Children's Garden, the

Campbell's Field ballpark, and The Victor, as well as numerous public infrastructure improvements such as Wiggins Waterfront Park, roads, utilities, and public parking facilities. An expansion of the aquarium and advanced planning for additional mixed-use development is now under way.

*Greater Camden Partnership*, a leadership organization governed by representatives of business, government, institutional, and community constituencies, has been active in planning and project coordination activities associated with the development and improvement of the downtown area. In April 2003, the Partnership published *Center City Camden: The Economic Engine of Camden's Revitalization*. Subsequently, the Partnership served as facilitator for the completion of a downtown Camden strategic revitalization plan, published in March 2004.

*The Reinvestment Fund (TRF)*, a financial intermediary that builds wealth and opportunity for low-wealth communities and low- and moderate-income individuals through the promotion of socially and environmentally responsible development, has provided financing for many affordable housing and community development ventures in Camden neighborhoods. With funding support from the Ford Foundation and DCA, TRF developed a data-based framework for investments in Camden and is assisting the City and community-based organizations with redevelopment planning and development financing.

*Developers and Service Providers*, including nonprofit and for-profit institutions, service agencies, development companies, and community development corporations, attract investment and generate development in many Camden neighborhoods, as described in the Action Plan.

## **Chapter 4: Action Plan**

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## **Introduction**

The Action Plan section of the *Consolidated Plan* documents the activities that the City of Camden proposes to undertake to accomplish the goals established in the Strategic Plan. These activities also reflect the City's housing and community development priorities, as described in the Strategic Plan.

The Action Plan contains a summary description of the major programs to be implemented during the coming year and a list of organizations selected through a competitive process to receive funding for eligible activities during the current program year. Names of organizations proposed to receive funding in program year 2005-06 were published in the first draft of the *Proposed Consolidated Plan* in March 2005 as well as in the second draft of the *Proposed Consolidated Plan* in April 2005. The Action Plan also outlines the activities to be funded through the Housing Opportunities for Persons With AIDS (HOPWA) program and a preliminary budget for the City's housing and community development activities.

## **Funding Approach**

### **Annual Grants Seminar**

The City has awarded CDBG, HOME, and ESG funding to nonprofit subrecipient organizations through a competitive Request For Proposals (RFP) process conducted by the Bureau of Grants Management. The process begins with an Annual Grants Seminar at which information about the *Consolidated Plan* and the RFP is presented to interested citizens.

The Annual Grants Seminar for the coming program year was held on October 28, 2004 at Rutgers University. Presentation items included the following.

- Overview of Five-Year Plan Process, Citizen Participation Opportunities, Projected Funding Levels, and RFP Release Date.
- Five-Year Plan/Annual Plan Process and Events.
- Program Category Profiles: CDBG, HOME, ESG. HOPWA.
- Report on Monitoring Issues.
- New Camden MSA - HOPWA Strategy Plan Coordination.
- Status of IDIS System and IDIS Highlights.
- Early Submission for Proposal Completeness Review and Proposal Descriptions.

### **Request For Proposals**

The next step in the process is the publication of a Request For Proposals. For the coming program year, an RFP was issued on December 18, 2004, with a proposal submission deadline of January 27, 2005. Through this RFP, proposals for the following activities are to be considered for funding during the coming program year.

#### **CDBG-Funded Activities**

- Public Services
  - 1) Child Day Care
  - 2) Youth Education and Recreation
  - 3) Employment Skills and Training
  - 4) General Health Services
  - 5) Substance Abuse Counseling and Treatment for Youth
  - 6) Comprehensive Housing Counseling Services
- Economic Development
- Public Facilities

#### **HOME-Funded Activities**

- Housing Rehabilitation for sale to low- and moderate-income families.
- New Construction of housing for sale to low- and moderate-income families.

- Acquisition of property connected to a proposed HOME-funded activity.
- Site Improvements related to a proposed HOME-funded activity.
- Pre-development activities connected with a proposed HOME-funded venture that produces HOME-funded units within 24 months of award.

### **ESG-Funded Activities**

- Prevention of Homelessness.
- Essential Services.
- Operation of Winter Homeless Shelters.
- Rehabilitation of Homeless Shelters.

The RFP included a requirement that each proposal submitted identify one or more community development needs (e.g., Rental Housing/Large Families, Homeownership Housing and other categories described in the Housing and Homeless Needs Assessment and Housing Market Analysis of the *Consolidated Plan*). The RFP also included a summary of activities recommended for Key Neighborhood Opportunity Areas and Key Employment Opportunity Areas delineated in the Strategic Revitalization Plan (described in the Strategic Plan section of this *Consolidated Plan*) and a statement that priority consideration would be given to proposals that are consistent with activities recommended for these target areas.

### **Activities Funded in 2004-05 Program Year**

Activities in the 2004-05 program year include subrecipient activities selected for funding through the RFP process, as well as programs and services administered “in-house” by municipal agencies. These activities are summarized on the following pages.

## **Housing Production**

Housing production activities address Camden's housing affordability crisis through new construction and vacant structure rehabilitation activities that result in the creation of new affordable housing units.

- *RiverView Homes*. Construction of a 16-unit apartment building at 9<sup>th</sup> and Erie Streets by Camden Lutheran Housing, Inc.
- *Housing Rehabilitation for Homeownership*. Rehabilitation of seven homes by St. Joseph's Carpenters Society, as part of a housing venture consisting of 45 rehabilitated units and five units of new construction in Census tracts 6011, 6012, and 6013.
- *New Construction for Homeownership*. Two ventures by Metro Habitat for Humanity: the construction of two new single-family homes on South 6<sup>th</sup> Street, and demolition and new construction to create an accessible owner-occupied housing unit at 466 North 36<sup>th</sup> Street for occupancy by a family that includes a person with physical disabilities.

## **Housing Preservation**

Housing preservation activities consist of programs and services associated with the city's existing housing stock: occupied houses or houses available for purchase. These activities are designed to stabilize and improve Camden's existing housing stock, to support the upgrading of occupied housing, particularly housing occupied by elderly persons, and to assist prospective buyers of for-sale houses in Camden through counseling and financial assistance.

The first four of the following housing preservation programs are administered by the City's Division of Housing Services.

- *Emergency Repair Program.* The Emergency Repair Program provides grants of up to \$4,000 to support the cost of addressing roofing, plumbing, electrical, heating, sewer, and structural repair emergencies in owner-occupied homes. Priority is given to seniors who have not previously received assistance and to housing emergencies that pose an imminent hazard.
- *Housing Assistance Program.* The Housing Assistance Program provides financing to enable homeowner-occupants to complete home repairs and lead paint abatement as needed to comply with city code standards. Financing (up to \$25,000) is made available in the form of a deferred loan requiring the recording of a mortgage lien against the property. Each year, the Division of Housing Services offers the Housing Program in a different group of selected neighborhoods. In the 2004-05 program, the Fairview, Morgan Village, Waterfront South, and Cramer Hill neighborhoods are targeted for the program. outreach activities.
- *First Time Homebuyers Program.* The First Time Homebuyers Program provides grants of \$2,500 to assist qualified first-time homebuyers in funding down payment and closing costs.
- *Housing Counseling Services.* Neighborhood Housing Services of Camden provides housing counseling services for up to eighteen months through an approach which includes credit counseling, financial planning, delinquency counseling, and post-counseling sessions. HOME funding is being used to support counseling services for 50 residents as part of an overall service plan that will benefit 200 residents.
- *Lead-Based Paint Abatement.* Through the Camden County Council on Economic Opportunity's Educational and Relocation Program, services are to be provided to approximately ten families occupying houses to receive treatment through the City's Lead Intervention for Children at Risk (LICAR).

## **Relocation**

CDBG funding is used on a limited basis to support relocation activities, primarily to assist residents in moving out of deteriorated and/or dangerous housing into decent affordable housing in the same neighborhood or elsewhere in the city or region.

- *Lester/Gordon Terrace Relocation Services.* Residents of approximately 40 private, owner-occupied properties are receiving assistance in moving out of a small residential area adjacent to a densely developed industrial district characterized by a high level of blighting influences.
- *Public Services/Subrecipients.* In the current year, seven nonprofit organizations are receiving CDBG funding to provide programs and supportive services to eligible residents.

### **Boys & Girls Club of Camden County**

Support for Project Learn, which benefits 175 youth by providing tutoring, cultural, historical education and recreation programs and services.

### **Camden Neighborhood Renaissance**

Services to approximately 200 youth in ten census tracts, through a program designed to reduce substance abuse through drug education and the arts.

### **LAEDA**

As part of the Entrepreneurial Development Training Project, conducting training classes to assist individuals in becoming business owners.

### **Puerto Rican Unity for Progress**

Support for operations and services benefiting 120 youth and at least 40 parents, to include after-school homework assistance, computer literacy training, work readiness training, violence prevention training, education and cultural field trips, parent/child time sharing, and other activities.

Support for a senior community service employment program, to provide training and job placement for a citywide target population of 146 Camden residents aged 55 and older.

### **Respond, Inc.**

Support for outreach and referral services for senior Camden residents, made available at the Linden Adult Day Care Center.

### **Rutgers University Center for Children & Childhood Studies**

Support for Rutgers' childhood literacy training initiative and Abbott Pre-school and Outreach Registration Initiative, part of the Camden Campaign for Children Literacy, which targets services to 1,314 children throughout the city.

### **Sikora Center, Inc.**

Outpatient drug treatment, mental health, case management, and family support services for up to 100 women, through treatment sessions up to five days a week for a minimum of three hours a day.

### **Public Services/Department of Health & Human Services**

The City's Department of Health and Human Services is receiving CDBG funding to support the administration of the following eighteen public service program activities:

1. Afterschool;
2. Billiards Club;
3. Bowling Club;
4. Dancing to Fitness Workshop;
5. Emergency Cooling Program;
6. Fashion Show;
7. Field Trip Admission;
8. Halloween Initiative;
9. Keeping a Senior Warm & Safe Program;
10. Older American Month Health and Safety Fair;
11. Program Participant Award;
12. Soap Box Derby;
13. Senior Field Trips;
14. Senior Tennis Club;

15. Swimming Club;
16. Youth Baseball;
17. Youth Basketball; and
18. Youth Football & Cheerleading.

## **Public Facilities**

CDBG funding is supporting the completion of five public facilities projects during the 2004-05 program year.

### **Fairview Historic Society**

Purchase and installation of benches, trash receptacles, planters, and banners in Yorkship Square retail commercial area.

### **North Camden Pool**

Facility renovation, to include resurfacing of pool area and installation of concrete deck, guard stands, and plumbing system.

### **Staley Park, Phase II**

Upgrading of park, to include baseball field lighting and amenities.

### **Streetscapes & Sidewalks, Phase II**

Streetscape improvements for city schools and hospitals, to include sidewalk installation and construction of curb cuts to provide access for the disabled, as well as the construction and renovation of private and nonprofit facilities.

### **Walt Whitman Arts Center**

Reconstruction of Federal Street storefront for use as classroom, studio, and performance space.

## **Homeless and Special-Needs Housing**

The activities described in this section are designed to respond to the priority of developing and providing more emergency, transitional and permanent housing for homeless people and other low-income people with specialized housing and services needs. Fiscal Year 2004-2005 resources support housing development and program operations with service delivery and rental assistance. This section also describes the expenditures of Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) funds.

### **Emergency Shelter Grant Financing**

The Camden City Department of Health and Human Services (HHS) administers the Emergency Shelter Grant (ESG) that is a major funding source for the provision of emergency housing and shelter-related support service. The ESG is allocated to the City as a federal entitlement program.

In Program Year 2005-2006, the proposed usage of ESG funds remains to support the City's array of homeless prevention, shelter and support services, in addition to leveraging local operating and available state funding for emergency homeless housing.

### **Homelessness Prevention**

The City continues to fund and manage activities designed to prevent low-income individuals and families with children from becoming homeless. These efforts are directed at persons who are "at risk" of homelessness. HHS manages several Homeless Prevention Programs designed to provide assistance with security deposits, delinquent rent, mortgage, utility and real estate tax payments for households in imminent danger of homelessness. This activity is funded with federal ESG funds.

### **Homeless Supportive Services**

The City plans to continue to fund supportive services. A supportive services program is a required component of any homeless housing program for homeless persons with disabilities. These services may include (but are not limited to) physical/mental health care; case management; permanent housing placement or referral; drug/alcohol abuse treatment or counseling; and assistance in gaining access to local, state and federal government benefits and services. The City has prioritized the provision of enhanced case management to support the transition of homeless persons to stability and greater independence.

### **Operations of Winter Homeless Shelter**

Emergency shelter housing continues to be provided to individuals and families referred by the County Board of Social Services. A Code Blue Emergency Shelter for homeless

males in the City is operated by Respond PATH in North Camden.

### **Operations of Homeless Shelter**

Volunteers of America's Anna Sample House is the Emergency Shelter for homeless women and families.

### **Rehabilitation of Homeless Shelters**

The City will continue to support the ongoing repairs and rehabilitation of existing and new emergency shelter facilities to maintain compliance with local, state and federal housing quality standards and code requirements.

### **Administration**

The City will continue to fund the ongoing planning, operating and administrative costs of managing and/or supporting the delineated array of housing and supportive service programs assisting Camden City's homeless population.

### **Housing Opportunities for Persons With AIDS (HOPWA)**

HOPWA funding is provided to the City based on its AIDS caseload compared to the rest of the nation. The HOPWA program is operated in coordination with local Ryan White Care Act funds in designing HOPWA-funded housing programs for persons with HIV/AIDS.

The administration of the HOPWA grant will be a joint effort of the City of Camden and the State Department of Community Affairs (DCA). The funding will be allocated to following activities: administration, case management services and rental assistance.

### **Senior Services**

An array of services designed to support housing needs, security, socialization and maintenance of healthy lifestyles will continue to be funded assisting Camden City's low and moderate income elderly population.

### **Economic Development**

To complement the above activities, the City supports economic development programs and services designed to strengthen neighborhood retail services, stabilize neighborhood business districts, promote small business development and expansion, and maximize job opportunities associated with neighborhood-based businesses. In 2003, the Camden Redevelopment Agency created an Office of Economic Development to serve as the City's centralized point of information, financing, and services in support of downtown and neighborhood economic development.

## **Urban Enterprise Zone (UEZ)**

Resources available through the Urban Enterprise Zone Program are used to complement the CDBG- and HOME-funded community development activities described above. The Camden UEZ is one of the original ten zones established by the New Jersey Legislature to help stimulate new economic activity and reduce unemployment by providing incentives to attract businesses to occupy existing retail space or develop new retail facilities. Over the last twenty years 5,500 jobs have been created and \$750,000,000 in total revenue has been invested within Camden's UEZ.

Benefits available to businesses in the UEZ include the following.

- For "in person" purchases, reduction of state sales tax from six percent to three percent;
- Sales tax exemptions for purchases of materials and personal property;
- A one-time corporate tax credit for the hiring of a Camden resident previously unemployed or dependent upon public assistance for at least 90 days;
- Subsidized unemployment insurance costs for certain new employees;
- An incentive tax credit of 8 percent for capital investment within the Zone;
- Priority consideration for financial assistance from the New Jersey Local Development Financing Fund and Job Training Program; and
- Eligibility for low- and no-interest loans, loan guarantees, equity investment, and technical assistance, available through the New Jersey Economic Authority.

## **Financial Assistance to Small Businesses**

A major impediment to small business owners is the lack of financial resources to support startup, expansion, or improvement costs. The Camden UEZ program has applied to the New Jersey Urban Enterprise Zone Authority for \$250,000 to support the administration of two Main Street New Jersey Programs and to respond to small business assistance needs such as working capital, fit up costs, façade improvements, and credit enhancement. An application for additional funding of \$200,000 to support these activities is being submitted during the 2004-05 program year.

## **Site Location Assistance**

In 2004, the Camden Urban Enterprise Zone office conducted an extensive inventory of all 31 neighborhood commercial corridors within the City. The purpose of this exercise was to identify those neighborhood commercial districts that presented the best commercial investment opportunities over the next three years, based on a combination of factors, including the corridor's physical condition, store vacancies, types of stores present, and the near term residential investment activity.

After a review of the data, variables were weighted and the 31 neighborhood commercial districts were rank ordered from strongest to weakest, based on the above criteria. Based

on this ranking, five to ten commercial districts were targeted as the areas with strongest potential to attract investment.

Within these targeted commercial corridors, CRA will assist existing business owners and prospective entrepreneurs in identifying available commercial space, with the objective of filling vacant stores with active and viable businesses as quickly as possible. To support this activity, UEZ funding will be made available as forgivable loans to assist with store fit out, façade improvements or equipment purchase.

### **Municipal Services Assistance**

Small business owners consistently ask for CRA assistance in addressing municipal services issues, including licensing, public safety, and sanitation. To respond to these concerns systematically, the Camden UEZ office will hold bimonthly Business Roundtable Meetings throughout the City, with business leaders and small business owners/operators. This forum will permit business owners/operators to relay their municipal service concerns directly to appropriate municipal officials.

### **Annual Operating Costs**

The *Consolidated Plan* budget includes funding for the administration of the City's CDBG, HOME, and ESG programs. Administrative costs are eligible expenses associated with the execution of the program activities described above. Administrative activities include program planning, management, coordination, monitoring, evaluation, and public information.

The establishment of the Camden Redevelopment Agency as the City of Camden's center for development information, financing, and services is expected to limit operating costs through consolidation of development-related administrative responsibilities in a single operating entity. HUD's authorization of the return of Housing Authority of the City of Camden (HACC) leadership to a local Board of Commissioners in 2004 is anticipated to further improve coordination between City and HACC and to provide opportunities for more efficient administration and management.

## **Neighborhood Planning and Development by Area**

### **Neighborhood Plans**

The City has established as policy goal of completing strategic neighborhood plans for each of the city's twenty neighborhoods, in order to provide a rational policy framework and road map for neighborhood planning activities throughout the city. The Department's Division of Planning and Zoning serves as the lead governmental entity for the production of neighborhood plans. The neighborhood planning process is designed to provide residents, institutions, and other stakeholders who live, work, and play in these areas with technical and capacity building assistance to prepare for future targeted investment initiatives.

The City's neighborhood planning approach is a consensus building, citizen participatory driven process that includes the following steps:

- Collect Information;
- Define Problems;
- Set Goals;
- Devise Strategies;
- Design Implementation; and
- Monitor, Evaluate and Update Plan.

The final product of this participatory process is a neighborhood plan that incorporates, but is not limited to the following eight policy/focus areas:

- Land Use;
- Zoning;
- Housing;
- Economic Development;
- Public Safety;
- Parks and Open Spaces;
- Transportation;
- Utilities; and
- Plan Implementation.

The neighborhood plan will be used as a "blueprint" by community residents to decide the social, physical and economic development of the neighborhood; to assist government agencies in scoping, coordinating and executing infrastructure improvements and development projects; to serve as a marketing tool to seek potential funding opportunities and leverage existing resources; and to be used as a guide for governmental agencies to review development proposals.

Priority in neighborhood planning is being given to Fairview, a neighborhood that is designated as a Key Opportunity Area, and to twelve neighborhoods that are designated as transition/future development areas in the Strategic Revitalization Plan: North Camden

(including Cooper Poynt and Pyne Poynt), Whitman Park, Liberty Park, Centerville, Morgan Village, Gateway, Lanning Square West, Lanning Square/Cooper Plaza, Bergen Square, Cooper Grant, and Marlton.

The Department of Development and Planning's Neighborhood Planning Policy is reprinted in the Appendix.

## **Redevelopment Plans**

The City is currently pursuing a goal of creating redevelopment plans for all Camden neighborhoods in order to guide property acquisition and real estate development activities, as well as to facilitate property acquisition through the eminent domain process. The status of redevelopment planning activities is summarized below.

### **North Camden and Central Camden**

*Cooper Poynt.* Redevelopment plan completed for part of area in 1994.

*Pyne Poynt.* Redevelopment plan completed for part of area (North Gateway) in 1980s.

*Cooper Grant.* Redevelopment plan completed in 2005.

*Central Waterfront.*

*Central Business District.* One-third to one-half of these areas covered by downtown redevelopment study and plan (approved by Planning Board).

Redevelopment plan for remainder of Central Waterfront presented to City Council in January 2005.

Redevelopment plan for Cooper Plaza reviewed by Planning Board in February 2005.

*Lanning Square.* Redevelopment plan expected to be reviewed by Planning Board in May 2005.

*Bergen Square.* Redevelopment plan approved by Planning Board in December.

*Central Gateway.* Redevelopment plan expected to be reviewed by Planning Board in June 2005.

## **East Camden**

### *Cramer Hill/Pavonia*

*Cramer Hill/Biedman.* Neighborhood plan approved by Planning Board but not by Council.

Redevelopment plan adopted by Council in 2004.

*Rosedale.* Redevelopment plan for a portion of Rosedale completed in 1989.

Redevelopment plan for entire Rosedale area expected to be reviewed by Planning Board in October 2005.

*Dudley.* Dudley-Arlo redevelopment plan completed in 1995.

Redevelopment plan for entire Dudley area scheduled for completion by May 2005.

*Marlton.* Redevelopment plan expected to be reviewed by Planning Board in April, 2005

*Stockton.* Redevelopment plan for western portion of area completed in 1995.

Redevelopment plan for eastern portion of area scheduled to be completed by end of 2005.

## **South Camden**

*Parkside.* Redevelopment plan completed in 2003.

*Liberty Park.* Redevelopment plan expected to be reviewed by Planning Board in July 2005.

*Centerville.* Redevelopment plan completed in 2003.

*Morgan Village.* Redevelopment study under way.

*Fairview.* Redevelopment plan completed in 2002.

*Waterfront South.* Redevelopment plan completed in 1999.

## **Neighborhood Development by Area**

### **North Camden and Central Camden**

#### ***Cooper Poynt***

In 2004, the ERB approved \$1.5 million in financing to support the development of temporary and permanent parking north of the Benjamin Franklin bridge by CRA and Coopers Ferry Development Association. In 2004, the ERB also approved \$392,500 in financing to support the development of a 40,000 square foot distribution facility at Erie and Second Streets for Von Morris Corporation (a manufacturer of fixtures).

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

With CDBG funding support in 2004-05, Puerto Rican Unity for Progress conducted youth services programs benefiting young people in the Cooper Poynt, Pyne Poynt, Central Business District, and Lanning Square areas.

#### ***Pyne Poynt***

In the 2004-05 program year, HOME funding was provided to Camden Lutheran Housing to support the 16-unit RiverView Homes venture at 9<sup>th</sup> and Erie Streets.

CDBG funding support in the 2004-05 program year was provided for the renovation of the North Camden Pool facility.

With CDBG funding support in 2004-05, Puerto Rican Unity for Progress conducted youth services programs benefiting young people in the Cooper Poynt, Pyne Poynt, Central Business District, and Lanning Square areas.

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

#### ***Cooper Grant***

In 2004, the ERB approved \$1.5 million in financing to support the development of 28 new market rate houses in the historic district of North Front Street between Linden and Penn Streets, developed by a joint venture partnership between Pennrose Properties and Cooper Grant Neighborhood Association. HMFA allocated \$1.4 million in subsidy funds through HMFA's Homeownership Incentive Fund (HIF) and a construction loan of more than \$1.6 million to finance this venture. Sales prices are anticipated to range from \$93,000 to \$130,000.

### ***Central Waterfront***

The conversion of the former Nipper Building into the Victor was completed in 2003. This \$60 million rehabilitation venture produced 341 luxury loft apartments in a long-vacant 550,000 square foot former industrial building.

In 2003, the ERB approved \$25 million in financing to support the expansion of the New Jersey Aquarium, a \$57 million venture involving the development of more than 70,000 square feet of new space and the addition of more than fifty new exhibits.

In 2004, the ERB approved a \$3.9 million recoverable grant to assist CRA in developing temporary parking on Central Waterfront sites planned for subsequent sale to developers.

In 2004, the ERB approved \$1.2 million in financing to support the extension of Market Street, Cooper Street, and Riverside Drive, as well as other infrastructure improvements, in order to establish stronger connections between the Central Business District and Central Waterfront areas.

In 2004, the ERB approved a \$1 million equity investment in the first phase of the Waterfront Technology Center, the development of a 100,000 square foot building on Federal Street between Delaware and Third Streets. The Center is designed to provide flexible space for high technology firms as part of a plan to establish a “Center City High Tech District.”

### ***Central Business District***

In 2003, the ERB approved an \$800,000 loan to El Centro Comunal Borincano Day Care Center to help finance the construction of a new 16,000 square foot child care center at Fifth Street and Martin Luther King Boulevard.

In 2004, the ERB approved \$1 million in funding to support the relocation and expansion of CAMCare at a new site located at 817 Federal Street. Additional funding for this \$10 million venture was provided by the Delaware River Port Authority and PNC Bank.

In 2004, the ERB also approved a \$3.5 million grant to support the construction of a 278,000 square foot Camden County College facility at Broadway and Cooper Street.

In 2004, the ERB approved a \$1 million public purpose grant to Settlement Music School in support of building renovations to create a Market Street branch.

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

With CDBG funding support in 2004-05, Puerto Rican Unity for Progress conducted youth services programs benefiting young people in the Cooper Poynt, Pyne Poynt, Central Business District, and Lanning Square areas.

### ***Lanning Square and Bergen Square***

In the 2004-05 program year, HOME funding was awarded to Metro Habitat for Humanity to support the new construction of two homes on South 6<sup>th</sup> Street.

In 2004, the State Assembly approved the New Jersey Historic Trust's recommendation to award \$460,513 to support the restoration of the Carnegie Library at Broadway and Line Street.

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

With CDBG funding support in 2004-05, Puerto Rican Unity for Progress conducted youth services programs benefiting young people in the Cooper Poynt, Pyne Poynt, Central Business District, and Lanning Square areas.

In 2003, CRA issued a combined Request For Proposals and Request For Qualifications to select a developer to propose plans for buying existing structures and land, relocating tenants where applicable, and renovating and/or removing and replacing existing structures and other infrastructure with new construction in Lanning Square and Bergen Square. Goals identified for the RFQ/RFP process included revitalizing these two areas as quality urban neighborhoods; developing a mix of residential styles and promoting mixed-income occupancy; setting a high standard for good urban planning and design; reinforcing the historic character of the neighborhoods through preservation of existing properties where possible; generating revenues and tax ratables for the City; removing blight and eliminating associated health and safety hazards. The RFQ/RFP encouraged developers to partner with local housing and economic development non-profit organizations in order to make best use of local expertise and to maximize community participation opportunities.

In 2004, the ERB approved \$12.3 million in financing to Cooper Health System, in support of a \$23 million development venture to expand hospital facilities and improve the campus environment.

### **East Camden**

#### ***Cramer Hill/Pavonia***

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

### ***Cramer Hill/Biedman***

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

### ***Rosedale***

Metro Habitat for Humanity received HOME funding in the 2004-05 program year to construct a single-family home at 466 North 36<sup>th</sup> Street, for a low- and moderate- income family that includes a member with physical disabilities.

In the 2004-05 program year, HOME funding was made available to St. Joseph's Carpenter Society to support housing rehabilitation and new construction activities in Dudley, Marlton, Rosedale, and Stockton.

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

### ***Dudley***

The former Westfield Acres site is the location of Baldwin's Run, a HOPE VI venture by HACC, Pennrose Properties and St. Joseph's Carpenter Society consisting of 516 units of new and rehabilitated housing.

In the 2004-05 program year, HOME funding was made available to St. Joseph's Carpenter Society to support the fifty-unit Community Links III venture, through which single-family housing rehabilitation and new construction will be completed in Rosedale/Dudley, Stockton and Marlton.

CDBG funds were provided to Walt Whitman Arts Center in the 2004-05 program year to support the renovation of 2808 Federal Street for use as classroom, studio, and performance area space.

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

### ***Marlton***

The 253-unit McGuire Gardens HOPE VI development was completed in 2002. This venture, one of the first to receive HOPE VI funding, consists of 75 new homes and 178 rehabilitated homes on a public housing site constructed in 1954.

In the 2004-05 program year, HOME funding was made available to St. Joseph's Carpenter Society to support the 50-unit Community Links III venture, through which single-family housing rehabilitation and new construction will be completed in Rosedale/Dudley, Stockton and Marlton.

In 2004, the ERB approved a \$100,000 pre-development recoverable grant to Cathedral Soup Kitchen to support expenses associated with the development of a new facility at 1514 Federal Street.

### ***Stockton***

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

In the 2004-05 program year, HOME funding was made available to St. Joseph's Carpenter Society to support the 50-unit Community Links III venture, through which single-family housing rehabilitation and new construction will be completed in Rosedale/Dudley, Stockton and Marlton

### **South Camden**

#### ***Parkside***

CDBG funding in the 2004-05 program year was provided to the Boys & Girls Club of Camden County to support the operation of Project Learn, which provides education and recreational opportunities to 175 young people.

In 2003, the ERB approved \$4.5 million in financing to support the development of a replacement facility for Our Lady of Lourdes' School of Nursing and an expansion of the Emergency Department, a \$53 million venture.

In 2003, the ERB approved \$395,825 in financing to Parkside Business and Community Partnership in support of Park Boulevard Phase II, a 22-unit mixed-income sales housing development venture involving the acquisition and rehabilitation of vacant residential properties.

Faison Mews, the reconstruction of two apartment buildings into 51 one-bedroom senior apartments.

### ***Whitman Park***

In 2004, HMFA approved financing for the Ferry Plaza Senior Housing venture consisting of the redevelopment of a vacant office building into 74 one-bedroom units and 12 two-bedroom units. Other amenities are to include a wellness/fitness center, a library/computer room, and a multi-purpose community center with kitchen.

### ***Liberty Park***

The Camden County Council on Economic Opportunity received HOME funding in the 2004-05 program year to support education and relocation services for approximately ten families being relocated from properties in Liberty Park and Centerville, in connection with the City's Lead Abatement Program.

In 2004, the ERB approved \$500,000 in financing to support the construction of a Learning and Services Center at the Liberty Park Town Homes, being undertaken in collaboration with Liberty Park Neighborhood Association and Camden County College.

### ***Centerville***

In 2001, the Ingerman Group completed the first phase of Chelton Terrace on the site of a public housing development constructed in 1953 and demolished in 2000. First-phase development consisted of 66 public housing rental units and a community building that includes a leasing and management office, maintenance office, resident council offices, and a meeting room. In mid-2004, construction began on the second phase of Chelton Terrace, consisting of 101 public housing family rental units. A third phase of development will provide twenty rental units for low-income seniors.

In the 2004-05 program year, the Department of Development and Planning's Division of Capital Improvements received CDBG funding to support the Staley Park Phase I improvement project, to upgrade the park's baseball field, lighting, and amenities.

The Camden County Council on Economic Opportunity received HOME funding in the 2004-05 program year to support education and relocation services for approximately ten families being relocated from properties in Liberty Park and Centerville, in connection with the City's Lead Abatement Program.

In 2004, the ERB approved a \$5 million grant to CRA to support the cost of infrastructure improvements associated with the \$142.1 million Centerville HOPE VI venture.

HMFA is providing financing for of the Antioch Manor venture, a 64-unit senior development consisting of one- and two-bedroom apartments within a three-story, mid-rise building along with a health care suite for social service providers. Social services available to residents will include mental health counseling, substance abuse programs and counseling, transportation, legal advocacy, domestic violence counseling, and a host

of medical services provided through Camden County Department of Health and Human Services. This venture is being developed by the Ingerman Group in conjunction with Antioch Baptist Church.

### ***Morgan Village***

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

### ***Fairview***

In 2004, the ERB approved a \$1.6 million infrastructure grant to CRA and CFDA to support streetscape improvement associated with the first phase of the Yorkship Square Neighborhood Rehabilitation project, which involves the rehabilitation of 72 homeowner and rental housing units in six buildings.

In 2004, the ERB approved \$791,694 in financing to support the improvement of parking courts and other infrastructure in Fairview.

A Balanced Housing Neighborhood Preservation grant of \$2,281,756 was awarded for the redevelopment of Fairview Village, a 71-unit rental venture involving the rehabilitation of existing buildings in Yorkship Village. Social services to be provided as part of the area redevelopment plan include a youth advocacy health program, a senior citizen wellness program and a life skills training program.

CDBG funding in the 2004-05 program year was made available to Fairview Historical Society to support the installation of streetscape improvements in the retail commercial area of Yorkship Square.

Education and arts programs for young people were supported with CDBG funding for Camden Neighborhood Renaissance, a community organization dedicated to youth and the elimination of drug activity.

In the 2004-05 program year, ESG funds were provided to support the conversion of a community center into an emergency shelter, operated by the Department of Health and Human Services, for victims for fire, abrupt displacement, and/or unforeseen hardships.

### ***Waterfront South***

CDBG funding in the 2004-05 program year supported the acquisition of property and the relocation of residents in the blighted Lester/Gordon Terraces area.

In 2004, the ERB approved \$2 million to CRA to support acquisition, relocation activities and the demolition of residential and commercial structures in the Terraces neighborhood.

In 2004, the Department of Community Affairs awarded Camden City \$541,000 in Neighborhood Preservation Balanced Housing grant funding for the Ferry/Winslow venture, through which existing vacant row homes will be rehabilitated to produce eight units of homeownership housing.

## **HOME Program Affordability Guidelines**

HUD regulations provide that eligibility for housing units assisted with HOME funds be limited to low and very low-income families for a specified period. The term of affordability is linked to the level of HOME investment unit, as follows.

<b>HOME Investment Per Unit</b>	<b>Length of Affordability Period</b>
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years
New construction rental housing	20 years
Refinancing of rental housing	15 years

Resale or recapture provisions apply to any HOME-assisted housing unit sold during the affordability period for occupancy exceeding HOME income limits. The HOME affordability period carries over to the new owner of a HOME-assisted property for the remainder of the affordability period.

The City of Camden monitors HOME-assisted housing to ensure compliance with HUD regulations throughout the affordability period.

## **HOME Program Timetable**

The City anticipates that HOME funds will be used to support program activities based on the following timetable.

*Housing Production:* Activities identified and funds obligated in Fiscal Year 2005-2006.

*Homeownership and Housing Preservation:* Activities identified and funds obligated in Fiscal Year 2005-2006.

*Homeless and Special Needs Housing:* Activities identified and funds obligated in Fiscal Year 2005-2006.

*Administration and Program Delivery:* Funds spent in Fiscal Year 2005-2006.



## **Chapter 5: Certifications and Form 424**

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## **Chapter 6: Budget**

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## **Anticipated Budgetary Resources**

The City anticipates using federal funding obtained through the Community Development Block Grant, HOME, Emergency Shelter Grant and HOPWA programs to leverage funding from other sources, including the Economic Recovery Board for Camden, New Jersey Department of Community Affairs, New Jersey Housing and Mortgage Finance Agency, private lenders, and other sources.

### **Community Development Block Grant**

The Community Development Block Grant is the source of most funding for Camden's housing and community development activities. Each year, the City receives notification of the amount of CDBG funding to be allocated to Camden and prepares the *Consolidated Plan* as Camden's application for this funding. The City will receive \$3,219,950 in CDBG entitlement funds in Fiscal Year 2005-06. This amount is \$276,050 less than the Fiscal 2004-2005 entitlement.

CDBG funds are used to support a wide range of activities, including housing rehabilitation and new construction, housing preservation, housing counseling, human services programs, and public facilities improvement projects. CDBG funds must be used for activities that benefit low- and moderate-income persons. In order to be supported with CDBG funding, an activity must meet HUD eligibility and fundability requirements, as well as other requirements, including environmental review and clearance, Minority Business Enterprise/Woman Business Enterprise/Disabled Business Enterprise (MBE/WBE/DBE) requirements, and Section 3 requirements.

### **HOME**

The HOME Investment Partnership program (HOME), created by the federal government for implementation beginning in federal fiscal year 1992, makes funds available which the City may use for the development of affordable housing and the provision of rental assistance. In Fiscal Year 2005-2006, the City anticipates receiving \$1,203,829 in HOME funds. This amount is \$56,998 less than the Fiscal Year 2004-2005 HOME grant award.

HUD regulations require that matching funds be provided in order to gain access to HOME funds. CDBG funds and funding to HOME-supported activities from other sources may be used to provide this match.

### **Emergency Shelter Grant**

A major source for the provision of shelter housing for homeless people and others is the Emergency Shelter Grant (ESG), awarded to the City on an entitlement basis. In Camden, ESG funding is used to support a range of programs and services operated by the City's Health and Human Services Department and nonprofit subrecipient organizations. In

Fiscal Year 2005-2006, the City expects to receive \$125,265 in ESG funding, \$8,735 less than the Fiscal Year 2004-2005 ESG award.

## **Housing Opportunities for Persons with AIDS**

The Housing Opportunities for Persons With AIDS (HOPWA) program was initiated in federal fiscal year 1992 to provide housing for low- and moderate-income persons living with HIV/AIDS. The 2005-2006 program year is the first in which the City will serve as the lead agency for the Camden metropolitan statistical area tri-county area, which includes Camden, Burlington, and Gloucester counties. In this capacity, the City will develop the HOPWA plan, supervise program design, administer funding for implementation activities, and complete related monitoring and evaluation. Camden's allocation of HOPWA funding in Fiscal Year 2005-2006 is \$628,000.

## **ERB Funds**

The Economic Recovery Board for Camden (ERB) allocates funding for projects that support the goals of the Strategic Revitalization Plan published in 2004. In authorizing the Strategic Revitalization Plan, the ERB stipulated that \$17.5 million of the \$175 million in state funding allocated to municipal rehabilitation and economic recovery activities in Camden be used to support investments in neighborhoods that do not currently have high development potential but that require public capital in order to develop the physical and social infrastructure needed to strengthen neighborhood real estate markets.

## **Low Income Housing Tax Credit**

The City works closely with the New Jersey Housing and Mortgage Finance Agency (NJHMFA) to review and respond to proposals for the use of Low Income Housing Tax Credit investment equity to support affordable rental housing development. Local review of tax credit proposals is especially important because most such proposals require commitments of other funding to complement the proposed tax credit financing.

## **Balanced Housing Program**

Through the Balanced Housing Program, the New Jersey Department of Community Affairs provides "gap" funding to support the development of new homes and the preservation of existing homes for low- and moderate-income residency. Funds are awarded to municipalities during four funding cycles each year.

**Resource Comparison Fiscal Year 2004-2005 and Fiscal Year 2005-2006**

<b>RESOURCES</b>	<b>FY 2004-2005</b>	<b>FY 2005-2006</b>	<b>Increase (Decrease)</b>
Community Development Block Grant	\$ 3,496,000	\$ 3,219,950	(\$ 276,050)
HOME Investment Partnerships	1,260,827	1,203,829	(56,998)
Emergency Shelter Grant	134,000	125,265	(8,735)
HOPWA		628,000	
<b>TOTALS</b>		\$ 5,177,044	

## **Budget Detail**

The table which follows shows the sources and uses of HUD funds, as published in the 2004-2005 *Consolidated Plan* (amendments to the *Consolidated Plan* are not shown). In the *Proposed Consolidated Plan*, sources and uses of funds for the fiscal year 2005-2006 program will be shown.

**Budget Detail**  
**Fiscal Year 2004-2005 and Fiscal Year 2005-2006**

	Fiscal Year 2004-2005					Fiscal Year 2005-2006				
	CDBG	HOME	ESG	HOPWA	Totals	CDBG	HOME	ESG	HOPWA	Totals
<b>Affordable Housing Production</b>										
Camden Lutheran Housing/RiverView Homes	\$223,492.00				\$223,492.00					
Metro Habitat for Humanity/South Sixth Street Homes		\$66,030.00			\$66,030.00					
Metro Habitat for Humanity/North 36th Street Accessible Home		\$23,750.00			\$23,750.00					
St. Joseph's Carpenter Society/East Camden/Liberty Park		\$175,000.00			\$175,000.00		\$200,000.00			\$200,000.00
Oasis Development Corporation							\$100,000.00			\$100,000.00
<i>Subtotal</i>	<i>\$223,492.00</i>	<i>\$264,780.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$488,272.00</i>	<i>\$0.00</i>	<i>\$300,000.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$300,000.00</i>
<b>Homeownership and Housing Preservation</b>										
<i>Home Repair and Improvement</i>										
Emergency Repair Program	\$300,000.00				\$300,000.00	\$50,000.00				\$50,000.00
Housing Assistance Program		\$206,472.00			\$206,472.00		\$500,000.00			\$500,000.00
Rehabilitation Services						\$247,967.50				\$247,967.50
Walt Whitman Homes							\$133,446.10			\$133,466.10
<b>Home Buyer Assistance</b>										
First Time Homebuyers Program		\$300,000.00			\$300,000.00		\$150,000.00			\$150,000.00
Neighborhood Housing Services		\$60,000.00			\$60,000.00					
<i>Subtotal</i>	<i>\$300,000.00</i>	<i>\$566,472.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$866,472.00</i>	<i>\$297,967.50</i>	<i>\$783,446.10</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,081,433.60</i>

	Fiscal Year 2004-2005					Fiscal Year 2005-2006				
	CDBG	HOME	ESG	HOPWA	Totals	CDBG	HOME	ESG	HOPWA	Totals
<b>Public Services</b>										
<b>H &amp; HS-Administered Public Services</b>										
Afterschool	\$36,000.00				\$36,000.00					
Senior Billiards Club	\$7,000.00				\$7,000.00	\$7,000.00				\$7,000.00
Senior Bowling Club	\$13,525.00				\$13,525.00	\$13,500.00				\$13,500.00
Senior Dancing to Fitness Workshop	\$3,500.00				\$3,500.00	\$5,500.00				\$5,500.00
Emergency Cooling Program	\$6,000.00				\$6,000.00	\$4,000.00				\$4,000.00
Fashion Show	\$3,300.00				\$3,300.00	\$4,200.00				\$4,200.00
Field Trip Administration	\$55,000.00				\$55,000.00	\$37,500.00				\$37,500.00
Halloween Initiative	\$10,000.00				\$10,000.00					
Keeping a Senior Warm and Safe Program	\$7,500.00				\$7,500.00	\$7,500.00				\$7,500.00
Older American Month Health & Safety Fair	\$6,500.00				\$6,500.00	\$8,000.00				\$8,000.00
Program Participant Awards	\$9,400.00				\$9,400.00	\$9,400.00				\$9,400.00
Soap Box Derby	\$6,505.00				\$6,505.00	\$4,400.00				\$4,400.00
Senior Field Trips	\$12,000.00				\$12,000.00	\$1,000.00				\$1,000.00
Senior Tennis Club	\$6,500.00				\$6,500.00					
Swimming Club	\$5,445.00				\$5,445.00					
Youth Baseball	\$8,000.00				\$8,000.00					
Youth Basketball	\$12,000.00				\$12,000.00	\$6,000.00				\$6,000.00
Youth Football & Cheerleading	\$25,225.00				\$25,225.00	\$27,100.00				\$27,100.00
Cultural & Educational Enrichment						\$12,400.00				\$12,400.00
<b>Subtotal H &amp; HS Administered</b>	<b>\$236,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$236,000.00</b>	<b>\$147,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$147,500.00</b>

	Fiscal Year 2004-2005					Fiscal Year 2005-2006				
	CDBG	HOME	ESG	HOPWA	Totals	CDBG	HOME	ESG	HOPWA	Totals
<b>Subrecipient Public Services</b>										
Sikora Center, Inc.	\$46,540.00				\$46,540.00					
Puerto Rican Unity for Progress/Youth Services	\$40,000.00				\$40,000.00	\$40,000.00				\$40,000.00
Puerto Rican Unity for Progress/Senior Services	\$23,750.00				\$23,750.00					
LAEDA	\$20,000.00				\$20,000.00					
Boys & Girls Club	\$92,500.00				\$92,500.00					
Respond, Inc.	\$15,000.00				\$15,000.00					
Camden Neighborhood Renaissance	\$20,610.00				\$20,610.00					
Rutgers University Center for Children & Childhood Studies	\$40,000.00				\$40,000.00					
PRUP Senior Community Services						\$20,000.00				\$20,000.00
Camden Eye Center Screening/Care						\$40,000.00				\$40,000.00
Woodland Community Development Job Readiness						\$20,000.00				\$20,000.00
Boys & Girls of Camden County Project Learn						\$50,000.00				\$50,000.00
ACP Construction Job Readiness						\$30,492.50				\$30,492.50
LAEDA Entrepreneurial Development						\$20,000.00				\$20,000.00
Rutgers Child Care Literacy Training						\$35,000.00				\$35,000.00
CCC OEO Pre-Apprenticeship Training Program						\$50,000.00				\$50,000.00
Genesis Dedicated Dads						\$30,000.00				\$30,000.00
<i>Subtotal Subrecipient</i>	<i>\$288,400.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$288,400.00</i>	<i>\$335,492.50</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$335,492.50</i>
<i>Subtotal Public Services</i>	<i>\$524,400.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$524,400.00</i>	<i>482,992.50</i>				<i>\$482,292.50</i>
<b>Public Facilities</b>										
Fairview Historical Society	\$25,760.00				\$25,760.00					
North Camden Pool	\$325,000.00				\$325,000.00					
Staley Park Phase II	\$320.00				\$320,000.00					

	Fiscal Year 2004-2005					Fiscal Year 2005-2006				
	CDBG	HOME	ESG	HOPWA	Totals	CDBG	HOME	ESG	HOPWA	Totals
Streetscapes and Sidewalks	\$512,159.00				\$512,159.00					
Walt Whitman Arts Center	\$75,000.00				\$75,000.00					
Cathedral Soup Kitchen, Inc./Federal Street Site						\$150,000.00				\$150,000.00
Carnegie Library Historic Preservation						\$250,000.00				\$250,000.00
Streetscape Safety Improvements						\$500,000.00				\$500,000.00
Boys & Girls of Camden County New East C Site						\$145,000.00				\$145,000.00
Park Development Projects						\$500,000.00				\$500,000.00
<i>Subtotal</i>	<i>\$1,257,919.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,257,919.00</i>	<i>\$1,545,000.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,545,000.00</i>
<b>Relocation</b>										
Lester/Gordon Terrace Relocation Services	\$500,000.00				\$500,000.00					
Lester/Gordon Terrace Relocation Services Phase II						\$250,000.00				\$250,000.00
<i>Subtotal</i>	<i>\$500,000.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$500,000.00</i>	<i>\$250,000.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$250,000.00</i>
<b>Lead Hazard Reduction</b>										
Camden County Council on Economic Opportunity		\$80,000.00			\$80,000.00					
<i>Subtotal</i>	<i>\$0.00</i>	<i>\$80,000.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$80,000.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>
<b>Homeless/Special Needs Housing &amp; Services</b>										
H & HS Intake Services			\$13,342.00		\$13,342.00					
H & HS Prevention/Heating Oil			\$5,200.00		\$5,200.00			\$5,579.50		\$5,579.50
H & HS Prevention/Security Deposit			\$15,000.00		\$15,000.00			\$13,500.00		\$13,500.00
H & HS Prevention/Utility Program			\$20,000.00		\$20,000.00			\$18,500.00		\$18,500.00
Respond, Inc. Code Blue Program			\$45,000.00		\$45,000.00			\$43,842.75		\$43,842.75
Catholic Charities Homeless Management								\$13,717.50		\$13,717.50
Sikora, Inc.			\$26,858.00		\$26,858.00					

	Fiscal Year 2004-2005					Fiscal Year 2005-2006				
	CDBG	HOME	ESG	HOPWA	Totals	CDBG	HOME	ESG	HOPWA	Totals
Administration								\$6,263.25		\$6,263.25
<i>Subtotal</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$125,400.00</i>	<i>\$0.00</i>	<i>\$125,400.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>#####</i>	<i>\$0.00</i>	<i>\$101,403.00</i>
<b>Housing Opportunities for Persons with AIDS</b>										
<i>Subtotal</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$657,000</i>	<i>\$657,000</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$628,000</i>	<i>\$628,000</i>
<b>Administration and Program Delivery</b>										
<b>Administration</b>										
CDBG Administration	\$699,200.00				\$699,200.00	\$643,990.00				\$643,990.00
HOME Administration		\$126,083.00			\$126,083.00		\$120,382.90			\$120,382.90
H & HS Administration			\$6,700.00		\$6,700.00					
HOPWA Administration									\$628,000.00	\$628,000.00
<i>City of Camden</i>									\$19,710.00	\$19,710.00
<i>DCA</i>									\$36,210.03	\$36,210.03
<i>Subtotal/Administration</i>	<i>\$699,200.00</i>	<i>\$126,083.00</i>	<i>\$6,700.00</i>	<i>\$0.00</i>	<i>\$831,983.00</i>	<i>\$643,990.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$1,448,292.93</i>
<b>Program Delivery</b>										
Rehabilitation Services	\$214,481.00				\$214,481.00					
H & HS Operations			\$1,900.00		\$1,900.00					
<i>Subtotal/Program Delivery</i>	<i>\$214,481.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>
<i>Subtotal/Administration &amp; Program Delivery</i>	<i>\$918,681.00</i>	<i>\$126,083.00</i>	<i>\$8,600.00</i>		<i>\$1,048,364.00</i>					<i>\$1,448,292.93</i>
<b>TOTAL PROGRAM ACTIVITIES</b>	<b>\$3,496,000.00</b>	<b>\$1,260,827.00</b>	<b>\$134,000.00</b>	<b>\$657,000</b>	<b>\$4,890,827.00</b>	<b>\$3,219,950.00</b>	<b>\$1,203,829.00</b>	<b>\$125,265.00</b>	<b>\$628,000.00</b>	<b>\$5,177,044.00</b>



## **Appendix**

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- Documentation of Citizen Participation Process
- Request For Proposals
- Capital Projects Background Report
- Housing Authority Capital Improvement Plan