



**City of Camden**  
**Mayor Dana Redd's Transition Team**  
**Housing and Homelessness Committee**  
**Recommendations Report**  
**Draft Date: 28 January 2010**

## Executive Summary

**City of Camden: Transition  
Housing and Homelessness Committee**  
*More Housing and Less Homelessness*

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*"The aftermath of non-violence is the creation of the beloved community."*

Martin Luther King, Jr.

### **GOAL STATEMENT:**

The goal of this committee is to better utilize the City of Camden's already existing community investments and regulatory powers as a catalyst to economically, environmentally and socially revive its neighborhoods to specifically address the City's housing needs and to tackle its persistent and chronic problem of homelessness.

### **PREAMBLE:**

The Committee must examine key issues relating to the creation, preservation and invigoration of vital, diverse and sustainable neighborhoods in the City. Issues include:

- streamlining development and leveraging resources for maximum impact;
- planning comprehensively and wisely to achieve safe, decent and healthy neighborhoods in which Camden's families can thrive;
- striking a logical balance between redevelopment and community interests;
- protecting investments that have been made in the City; and
- other themes critical to successful community building.

The goals for Camden are the same for communities throughout all of South Jersey:

- [Quality](#) schools;
- [Safe](#) Neighborhoods;
- [Clean & Safe streets](#) where neighbors interact with each other;
- [Good jobs](#) and [affordable, quality housing](#);
- [A vibrant, bustling and attractive downtown](#) and neighborhood centers with a variety of mixed-use: with an array of housing options and businesses.

The ultimate goal of this Transition Report is to help create a reality where Camden's neighborhoods are safe, healthy, economically viable and attractive to residents, businesses and visitors alike. Every community needs a source of economic vitality to give it life.... and a successful Camden will use all of its assets, strengths and opportunities (of each of its neighborhoods) to achieve it. Camden faces tough challenges. Boarded up houses, vacant lots; this describes an all too familiar landscape in many Camden neighborhoods. Its population is still in decline. Camden's business districts typically close at 5:00 PM and they show the cumulative effects of population loss, business decline and disinvestment. Crime, remains a major community (and regional and State) concern.

Yet in face of these challenges, Camden is at a defining moment. Camden may have its troubles... but it is a City that will keep making steady progress toward improvement.

**General Notes:**

- Be certain that all outreach is done in English and Spanish.
- Be certain that information is disseminated throughout all neighborhoods of the City.

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**I. HOUSING RECOMMENDATIONS**

Recommendations are broken into time periods of first 100 days, first nine months and first two years.

**A. FIRST 100 DAYS**

There are several opportunities that need to be addressed early in the administration with regard to housing. They are:

**Recommendation A1: Develop an “Open for Business” message and marketing effort**

The City of Camden needs to get the word out that it is “open for business and living.” This message cannot simply speak to the downtown or specific neighborhoods; it must be comprehensive, identify the strengths of the City and communicate a message that will attract developers and residents to live, work and participate in the community and encourage investment. Investment can and should continue as appropriate throughout all neighborhoods of the City in a manner that is consistent with the locally adopted plan.

- Create a Task Force to review current programs and policies and provide suggestions for improvement.
- Reach out to the development community to discuss investment opportunities and generate new ideas.
- Ensure coordinated efforts across programs, assist worthy projects in moving forward and remove hurdles.
- Immediately sign on to HMFA’s Live Where You Work Program to provide incentives for city workers to also live in the City.
- Encourage grassroots involvement in developing a business and marketing message for the City.

**Recommendation A2: Community Outreach and Civic Engagement**

Dissemination of information and resources can often be a challenge. In order to reach those most in need, it will be crucial for the City to continue to grow relationships with local non-profits and faith based-organizations and empower these organizations assist the City with educating the public on available resources.

- Immediately develop a strategy to inform families of what resources are available. Examples of available resources include assistance for weatherization, home energy costs, lead-safe programs and relocation, health care, foreclosure mitigation, homeownership and down payment/closing costs, and home rehabilitation.
- Encourage local non-profits and faith-based community organizations to assist with marketing resources. Consider awarding a “certification” for organizations/individuals that become trained.

- In coordination with local groups, schedule neighborhood information sessions and/or conduct a number of outreach days per month, where trained volunteers go door-to-door speaking with residents about needs and providing relevant information.
- Ensure ample handouts on resources are available at neighborhood establishments (libraries, churches, offices, etc.).
- Hold one City Council meeting per month in a neighborhood at a local church or school to provide increased public access to local government.
- Ensure that the support training and services are in place to support human capital development, such as home ownership counseling, job training, financial literacy; education; and medical care.

**Recommendation A3: Census**

For Camden to get its fair due, the Census must be accurate. Often, there is mistrust with residents providing truthful information for fear of repercussions. In an effort to obtain accurate information for the Census:

- Encourage faith-based organizations and houses of worship to become involved with informing the public about the Census in an effort to add confidence and credibility to the process and to ensure that everyone is counted.
- Ensure that entities that are assisting with the Census are coordinating with the City Departments and the Camden Redevelopment Agency (CRA).

**Recommendation A4: Assess and Assist Desired Development Projects that are Stalled**

A number of projects appear to be stalled and may need assistance to move to construction or development. A high level project coordinator should be identified (e.g. Mayor’s Staff, CRA Director, Chief of Staff or State Partner) to be the key coordinator assigned the task of assisting these projects in moving forward if they are feasible. Projects should be identified by the City with the coordination of State and local partners. Examples of potential projects for targeted assistance include but are not limited to:

- |              |                  |                        |
|--------------|------------------|------------------------|
| Radio Lofts  | Riverfront Hotel | Supermarket(s)         |
| Cooper Plaza | Cooper Grant     | Downtown redevelopment |
- Other similarly situated projects (in all locations throughout the city).

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**Recommendation A5: Implement Neighborhood Stabilization Program (NSP) 2**

- Ensure a working task force in place to immediately implement NSP programs.
- Capitalize on teams the City and CRA have in place to manage/monitor NSP 2 grants.
- Take advantage of the State’s technical resources and expertise as the City works through this complex program.

**Recommendation A6: CHIP program**

Many low- and moderate-income owner-occupied single family units in the City are in need of significant repairs. The Camden Home Improvement Program (CHIP), which has been quite successful and was recently nationally recognized, provides eligible residents with forgivable loans to make essential home improvements. The program’s funding is nearly exhausted. Camden should work with community stakeholders to identify additional resources to continue the program and encourage residents to take advantage of resources once available.

**B. FIRST 9 MONTHS**

As of the writing of this report, the nation is in an economic downturn. During similar periods in history and at present, experts in the field recommend stabilization efforts as the focus in a period of non-growth. For the municipal housing area, understanding limited present opportunities as a result of the economy, focus the City’s efforts on the recommendations identified below and continue to implement recommendations of the first 100 days which will

poise the City to be in a ready state when the economy rebounds and shift it from the post-industrial environment to one that will realize its full potential. The City needs to be well positioned to become stabilized during this current economic crisis and to be ready and poised to take advantage and leverage significant continued investment.

**Recommendation B1: Open for Business Strategy Continued**

- Host an “Open for Business” meeting for developers. Inform the developers that City Hall is cooperative and streamlined.
- Address deficiencies and ensure coordination of services and resources in City Hall.
- Create a single point of entry for major development projects.
- Publicize incentives and programs that are available for developers.
- Build relationships with key housing developers. Convene a roundtable with housing developers (market and affordable) and discuss hurdles to achieving housing goals. Ask for recommendations from the development community on how to improve housing stock throughout the City. Seek mission-based commitments from key developers to work on transformative projects throughout the City.
- Create a system and a culture that allows for the production of housing at significant levels in an efficient and timely, cost-effective manner. Clear and transparent policies and procedures will help to streamline the development process. Assess the existing processes, review procedures and paperwork and work to make them user friendly and efficient.
- Convene a group of trusted advisors from similarly situated cities to help provide insight and tools for successful community revitalization. (e.g. from cities such as Newark, NJ; Philadelphia, PA; Chelsea, MA, etc.)
- The State also has played a significant role in the City, assisting with funding, demolition, land acquisition, and oversight. Continue regularly scheduled meetings with State partners to coordinate limited resources and prioritize local projects. Designate coordination team to work with the City and the development community.

**Recommendation B2: Expand Marketing to families**

Expand and continue marketing available resources to Camden City families. Continue to use non-profits, faith-based organizations, community groups and local, county and state partners to inform residents of the resources available to them. Devise plans to attract a middle-class and opportunities for families to “move up” without “moving out.”

**Recommendation B3: Address Tax Sale Policy and Tax Reassessment**

**TLFC:**

Many tax certificates go unsold at the City’s tax sales which results in properties becoming permanently struck from future tax sales. This policy led to the creation of the Tax Lien Financing Corporation (TLFC), a quasi-state agency formed to take over many of Camden’s back liens. Thousands of Camden properties’ tax certificates are in the possession of the (TLFC) generating no taxes for the City of Camden. Since the properties were transferred to the TLFC in 2006, there have been four public sales of properties. There are no future plans for the properties at this time.

- Using trusted partners, determine what should happen next and work with TLFC Board Members to execute.
- Review remaining properties and consider matching TLFC units to neighborhood and redevelopment plans. Where appropriate, TLFC properties could be incorporated in City and community plans.
- Where appropriate, hold properties that could be used for revitalization versus short-term tax revenues. With the remaining properties, create an on-going open system to generate tax revenues and free properties for other uses.

**Tax Sale Policy:**

- Change Tax Sale Policy going forward. In other municipalities, if the tax certificate does not sell at full value, investors and developers can later make a discounted offer for the tax certificate. Camden's policy only allows for full bid offers. Creating an open system where tax delinquent properties are subject to standard municipal consequences would create an increase in both tax revenues and development opportunities that would aid the abandoned property issues in Camden City.

**Tax Reassessment:**

2010 is a required tax reassessment year for the City of Camden. Get experts involved in the process to ensure that negative effects can be addressed and recommendations developed to make certain that the reassessment is not a setback to the City's revitalization and stabilization efforts.

- Engage the press to manage the message.
- Proactively provide information to residents to help people understand the process.
- Inform residents about the City's tax reassessment cap requirement.
- Consider implementing a tax abatement program for certain home and commercial improvements.

**Recommendation B4: Transit opportunities**

Ensure development opportunities take advantage of transit and work to expand transit to serve Camden's employment opportunities and neighborhoods. Many Federal and State programs, as well as Grant opportunities, are focused on community development adjacent to transit. Sustaining housing development near transit is an enormous opportunity for the City.

- Assign a committee to become expert in the topic and ensure that Camden's interests are represented in new and upgraded transit plans.
- Seek Transit Village Designation from the NJ Department of Transportation. Transit Village Designation provides a developer with a competitive edge, in particular with Low Income Housing Tax Credit applications. Providing housing proximate to transit and demonstrating a willingness to grow are key to obtaining the designation.
- Search out, apply for and actively pursue all Grant opportunities for the City as related to Transit and housing opportunities.

**C. FIRST 2 YEARS**

All of the below recommendations are a list of activities that are focused upon by a healthy and prosperous municipality moving toward economic development goals. Especially with regard to economic development, the challenge is to do it well **AND** do it better than other cities to attract businesses and families to Camden. We do not recommend waiting two years for the initiatives identified below, but rather to begin work as soon as the Administration and organization is available, so the City will be ready when a stronger economy returns as well as to capture all currently available opportunities in these difficult times.

**Recommendation C1: Development of a Comprehensive Housing Plan**

A comprehensive housing plan should be created (or reviewed if it is already available) to ensure appropriate development takes place. The Plan should:

- Include Camden's neighborhoods as well as business/downtown areas;
- Enhance neighborhood-based planning, projects and development;
- Support and prioritize the work and projects undertaken by local non-profit CDCs, public housing entities, and for-profit developers;
- Set measurable housing development targets by type of housing and by neighborhood;
- Include an infill development strategy; and
- Ensure COAH certification (pending the current legislative proposals) and a mix of housing types for all income levels.

**Recommendation C2: Revitalize Neighborhoods**

Revitalize neighborhoods by creating and adhering to community plans, community-centered schools, creating sustainable neighborhoods, promoting mixed-income mixed-use housing, and raising the bar on design.

- **Follow community plans:** Community stakeholders spend years creating official neighborhood and redevelopment plans. These plans should be at the forefront when proceeding with any local project, such as economic development, housing, schools and social services.
- **Community-Centered Schools:** Schools provide a vital anchor for neighborhoods. Significant state investments such as these should be integrated into and used to leverage community-wide revitalization. The City should work closely with the Schools Development Authority to ensure that Camden school projects remain a priority.
- **Sustainable Neighborhoods:** Promoting neighborhood revitalization to provide better housing for people of all income levels is only part of the picture; providing schools, open space, shopping and public transportation are also critical parts of rejuvenating neighborhoods and should be addressed in a comprehensive neighborhood revitalization strategy. Each neighborhood's strategy should be based on plans that are developed with the participation and engagement of community stakeholders and residents.
  - Promote use of schools and other facilities as "shared" resources (e.g other uses in evenings that benefit the community).
  - Prioritize housing funding for projects located in approved DCA's Neighborhood Revitalization Tax Credit (NRTC) neighborhood revitalization plans to provide greater flexibility and strategic use of housing funds.
- **Mixed-Income and Mixed-Use Development:** Stress mixed-income housing as an alternative to the traditional housing model. In addition to creating housing units for lower income households, this contributes to the diversity and stability of communities. Mixed-use development must be "re-discovered" as a way to integrate housing with jobs and services, increase the quality of life in neighborhoods and optimize land use.
  - Conduct an inventory (or review it if it already exists) to determine location of under-utilized and un-used state, public authority, and quasi-public surplus land that could be designated for redevelopment.
  - Seek legislation/authority to convey surplus land for mixed-use/mixed-income redevelopment at below-market prices.
  - Seek improved subsidy sources to accommodate mixed-income and mixed-use projects across the spectrum (housing, commercial, etc.)
  - Consider zoning changes where appropriate and as needed to allow for mixed-use development and to incentivize increased density.

#### **Recommendation C3: Vacant and Abandoned Properties**

- Create an advisory committee to address vacant and abandoned properties that includes representation from all relevant agencies and divisions.
- Task committee with developing a comprehensive demolition priority list and strategy and identifying appropriate funding sources for demolition purposes.
- Work with local entities to utilize United State Postal Service data distributed quarterly by HUD to monitor progress and new vacant property problem areas.
- Determine when rehabilitation is preferable to demolition in order to help stabilize a neighborhood and what resources may be available for rehabilitation.
- Determine if there is value or desire to create a land banking strategy. Determine, together with other partners, including the County and State, if and how such a program would support the City's revitalization efforts.
- Where appropriate, implement the Unclaimed Property Law.

#### **Recommendation C4: Raise the Bar on Design**

Poorly planned developments have significant negative impacts on the natural, social and cultural resources of neighborhoods. Neighborhoods must be encouraged to grow and redefine themselves without losing what makes them special: interesting architecture, existing city patterns, religious, cultural, historic and ethnic features, historic qualities and industrial areas, centers of civic involvement, and places of unique character. Propose steps to avert poor design standards that do little more than create the slums of tomorrow.

- Treat urban parking as infrastructure and not as part of a residential development requirement to encourage shared parking for day/night and residential/business parking. Allow for denser development near public transportation.
- Commission a "Best Practices for Sustainable Design in Camden" guidebook to promote measures that enhance community appearance, protect natural/historic/cultural resources, and highlight compact and sustainable development practices that improve upon development patterns. Address issues such as water quality and storm water management, open space and recreational areas protection, visual corridors, pedestrian accessibility, historic preservation, context-sensitive solutions, appropriate scale and materials, "green" and sustainable design elements and goals, signage, lighting, parking lot design, building appearance, franchises, residential and commercial aesthetics, cell towers, integration of the arts, etc.

**Recommendation C5: Continue to streamline city processes**

- Continually monitor and address governmental processes, ways to improve efficiency, duplication and transparency within the City. Continue to redefine and reform the roles, responsibilities and areas of focus of each of the City's housing agencies.
- Streamline the overall property acquisition process so properties controlled by the City can be transferred at a reasonable cost, redeveloped or reused so that the property is improved, and, in most cases, brought back onto the City's tax roles.
- Continue open communication between City staff and neighborhood entities. Current efforts and activity has been successful. Coordination of code enforcement and neighborhood improvement is critical to this success.

**Recommendation C6: Encourage partnerships/consolidation of non-profits**

Just as government can benefit from consolidation of services, so too may the efforts of various non-profit entities. To improve efficiencies within and among the non-profit community, recommend exploring their consolidation on specific projects, in particular neighborhoods, or the overall merging of organizations. Consider:

- Reaching out to various neighborhood non-profits to discuss this concept.
- Consider developing a financial incentive for organizations to merge and/or collaborate on projects.

## **II. Homelessness Recommendations**

It is imperative that the City addresses the escalating occurrence of homelessness and the issues that surround it.

To address the issue recommend immediately convening a “summit” of the City, care and service providers to lay the groundwork for moving forward. The goals of the summit include::

- Develop social service “clusters”, coordinate City, County and State resources and promote single point of entry for individuals and families experiencing homelessness or at risk of homelessness
- Determine the relevant geographic areas of the City, and their service providers
- Coordinate employment and education resources to assist families and individuals to achieve self-sufficiency
- Coordinate City and County Homeless planning and prevention efforts, including HPRP (Homeless Prevention and Rapid Rehousing), Housing First models and Department of Human Services’ SSH (Social Services for the Homeless) at the local level with a single point of entry.
- Integrate homelessness issues into community plans
- Develop a short-term plan for intervention before homelessness can occur

### **Addressing Homelessness in Camden Goal Statement:**

It is critical to have in place a comprehensive City-wide strategy, that dove-tails seamlessly with all statewide strategies and initiatives, that addresses the varying needs of those who are homeless, at risk of becoming homeless, or who live with a variety of special needs requiring affordable and frequently, permanent supportive housing.

There are inordinate costs associated with the failure to address the affordable housing needs of the homeless and those with special needs, including costs expended in health care systems, correctional systems, institutions, and the welfare system. There are significant financial and human costs to society and individuals related to the failure to respond to the lack of affordable housing for vulnerable populations.

There are a variety of causes of Homelessness including:

- Individuals/families living on disability incomes, unemployment benefits, public assistance, and Social Security, as well as those working low-wage jobs, find it difficult to afford the high cost of rent, utilities, mortgage payments and/or property taxes. These situations leave families and individuals at risk of homelessness, often one pay or assistance check away losing their housing.
- Unexpected events such as natural disaster, fires, domestic violence, illness, medical expenses and loss of employment often send individuals and families into homelessness with little or no warning.
- Homelessness is often associated with mental illness, alcohol and drug abuse, aging out from the foster care system or release from a correctional facility without adequate discharge planning.

For many families, homelessness or risk of homelessness could be addressed simply by providing affordable housing. When safe and decent housing is available to all individuals at a cost that fits within their income and budget, the incidence of homelessness may be reduced significantly.

There is a dire need for a strategy that is multi-faceted, flexible, and able to address the varied causes of homelessness (along with short, medium and long-term methods and goals). In addition to making physical shelter more available, expansion of appropriate assessment of the needs of those who may become homeless and greater provision of accompanying social services is urgently needed. The City of Camden (as well as all of New Jersey) lacks the necessary supply of affordable housing that is accessible and provides a level of support adequate to meet the varied needs (medical, substance abuse, mental health, employment training, social) of special needs populations and the homeless and chronic homeless populations.

### **Recommendations Regarding Homelessness**

**Recommendation 1:** Establish a summit to examine the magnitude of homelessness in Camden, and create outreach and educational forums to for-profit developers in order to educate them about opportunities and incentives to serve special needs and homeless populations.

**Recommendation 2:** In addition to the Summit, convene a conference of charitable foundations, private institutions and corporations to galvanize the leadership required to address homelessness in the City. The goal of this effort is to generate philanthropic and social commitment and leverage funding from national and locally-based foundations, financial institutions and businesses. An out-growth of this conference would be the creation of a task force to implement this recommendation.

**Recommendation 3:** Facilitate new partnerships between for-profit developers and not-for-profit service agencies to promote the development of affordable housing for special needs and the homeless populations. Creative partnerships would expand the provision of housing with the necessary services that help people be successful in new housing opportunities.

**Recommendation 4:** Request that the State increase funding for the State Rental Assistance Program (SRAP). The program should at the very least have a cost of living increase each year to maintain the current number of vouchers. In addition, Project Based SRAP should be committed for 15 years to all Supportive Housing set-aside Low Income Housing Tax Credit projects.

**Recommendation 5:** Create incentives, such as tax credits, to provide housing, job training and employment opportunities for homeless and special needs populations. Where appropriate, recommend that the State create further incentives to encourage the development of special needs units.

**Recommendation 6:** Encourage creation of a State Workforce Plan to promote private employers to hire homeless individuals through incentives such as tax breaks and/or salary matches. If possible accomplish this recommendation working through the City's Urban Enterprise Zone (UEZ) program.

**Recommendation 7:** Support the State to create a plan that would address the Department of Human Services fulfillment its Olmstead obligation. As institutions downsize, the saving should be shifted to housing and services development activities. The disposition of institutional property should be dedicated to the creation of permanent affordable housing for homeless and special needs populations throughout the State.

**Recommendation 8:** Recommend to and work with the County to develop a Ten Year Plan to End Homelessness in order to access State funding for homeless programs that would be aligned with the State efforts and plans.