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Camden's "Eds and Meds" Study Shows Demand for Housing among Employees, Students

City Perceived as Better, Expectations for Continued Improvement

The Camden Higher Education and Healthcare Task Force released market research that demonstrates demand exists for new and refurbished housing convenient to Camden workplaces and schools among the Task Force's nine anchor institutions' employees, medical professionals, and students. The survey of the employees and students of nine major employers and schools in the City of Camden was conducted this summer.

Forty-two percent of respondents would consider purchasing or renting a home in the city of Camden. When asked "If quality housing (new construction or newly refurbished) were available in the City of Camden, would you consider purchasing or renting a home in the city?" Thirteen percent of respondents said "definitely," 8 percent responded "likely," and 21 percent answered "possibly." This represents a five percent increase from an average of 37 percent, who responded positively in a 2009 Task Force survey.

Task Force members include: CAM Care Health Corporation, Camden County College, Cooper Medical School of Rowan University, Cooper University Health Care, Lourdes Health System, Rowan University, Rowan University/Rutgers–Camden Board of Governors, Rutgers University–Camden, and Virtua Health. Also participating in the survey were the Cooper's Ferry Development Corporation, the Camden Redevelopment Agency, and the Camden County Improvement Authority.

"Camden's Eds and Meds have traditionally served as the city's economic engine and a source of health and educational opportunity for the region. As major infusions of new development have worked to diversify the local economy, we look to support this dynamic growth by demonstrating the market for new housing," said Task Force Chair Louis S. Bezich, Senior Vice President of Strategic Alliances at Cooper University Health Care.

Highlights of the study include:

- Between 2009 and 2017, the number of respondents who said they would “definitely not” live in Camden dropped from 34 percent to 29 percent.
- **Respondents under 35-years-old** are much more likely to consider living in Camden.
- There is a strong consensus that quality housing stock is a key factor in attracting and retaining employees and students in Camden.
- **Sixty-five percent of Camden residents** responded that they are interested in newly constructed or newly refurbished housing in Camden.
- **Two-thirds of respondents agreed** that Camden is either slightly or significantly better off now than it was ten years ago.
- More than **80 percent of** respondents believe that the city will either slightly or significantly improve over the next decade.

A total of 1,258 individuals participated in the survey. Cooper University Health Care, the city’s largest employer, represented over 600, followed by Rutgers University–Camden with slightly over 250.

“Cooper has always viewed housing as an integral part of our commitment to Camden’s rebirth and a social determinant of health. Over the last decade, Cooper, along with our community partners, has spurred the construction and rehabilitation of more than 250 units in the Cooper Plaza neighborhood, and we continue to offer assistance to employees who want to own a home in this neighborhood and live where they work,” said Adrienne Kirby, President and CEO of Cooper University Health Care.

Phoebe Haddon, Chancellor of Rutgers University–Camden, voiced similar support for housing in the city. “We’re increasingly seeing students who want the experience of an urban lifestyle. New and redeveloped housing and the amenities that it can support are the building blocks of a vibrant environment that can complement what’s already underway.”

Mayor Dana Redd and City Council President Frank Moran noted the study’s findings regarding Camden residents.

“Our Eds and Meds have worked hard to employ many Camden residents only to see them move to the suburbs as soon as they could afford to. People who work in the city need more housing choices and the ability to upgrade without leaving the city,” said Redd

“Camden residents want quality housing. This study documents this demand among those employed in the city and the lack of housing stock for those looking to get ahead,” said Moran.

The survey also demonstrated a consensus that the city has improved over the past decade and that its progress is expected to continue over the next 10 years. Camden County Freeholder-Director Louis Cappelli Jr. saw this as a by-product of the county’s focus on Camden’s revitalization and the new Camden County Police Force.

“While we continue to witness more development and growth in Camden, it is clear that if you work in the city for any period of time you will want to put down roots here,” said Cappelli. “This is a continuing trend in the Eds and Meds corridor provided through quantitative research that is sparking new residential development downtown. You only need to visit the Pierre building on Cooper Street to see a shuttered building being turned into 35 new market-rate apartments, or for that matter, walk through the Cooper Plaza neighborhood to see the significant changes to the vacant lots and abandoned buildings. While we continue to witness unprecedented growth occur in the city this study speaks directly to the excellent opportunity we have to retain the talented and innovative employees working inside this corridor. We want employees to live where they work and continue to be part of the transformation in Camden and the county.”

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Camden Higher Education and Health Care Task Force Housing Survey 2017

Camden Higher Education and Health Care Task Force

NOVEMBER 1, 2017

LETTER FROM THE TASK FORCE CHAIR

November 1, 2017

Members of the Camden Community,

The City of Camden has been undergoing a rapid renaissance in recent years. The expansion of the Eds & Meds sector has been driving employment growth. Anchor institutions account for nearly 40 percent of the city's workforce, with jobs at anchor institutions growing 67 percent over the past 13 years.

The significant growth of the workforce has been coupled with major infrastructure and program developments. The opening of the Cooper Medical School of Rowan University, the Nursing and Science Building at Rutgers University-Camden, the MD Anderson Cancer Center at Cooper and the Joint Health Sciences Building all represent significant advancements in the city. Most recently, the private-sector has invested nearly \$3 billion in Camden, spurred by public safety and educational improvements.

We believe that housing is the next step in this redevelopment process. Employees and students increasingly want to live near their place of work or school, and their opinions are an excellent indicator of housing demand. Among them are Camden residents who have historically chosen to leave the city in when looking to upgrade their housing. This survey was undertaken to determine whether the major improvements in Camden over the past decade have changed employee and students' perceptions of the city and their outlook for Camden's future.

The research measures the market for new or newly renovated housing amongst those who work or study at the city's anchor institutions, and the types of housing they seek. By understanding the nature of housing demand, developers can best meet this next step in Camden's redevelopment process. We encourage you to share this information throughout the city and region. It can serve to stimulate Camden's housing market and meet this growing demand.

Thank you,



Louis S. Bezich
Chair, Camden Higher Education and Health Care Task Force
Senior Vice President, Strategic Alliances
Cooper University Health Care

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EXECUTIVE SUMMARY

The Camden Higher Education and Health Care Task force is composed of nine of the City of Camden's anchor institutions. Formed in 2002, the Task Force works collectively to revitalize the city and support its residents. The Task Force hired Econsult Solutions, Inc. (ESI) to conduct a survey of the employees and students affiliated with its member organizations.

The purpose of this survey was two-fold: to identify the potential demand for quality housing in Camden and to understand perceptions of the city amongst those who work and study at its anchor institutions. The survey results are also compared to a survey conducted in 2009 to understand how employee and student perspectives have changed over the past eight years.

On housing demand, the survey results demonstrated that:

- 42 percent of respondents would consider purchasing or renting a home in the city of Camden, compared to 37 percent of respondents in the 2009 survey¹
- Between 2009 and 2017, the number of respondents who said they would “definitely not” live in Camden dropped from 34 percent to 29 percent
- Respondents under 35-years-old are much more likely to consider living in Camden
- Financial assistance programs, including rental assistance and grants to support homeownership, to rent or purchase a home in Camden has a significant impact on an individual's likelihood of living in the city
- There is a strong consensus that quality housing stock is a key factor in attracting and retaining employees and students in Camden
- The top three reasons that would deter students and employees from Camden residency are: safety, satisfaction with their current housing situation, and the quality of the Camden School District
- Safety and security, physical condition of housing, and quality of life in the neighborhood are respondents' top three priorities in determining where they live

¹ In the 2009 survey, respondents were asked whether they would consider purchasing or renting a home in Camden separately. Forty-three percent stated that they would consider purchasing a home and 31 percent stated that they would consider renting a home in Camden, for an average rate of 37 percent.

- For renters, the most important amenities are: in-unit washer and dryer, on-site parking, and proximity to a grocery store
- Camden residents have the same priorities in homeownership and amenities as non-Camden residents when choosing where to live, with the exception of placing a higher priority on public transit access
- Despite their shared priorities, Camden residents are much less likely to be satisfied with their current housing situation. Only 42 percent of Camden residents are satisfied or very satisfied with their current housing situation, compared to 75 percent of non-residents.
- Sixty-five percent of Camden residents responded that they are interested in newly constructed or newly refurbished housing in Camden. This indicates that the demand for new housing stock in Camden includes current residents.

The survey also demonstrated a consensus that the city has improved over the past decade and that its progress is expected to continue over the next 10 years:

- Two-thirds of respondents agreed that Camden is either slightly or significantly better off now than it was ten years ago
- More than 80 percent of respondents believe that the city will either slightly or significantly improve over the next decade

The city of Camden has been undergoing a rapid renaissance in recent years, with the growth of its Eds and Meds sector, major new development projects, and improved infrastructure. The results of this survey indicate that this growth has influenced employees and students' perceptions of the city and their likelihood of living there, creating an increased demand for quality housing in Camden.

1.0 INTRODUCTION

1.1 CAMDEN HIGHER EDUCATION AND HEALTH CARE TASK FORCE

The Camden Higher Education and Health Care Task Force (Task Force) is composed of the City of Camden's anchor institutions. The Task Force formed in 2002 to work collectively to support the city and its residents. Its nine core members are:

- CAMCare Health Corporation
- Camden County College
- Cooper Medical School of Rowan University
- Cooper University Hospital
- Lourdes Health System
- Rowan University
- Rutgers – Camden
- Rowan University/Rutgers-Camden Board of Governors
- Virtua Camden

In order to support collaboration, the core Task Force members work in cooperation with a number of other key institutions in the city. A full list of Task Force members can be found in Appendix A. The other organizations that were involved with the survey are: Camden County Improvement Authority, Camden Redevelopment Agency, and Cooper's Ferry Partnership.

The City of Camden has been undergoing a rapid renaissance in recent years. The expansion of its Eds & Meds sector, employment growth, major development projects, and improved infrastructure having been driving broader positive changes in the city.

By surveying employees and students affiliated with Camden's anchor institutions, we are able to gain insight into those with first-hand knowledge of Camden. Those who work and/or study in the city observe how Camden operates and how it has changed during their time working or studying there.

Task Force members commissioned this report to analyze how Camden's growth and development are shaping perceptions of the city among people who work and study at the city's anchor institutions. In particular, how employment growth has impacted the demand for housing in the city. Information on the level and type of interest for new housing can be used by developers to meet this demand, anchor institutions to evaluate incentives for retaining and attracting new employees, and city institutions to understand barriers they face in increasing the share of Camden's workforce that resides within the city.

1.2 OVERVIEW OF REPORT

In this report we analyze how employees and students choose where to live, the demand for rental and homeownership opportunities in Camden, and the receptiveness to programs intended to increase the number of employees and students living near their work or school.

Section 1: Introduction – In Section 1, we introduce the Camden Higher Education and Health Care Task Force members and their purpose in commissioning a survey of their members on potential housing demand in Camden. This includes a review of the survey's methodology and the previous housing survey conducted by the Task Force.

Section 2: Profile of Survey Respondents – In this section, we detail the demographics of survey respondents, including anchor institution affiliation, student or employee status, age, race / ethnicity, gender, personal and household income, and residence location.

Section 3: Demand for Housing – This section details the respondents' current housing status and commuting patterns, their potential interest in new housing in Camden, and the desired amenities in new rental or owner-occupied housing. We also evaluate respondents' overall perception of housing quality in the city.

Section 4: Barriers to Living in Camden – In this section, we break-down housing demand by respondents' relationship to Camden: current resident, likely to move to Camden, or unwilling to move to Camden. We cross-tab these groups by demographic factors – including age, owner / renter status, and children at home – to identify which groups are most likely to relocate to Camden, and what the major barriers are for those who would not consider living in the city.

Section 5: Incentives for Living in Camden – Respondents were asked to evaluate whether a set of financial incentives for purchasing or renting a home in Camden would impact their willingness to relocate to the city. In this section, we detail the overall receptiveness to these programs and which groups are most responsive to financial incentives.

Section 6: Perspectives of Camden Residents – In order to understand and compare the perspective of Camden residents who work and study and the city's anchor institutions, and those who commute into the city for school or work, we review survey responses from current residents. Despite demographic differences, residents and non-residents share the same priorities in desired housing: safe, high-quality two and three bedroom units proximate to their place of school or work.

Section 7: Perceptions of Camden – In Section 7, we detail respondents' perceptions of Camden, both how they believed the city has changed over the past decade and how they expect it to change over the next 10 years. We find that respondents overwhelming

believe that the city has improved in recent years and expect that improvement to continue in the future.

1.3 SURVEY METHODOLOGY

This report is based on a survey completed by the employees and students of the Camden Higher Education and Health Care Task Force member institutions. A total of 1,258 responses were collected, representing 8 percent of the Task Force member's employees in students. 1,085 of the respondents were employees, accounting for 9.4 percent of the 12,000 person workforce at Task Force institutions. 231 of the surveys were completed by students, or 3.0 percent of the 7,700 students enrolled at Camden's post-secondary institutions. These response rates provide a statistically significant basis for analysis.²

1.3.1 BACKGROUND OF 2009 SURVEY

The Camden Higher Education and Healthcare Task Force distributed a housing survey in March 2009. The member institutions conducted a survey of their Camden-based employees and graduate students to evaluate the potential demand for new rental and homeowner housing near their places of employment or school in Camden. A total of 1,057 responses were received from seven of the Task Force's institution members.

In March 2017, the Task Force hired Econsult Solutions, Inc. (ESI) to conduct an updated survey, building on the 2009 findings. The 2017 survey included questions that would enable a direct comparison with the 2009 results, and added new questions to evaluate additional factors in housing demand, including amenities, public transportation access, barriers to living in Camden, and assessments of how the city has changed in the past decade and is expected to change over the next ten years.

1.3.2 SURVEY DISTRIBUTION AND COMPILATION

The survey was conducted between July 10 and August 4, 2017. Surveys were distributed both electronically and in hard copy. Member institutions distributed the electronic version of the survey to their employees and students by email. Institutions also provided hard copies of the survey to department heads with staff members without work email accounts. Completed hard copies were sent to ESI and entered into the database containing electronic survey responses.

² Throughout the report, we note where demographic characteristics of respondents may differ from the full set of Task Force employees and students, and detail how this may affect particular findings.

1.3.3 ABOUT ECONSULT SOLUTIONS

This report was authored by Econsult Solutions, Inc., a Philadelphia-based economic consulting firm. It provides businesses and public policy makers with economic consulting services in urban economics, real estate economics, transportation, public infrastructure, development, public policy and finance, community and neighborhood development, and planning, as well as litigation expert witness support services.



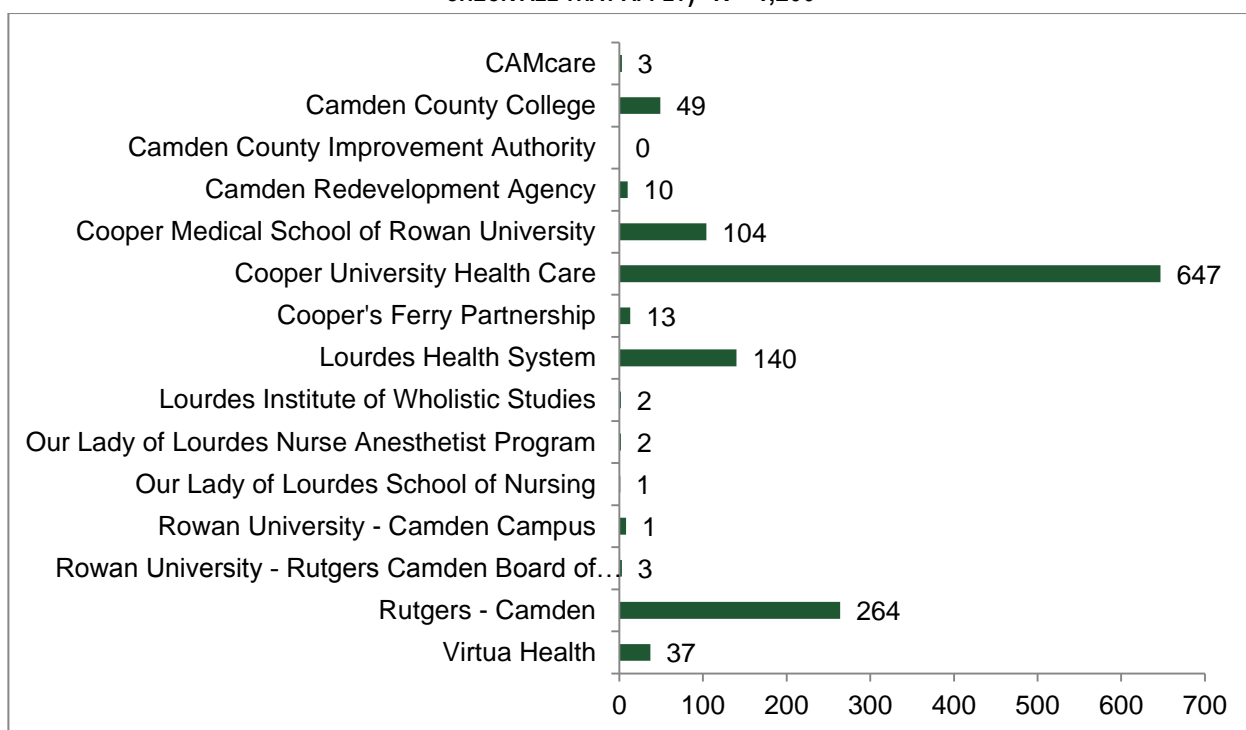
2.0 PROFILE OF SURVEY RESPONDENTS

In order to understand the background of survey respondents, and how they may differ from the workforce and student population of anchor institutions in Camden as a whole, the survey included a series of demographic questions. Respondents were also asked to identify which anchor institution(s) they are affiliated with and the nature of their affiliations.

2.1 AFFILIATIONS

More than half of survey respondents are affiliated with Cooper University, followed by Rutgers – Camden, Lourdes Health System, and Cooper Medical School of Rowan University (see Figure 2.1).

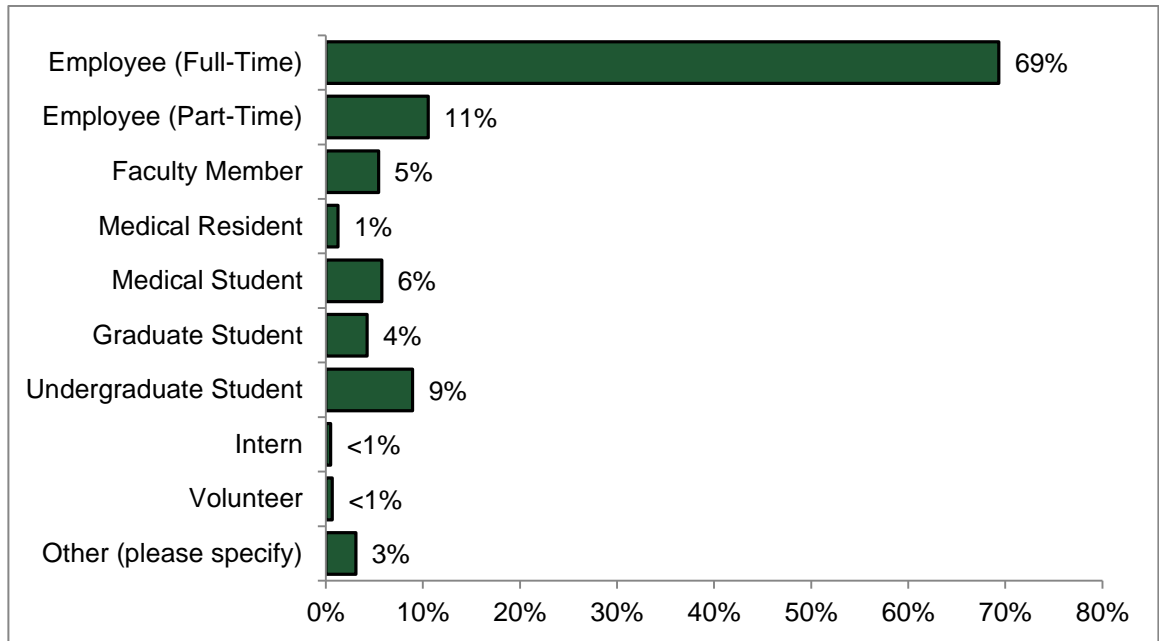
FIGURE 2.1 – “PLEASE INDICATE THE INSTITUTION(S) WHERE YOU ARE PRESENTLY EMPLOYED AND/OR ENROLLED (PLEASE CHECK ALL THAT APPLY)” N = 1,200³



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Almost 70 percent of respondents are full-time employees, followed by 11 percent part-time employees, and nine percent undergraduate students. Medical students, faculty members, and graduate students are also represented (see Figure 2.2).

³ For each graph, N represents the number of survey takers that responded to that specific question.

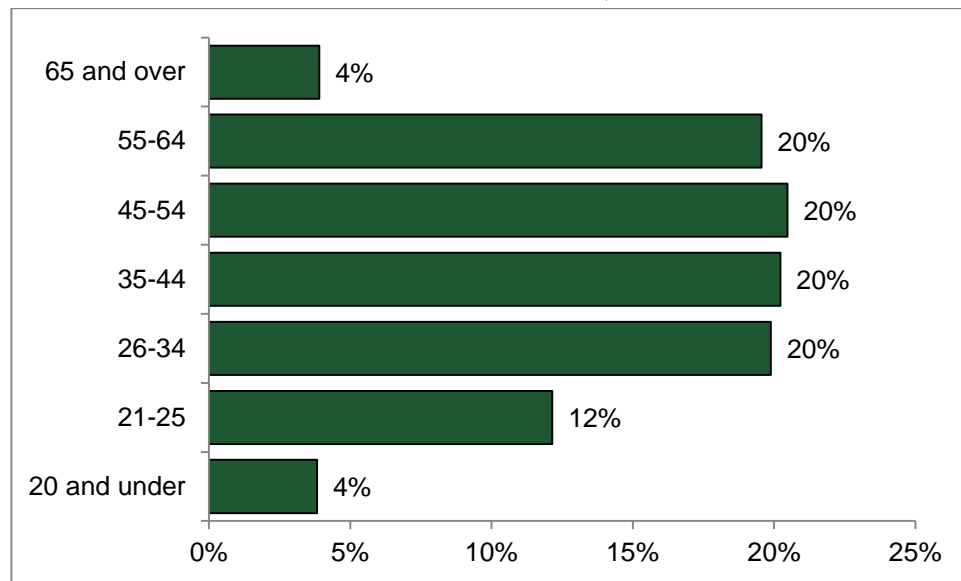
FIGURE 2.2 – “WHICH CATEGORY BEST DESCRIBES YOUR STATUS?” N = 1,197

Source: Camden Higher Education and Health Care Task Force Housing (Survey 2017)

2.2 DEMOGRAPHICS

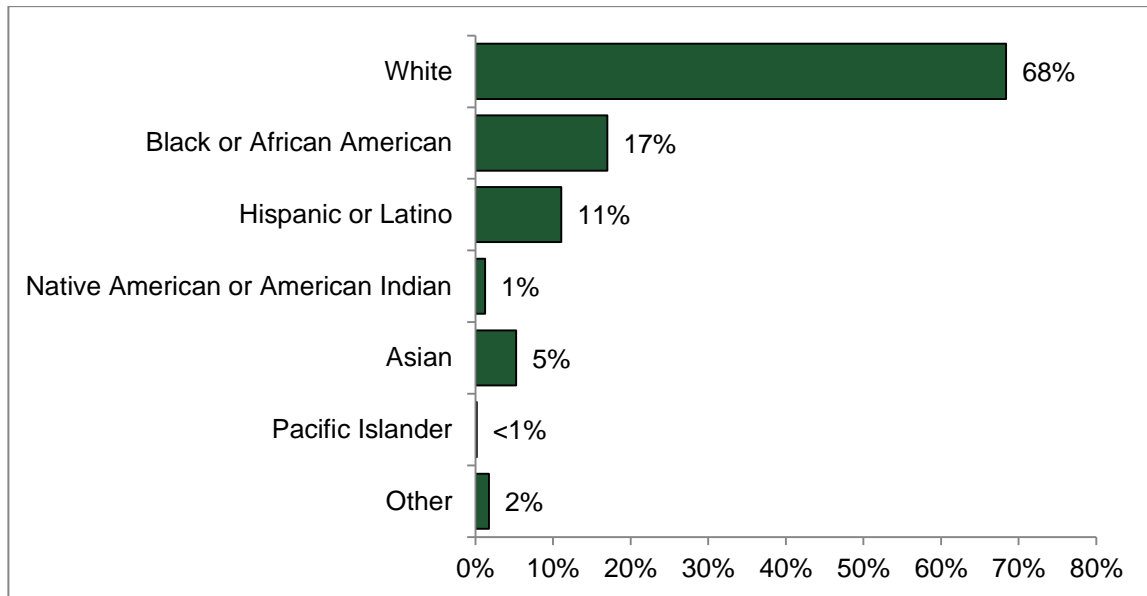
The survey also collected demographic data on respondents. While the respondents are not fully representative of Task Force members, the survey elicited responses from a wide cross-section of those affiliated with Task Force institutions, which provide important insights into Camden's housing market.

The survey garnered responses from a good distribution of age groups. The age brackets 26 to 34, 35 to 44, 45 to 54, and 55 to 64 each made up 20 percent of respondents. Twelve percent of respondents are between 21 and 25, and respondents under 25 and over 65 each represented four percent of respondents (see Figure 2.3).

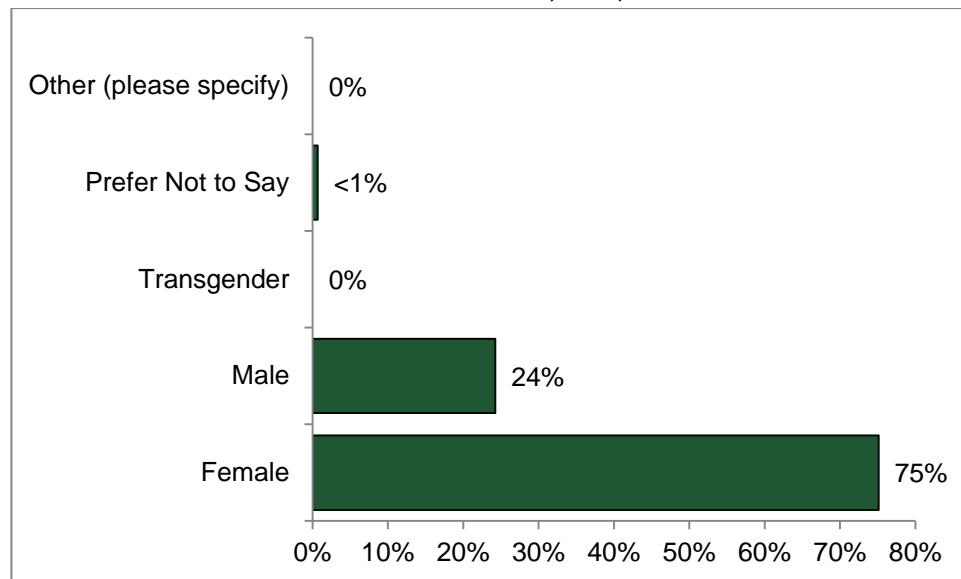
FIGURE 2.3 – “AGE” N = 1,202

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

The majority of respondents identify as white, followed by 17 percent who identify as black or African American, 11 percent as Hispanic or Latino, and five percent as Asian (see Figure 2.4). Respondents skewed female, with only 25 percent male respondents (see Figure 2.5), and high-income. Forty percent of respondents reported a household income above \$100,000. A quarter of respondents reported personal income below \$35,000, which likely encompasses many of the student respondents (see Figure 2.6).

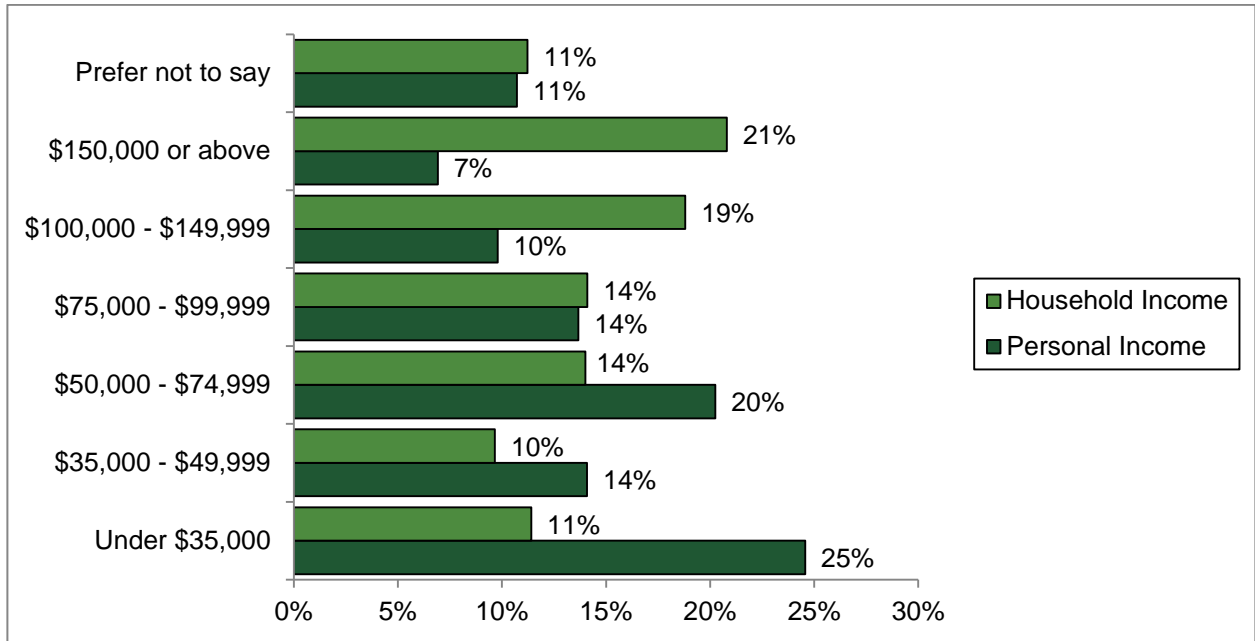
FIGURE 2.4 – “WHICH OF THE FOLLOWING DESCRIBES YOUR RACE OR ETHNICITY (CHECK ALL THAT APPLY)?” N = 1,195

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 2.5 – GENDER, N = 1,197

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 2.6 – “WHAT IS YOUR ANNUAL HOUSEHOLD INCOME?” N = 1,149; “WHAT IS YOUR ANNUAL PERSONAL INCOME?” N = 1,185

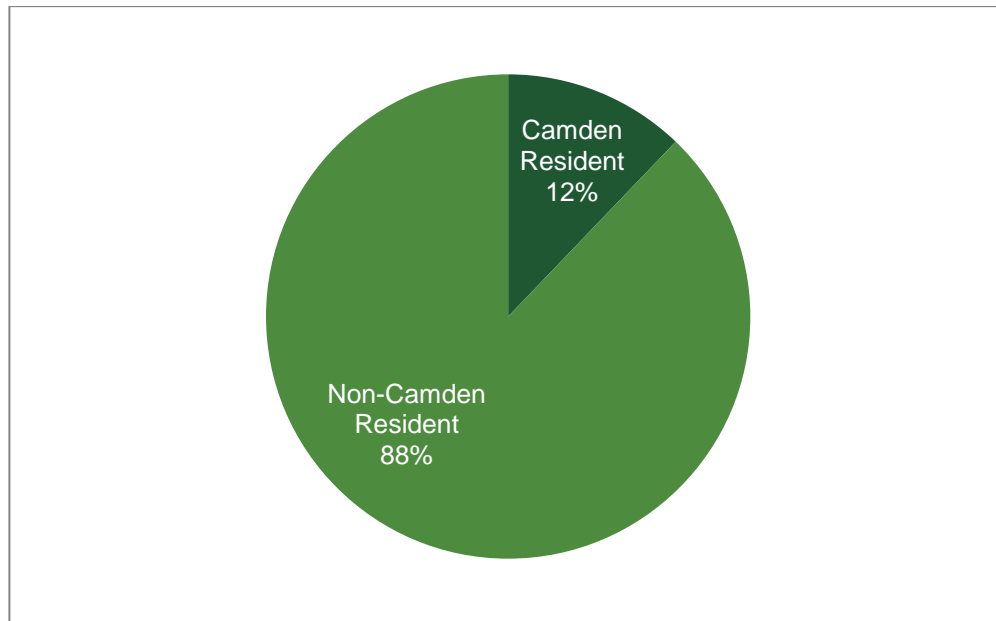


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

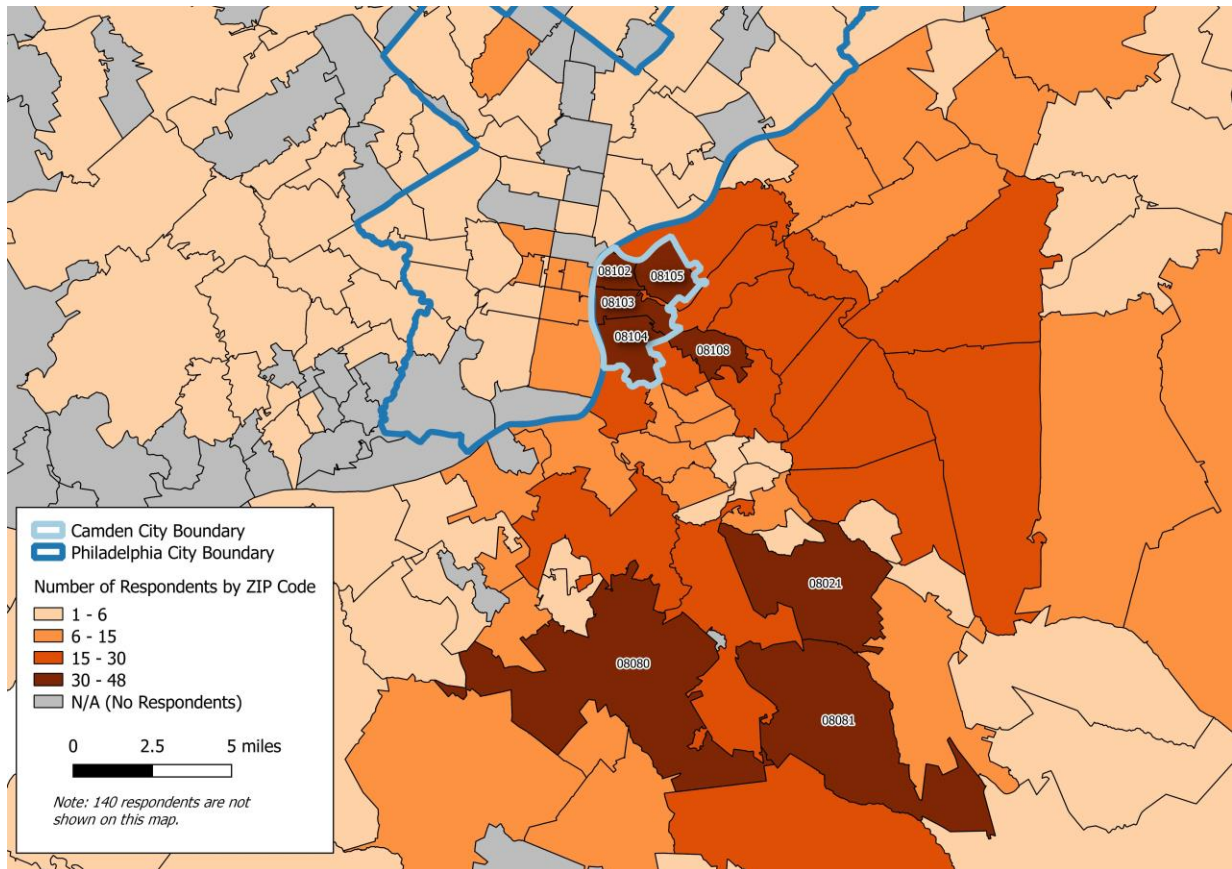
2.3 RELATIONSHIP WITH THE CITY OF CAMDEN

Approximately 12 percent of respondents are Camden residents (see Figure 2.7), with the remainder in the surrounding areas (see Figure 2.8). Half have lived in their current zip code for more than 10 years (see Figure 2.9).

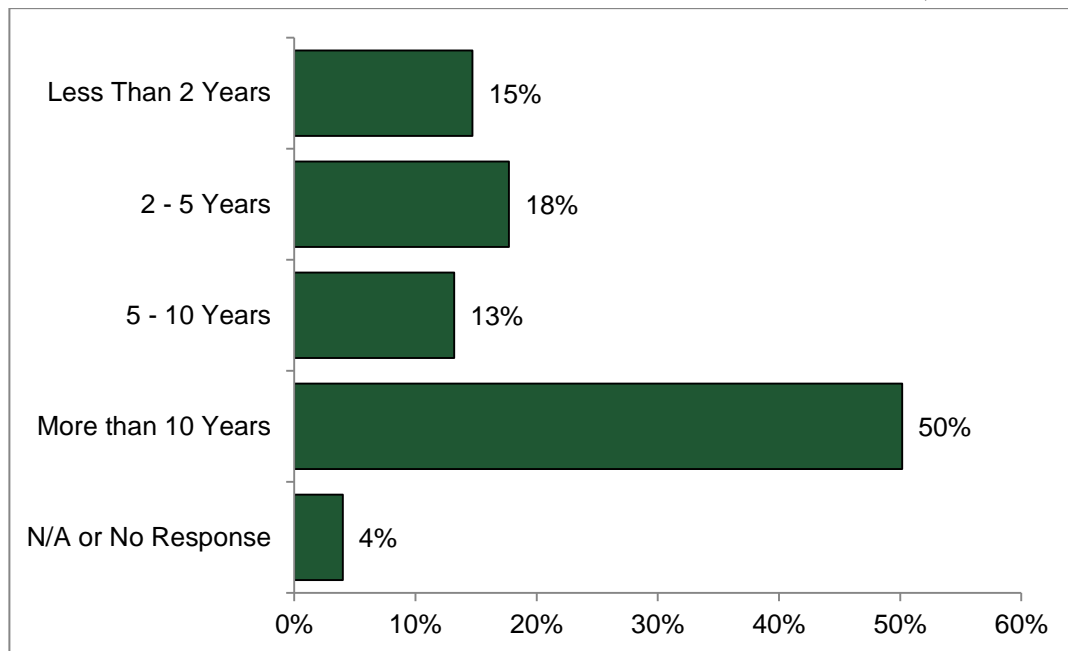
FIGURE 2.7 – “ARE YOU A RESIDENT OF THE CITY OF CAMDEN?” N = 1,258



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

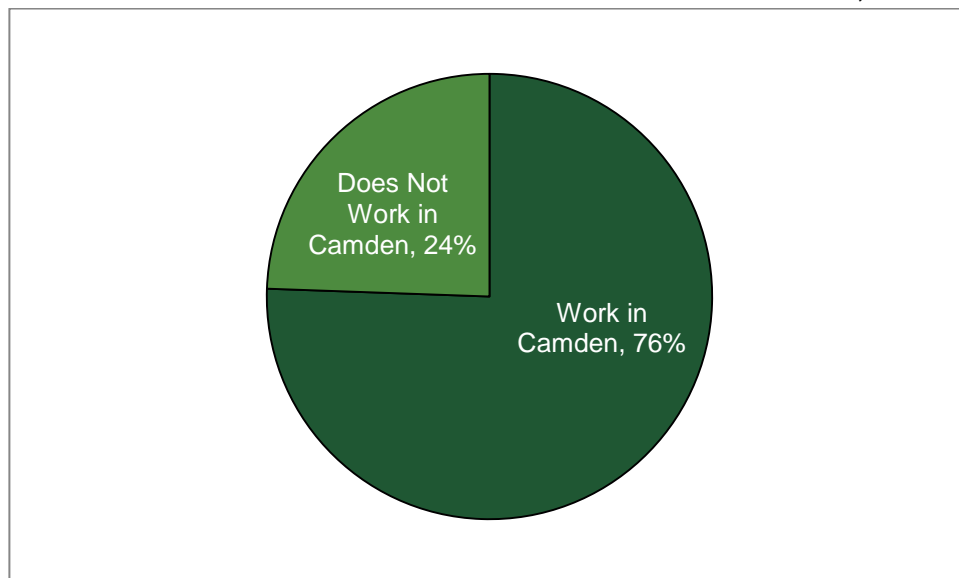
FIGURE 2.8 – RESPONDENTS BY ZIP CODE

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017), QGIS (2017)

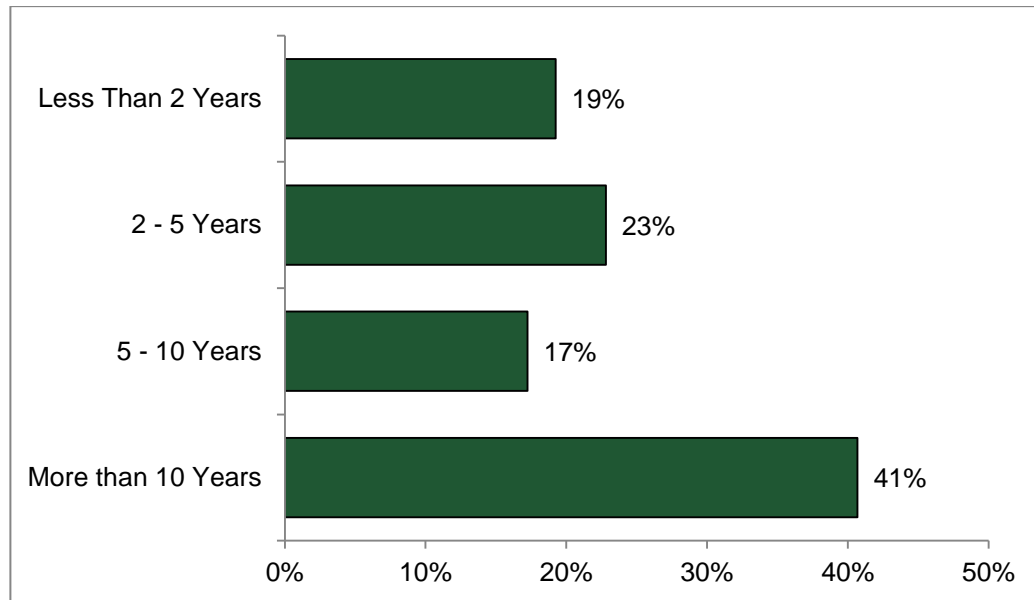
FIGURE 2.9 – “HOW MANY YEARS HAVE YOU LIVED IN THAT ZIP CODE?” N = 1,258

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017), QGIS (2017)

Three quarters of survey respondents work in Camden, 40 percent of whom have worked in the city for more than 10 years (see Figures 2.10 and 2.11).

FIGURE 2.10 – “DO YOU CURRENTLY WORK IN THE CITY OF CAMDEN?” N = 1,203

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 2.11 – “IF YES, HOW MANY YEARS HAVE YOU WORKED IN THE CITY OF CAMDEN?” N = 951

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

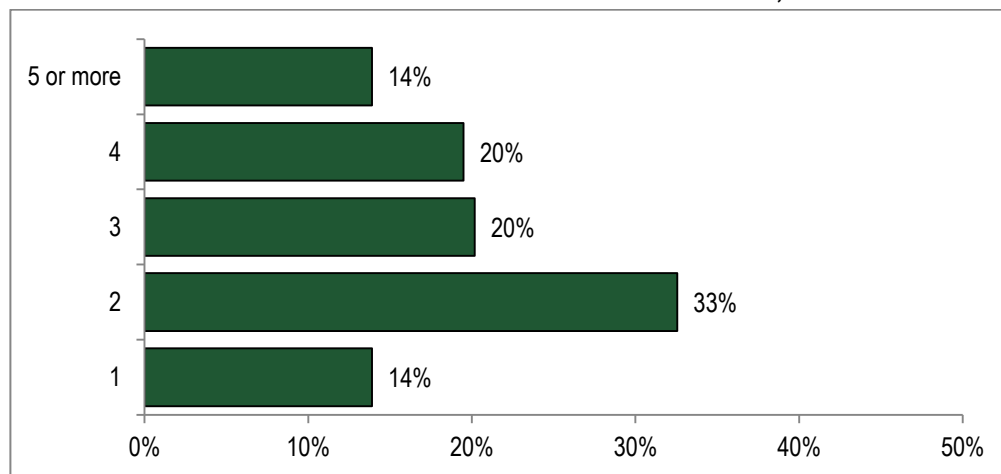
3.0 DEMAND FOR HOUSING

The survey was used to assess respondents' current housing situation and their potential demand for new housing within Camden. In order to identify the gap in current housing supply and potential housing demand in Camden, survey respondents were asked about the types of housing they are interested in renting or purchasing – including single family homes, townhomes, and units in multifamily buildings – and the number of bedrooms in their desired housing. We also evaluate other factors that drive housing choice, including rental or mortgage costs, commuting times, access to public transit, proximity to services, and amenities.⁴

3.1 CURRENT HOUSING STATUS

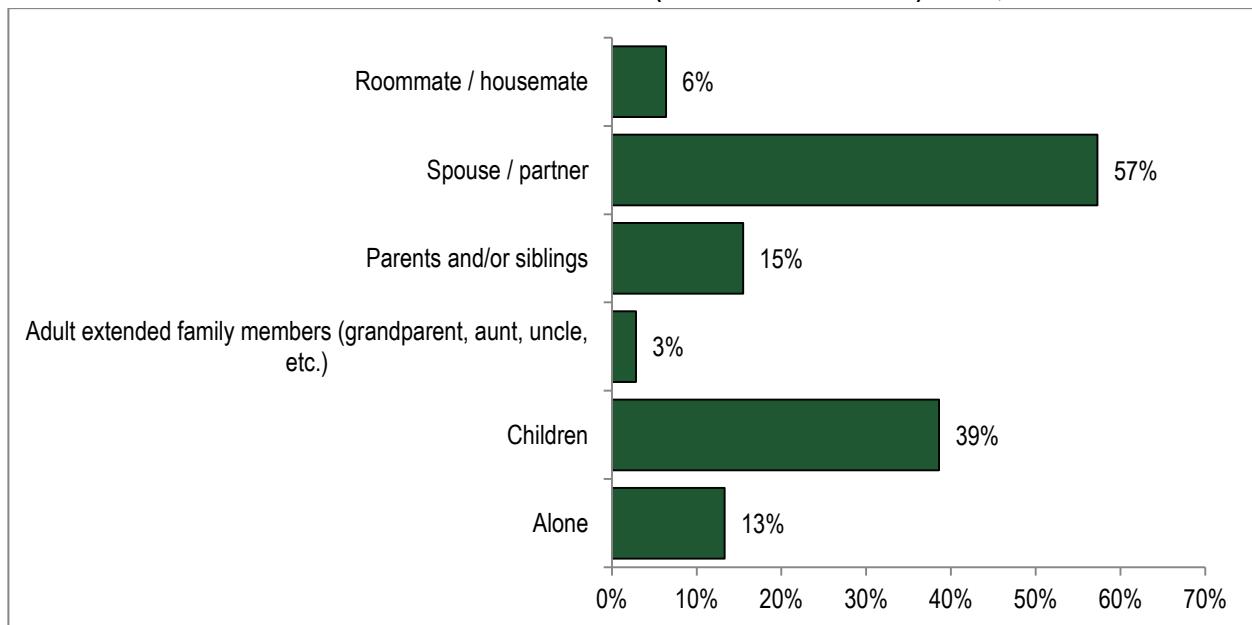
Fourteen percent of respondents live alone, while 33 percent live with one additional person. Twenty percent of respondents live in a three-person household, 20 percent live in a four-person household, and 14 percent live in a household with five or more people (see Figure 3.1). The majority of respondents live with a spouse or partner, 40 percent live with children, 15 percent live with a parent and/or sibling, and three percent live with another adult extended family member, such as grandparent, aunt, or uncle. Just six percent of respondents live with a roommate or housemate (see Figure 3.2).

FIGURE 3.1 – “WHAT IS YOUR HOUSEHOLD SIZE?” N = 1,195



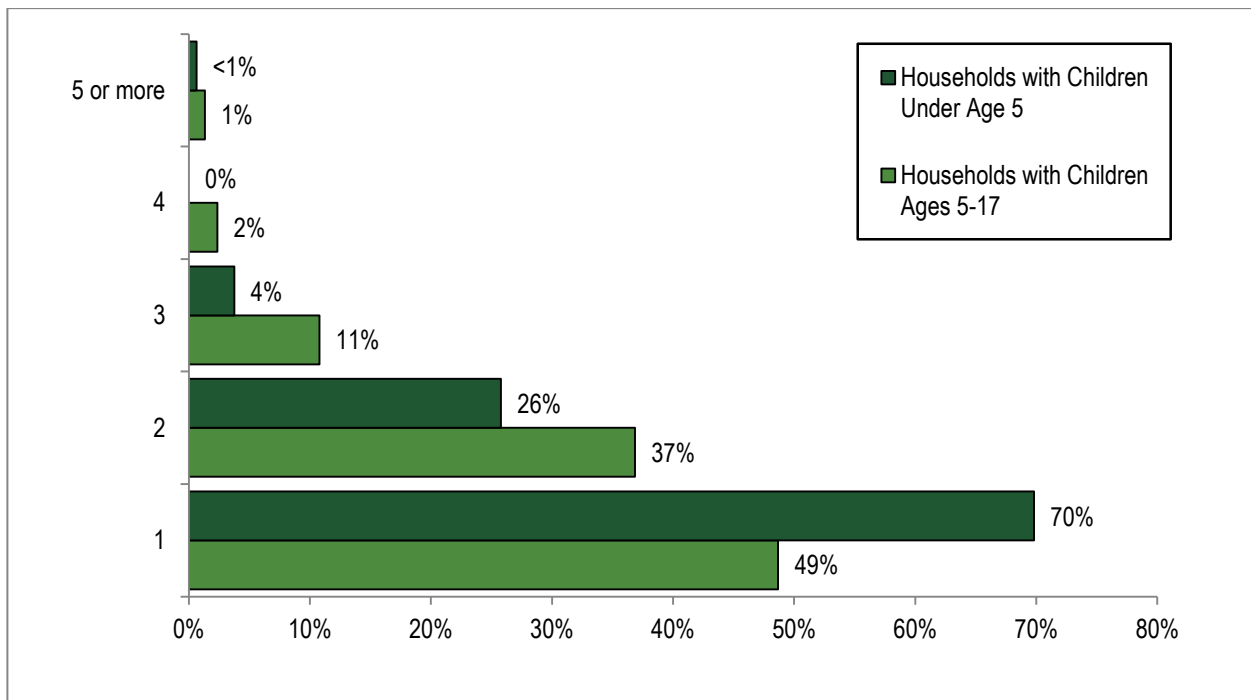
Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

⁴ Rental and homeowner units were evaluated separately for the purpose of services and amenities, recognizing differences in the factors that drive rental and homeowner choices.

FIGURE 3.2 – “WITH WHOM DO YOU LIVE? (CHECK ALL THAT APPLY)” N = 1,189

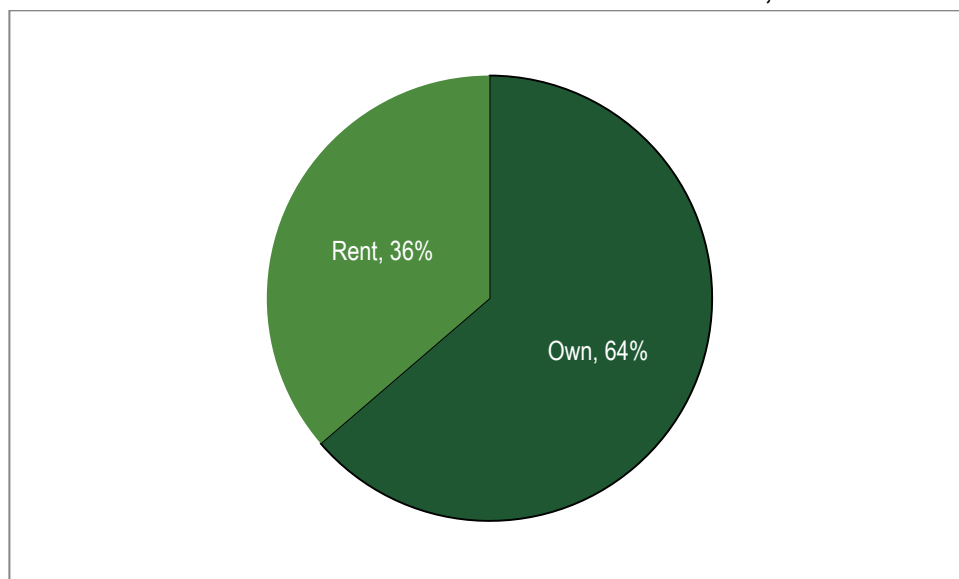
Source: Camden Higher Education and Health Care Task Force Housing Survey 2017)

Most respondents who live with children have one or two children in the household. 70 percent of households with children under 5 have one child, and 26 percent have two children. 50 percent of households with children between 5 and 11 have only one child, compare with 37 percent with 2 children (see figure 3.3).

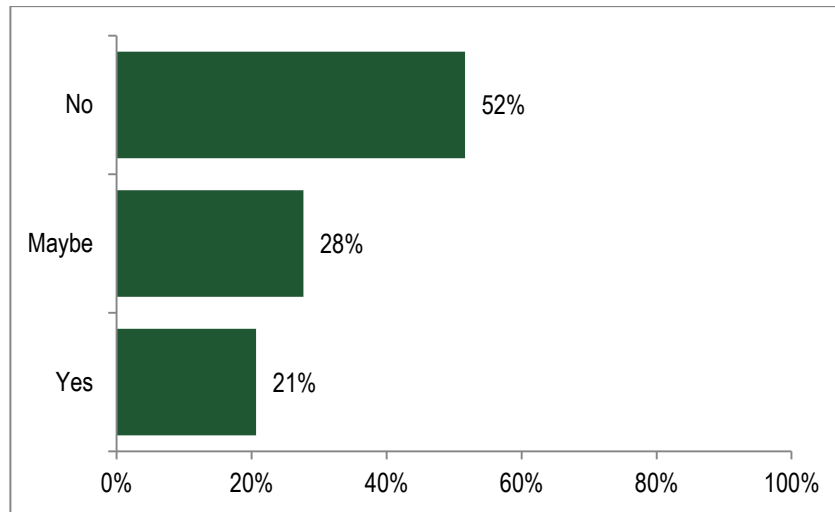
FIGURE 3.3 – “HOW MANY CHILDREN ARE IN YOUR HOUSEHOLD?” N = 468

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Sixty-four percent of respondents own their home (see Figure 3.4). Of the 36 percent who rent, 20 percent are likely to purchase a home in the next two years, 28 percent may be, and 52 percent are not likely to purchase a home in the next two years (see Figure 3.5).

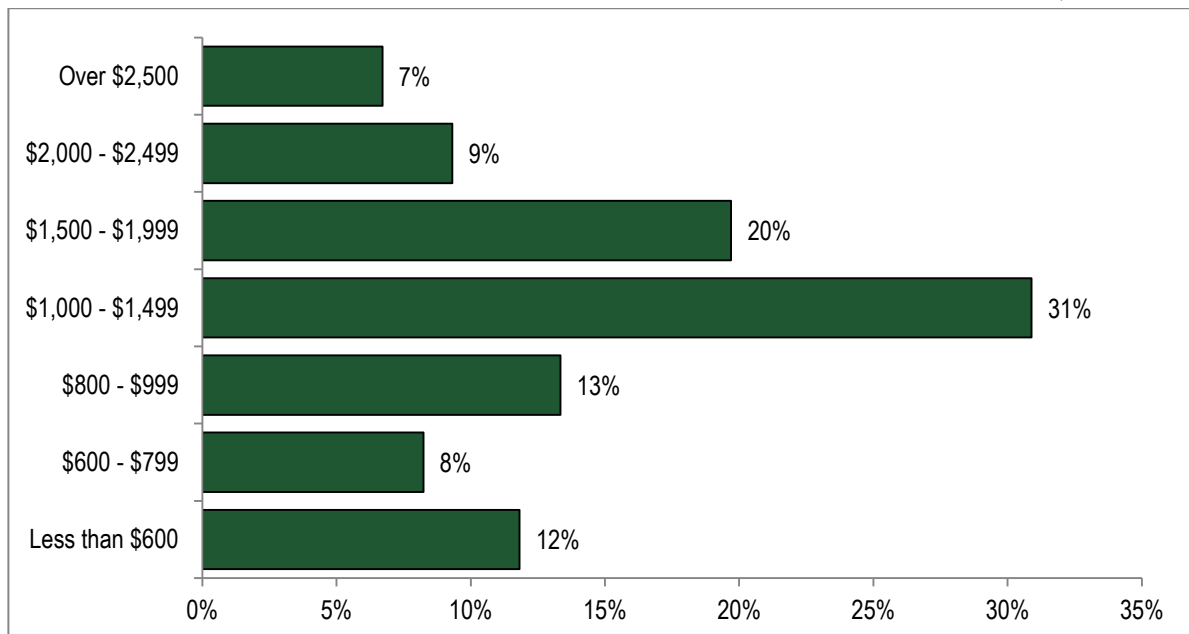
FIGURE 3.4 – “DO YOU OWN OR RENT YOUR HOME?” N = 1,168

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 3.5 – “IF YOU ARE NOT A HOMEOWNER, ARE YOU LIKELY TO PURCHASE A HOME IN THE NEXT TWO YEARS?” N = 614

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Thirty percent of respondents pay between \$1,000 and \$1,499 each month in rent or mortgage. Thirty-six percent pay more than \$1,500 and 33 percent pay less than \$999 (see Figure 3.6).

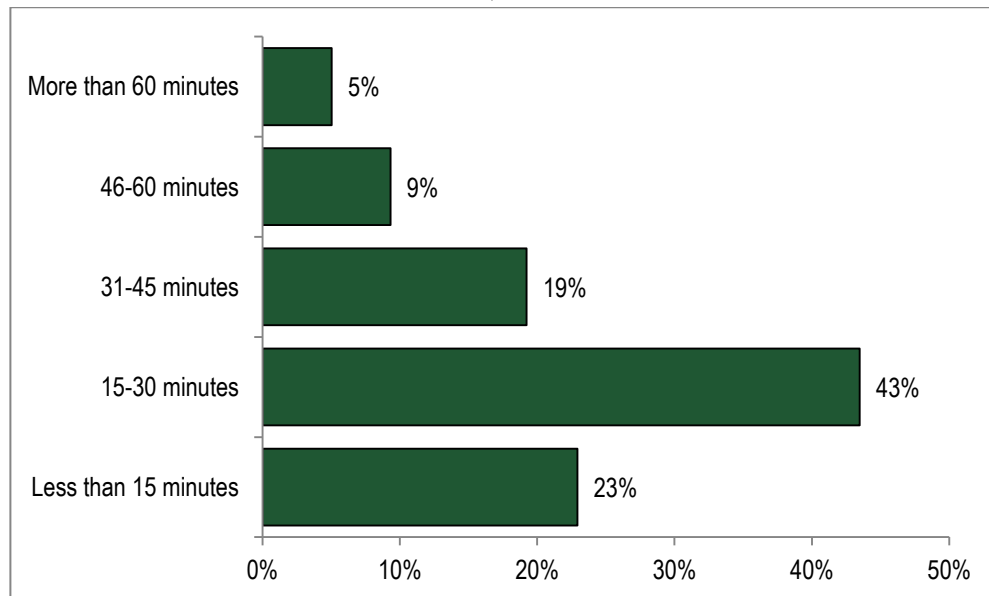
FIGURE 3.6 – “WHAT IS THE MONTHLY COST OF YOUR RENT OR MORTGAGE PAYMENTS?” N = 1,117

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

3.2 COMMUTING PATTERNS

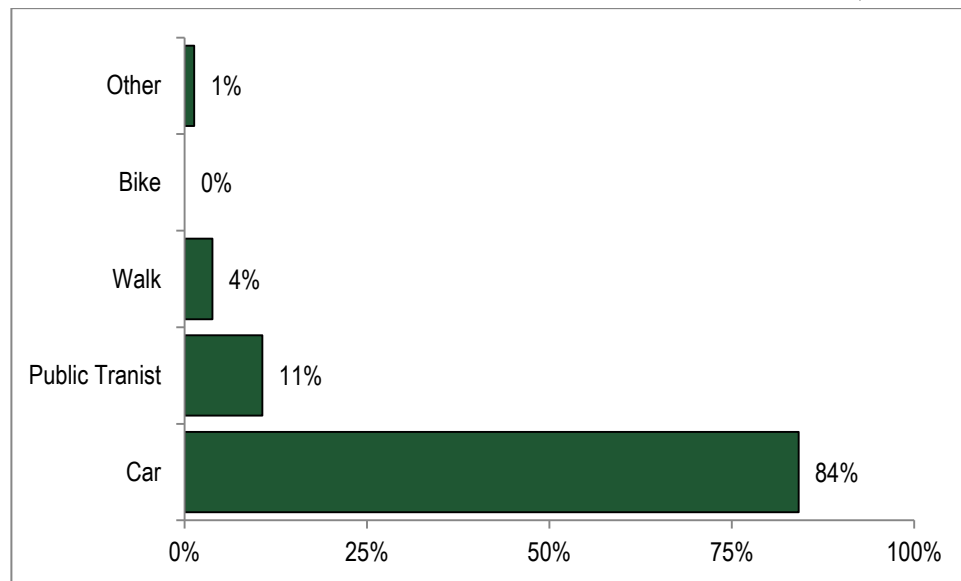
Almost half of respondents have a daily commute between 15 and 30 minutes each way. Twenty-three percent commute less than 15 minutes. Only five percent of respondents commute more than 60 minutes each way (see Figure 3.7). Relative proximity to school or work is a common factor amongst the majority of survey respondents.

FIGURE 3.7 – “HOW LONG IS THE COMMUTE FROM YOUR CURRENT RESIDENCE TO YOUR CAMPUS OR PLACE OF WORK?” N = 1,191

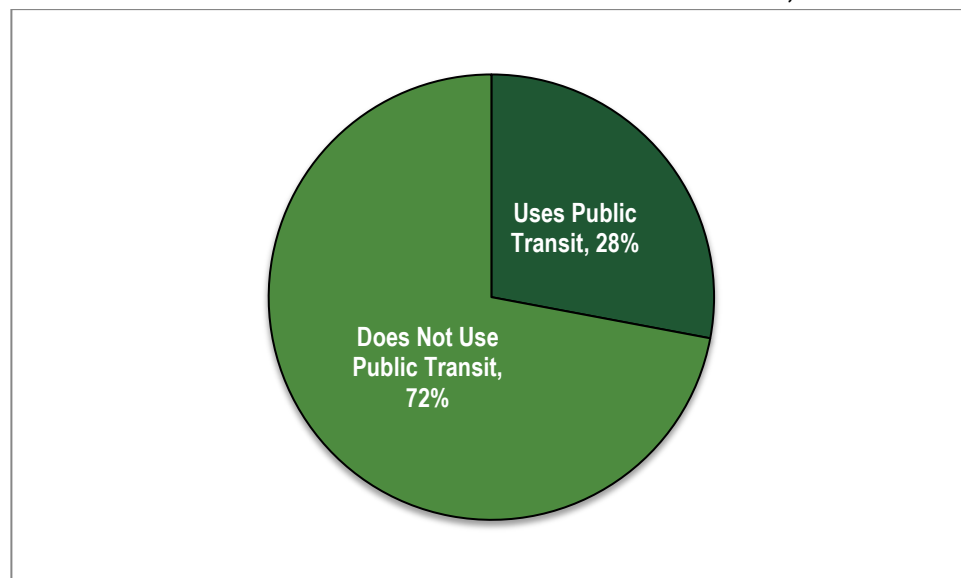


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

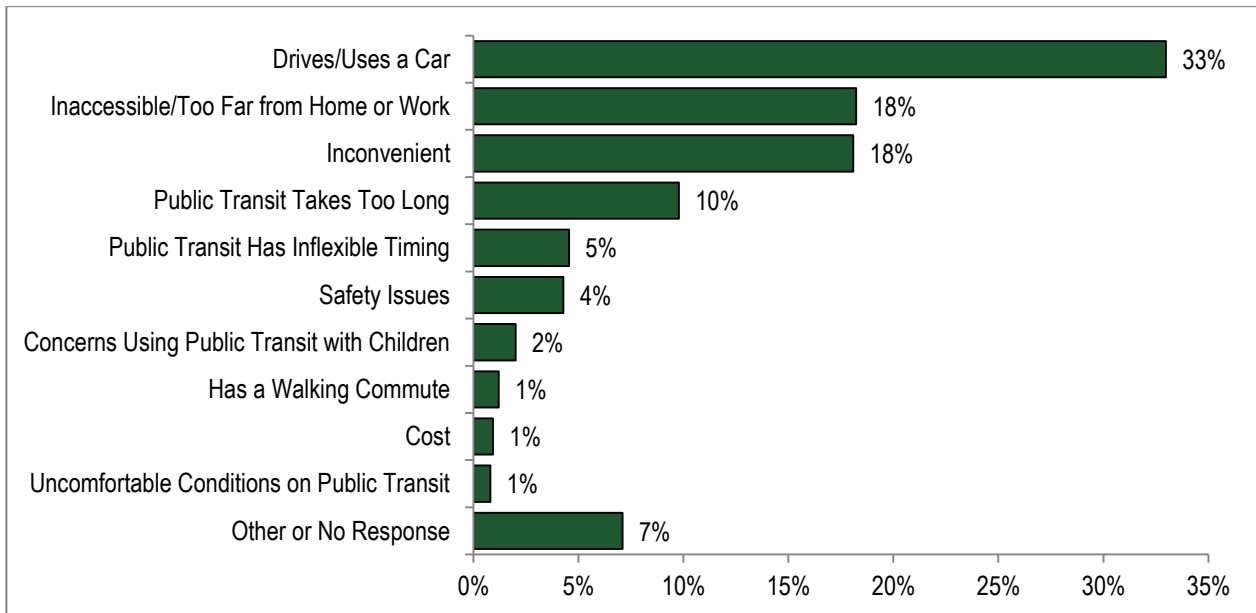
The majority, 84 percent, of respondents use a car as their primary mode of transportation. Eleven percent use public transit and four percent walk (see Figure 3.8). In general, 28 percent did respond that they use public transportation. For the 72 percent who do not use public transit, the most common reason is “uses a car”, followed by “inaccessible/too far from home or work” and inconvenient (see Figure 3.9 and Figure 3.10).

FIGURE 3.8 – “WHAT IS YOUR PRIMARY MODE OF TRANSPORTATION?” N = 1,199

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

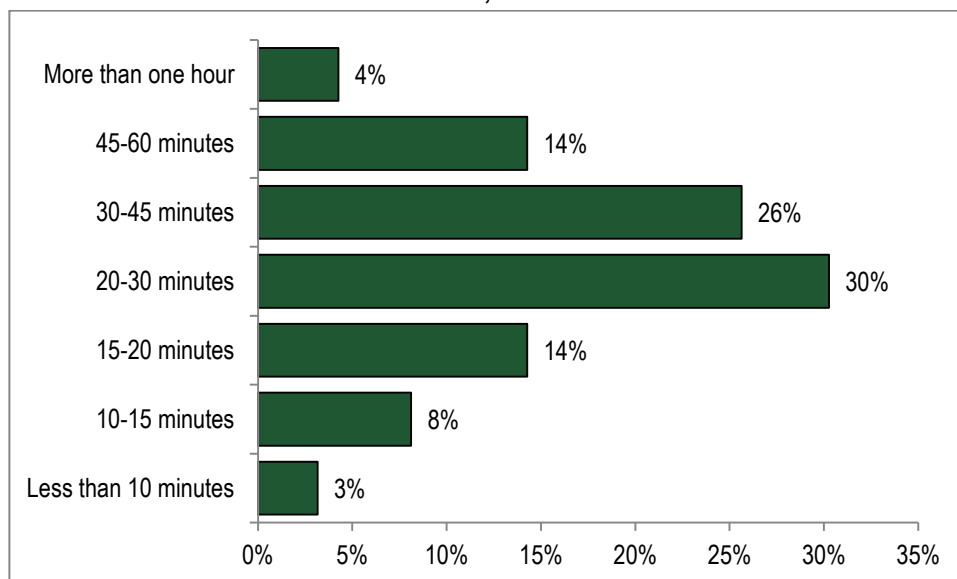
FIGURE 3.9 – “DO YOU USE PUBLIC TRANSPORTATION?” N = 1,198

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 3.10 – “IF NO, WHAT ARE YOUR MAIN REASONS?” N = 746

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Respondents showed a preference for living close to work, with 55 percent not willing to have a commute over 30 minutes, and 80 percent are not willing to have a commute over 45 minutes (see Figure 3.11). A quarter of respondents were unwilling to commute more than 20 minutes to school or work, potentially making quality housing stock a strong draw for employees and students.

FIGURE 3.11 – “WHAT IS THE MAXIMUM AMOUNT OF TIME YOU’RE WILLING TO SPEND COMMUTING TO WORK (ONE-WAY)?” N = 1,170

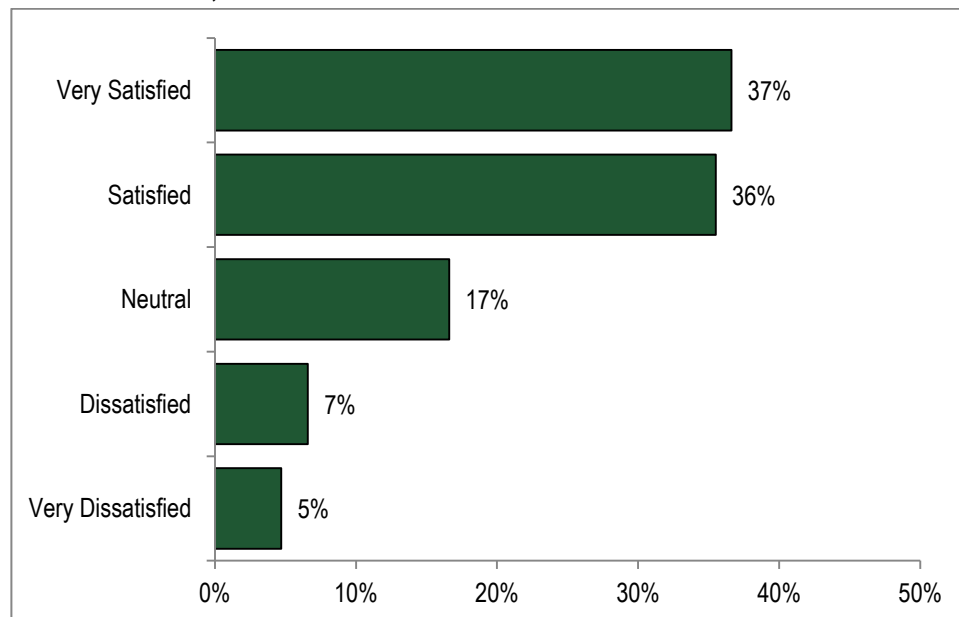
Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

3.3 DEMAND FOR HOUSING CHANGE

In order to understand the potential demand for housing in Camden, it is important to understand respondents' satisfaction with their housing situation, and therefore their likelihood of moving. Overall, the majority of respondents are happy with their current situation. Over 70 percent of respondents are satisfied or very satisfied with their current housing situation, while only 12 percent are dissatisfied or very dissatisfied (see Figure 3.12).

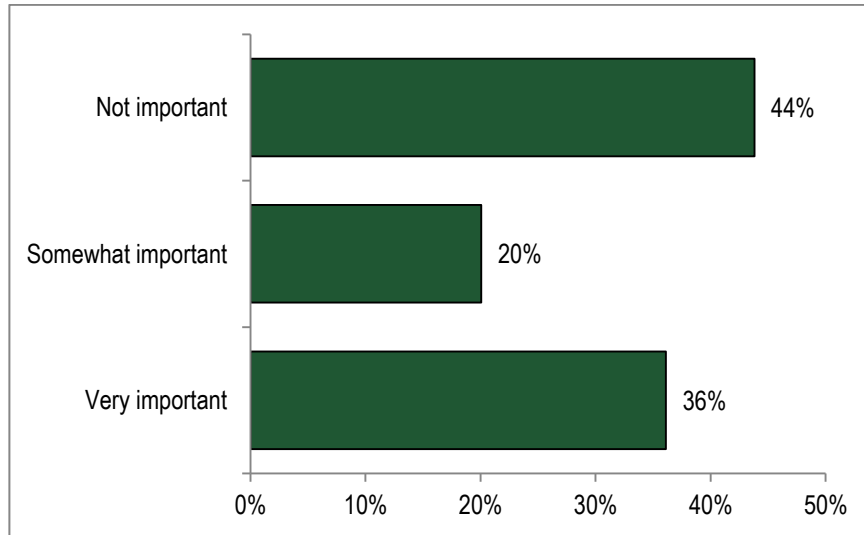
However, there is still the opportunity to capture the housing demand market of those who are dissatisfied with their current situation or incentivize those who are neutral about their current location. Thirty-six percent of respondents answered that the availability of convenient, affordable housing is very important in their decision to attend school or work in Camden. For 44 percent of respondents, the availability is not important to that decision (see Figure 3.13).

FIGURE 3.12 – “OVERALL, HOW SATISFIED ARE YOU WITH YOUR CURRENT HOUSING SITUATION?” N = 1,169



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 3.13 – “HOW IMPORTANT TO YOU IS THE AVAILABILITY OF CONVENIENT AND AFFORDABLE HOUSING (FOR PURCHASE OR RENT) IN YOUR DECISION TO ATTEND SCHOOL OR WORK IN THE CITY OF CAMDEN?” N = 1,171

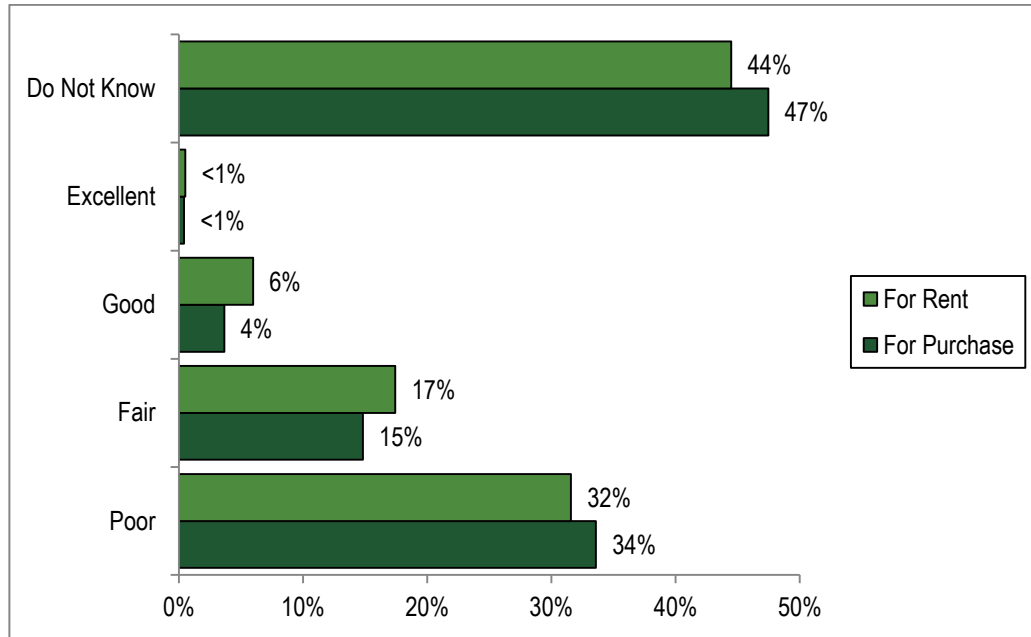


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

3.4 IMPRESSIONS OF CAMDEN HOUSING STOCK

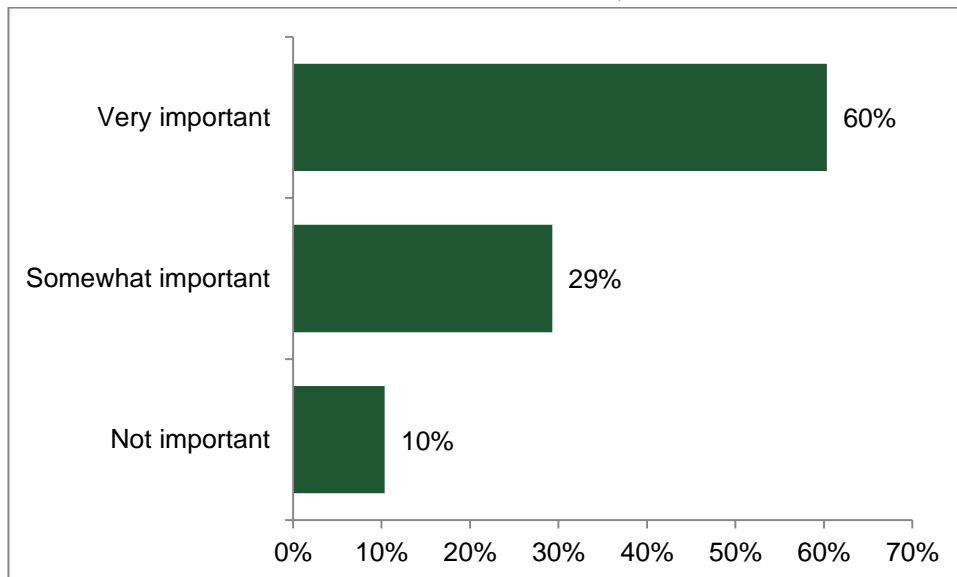
Generally, there are similarities in the perceptions of for-sale and rental houses in Camden. Almost half of respondents did not have an opinion on the quality and affordability of housing in Camden. Approximately five percent rate the quality and affordability as “good” and 30 percent rate it as “fair” or “poor” (see Figure 3.14). Less than one percent of respondents rated the housing stock as “excellent.” The majority of respondents think that quality housing is “very important” for attracting and retaining professional staff in Camden (see Figure 3.15) and 20 percent said they would “definitely” or “likely” consider living in Camden if quality housing were available (see Figure 3.16).

FIGURE 3.14 – “HOW WOULD YOU RATE THE QUALITY AND AVAILABILITY OF HOUSING IN THE CITY OF CAMDEN?” FOR PURCHASE, N = 1,167, FOR RENT, N = 1,153



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 3.15 – “HOW IMPORTANT DO YOU THINK QUALITY HOUSING IS FOR ATTRACTING/RETAINING PROFESSIONAL STAFF IN THE CITY OF CAMDEN?” N = 1,188

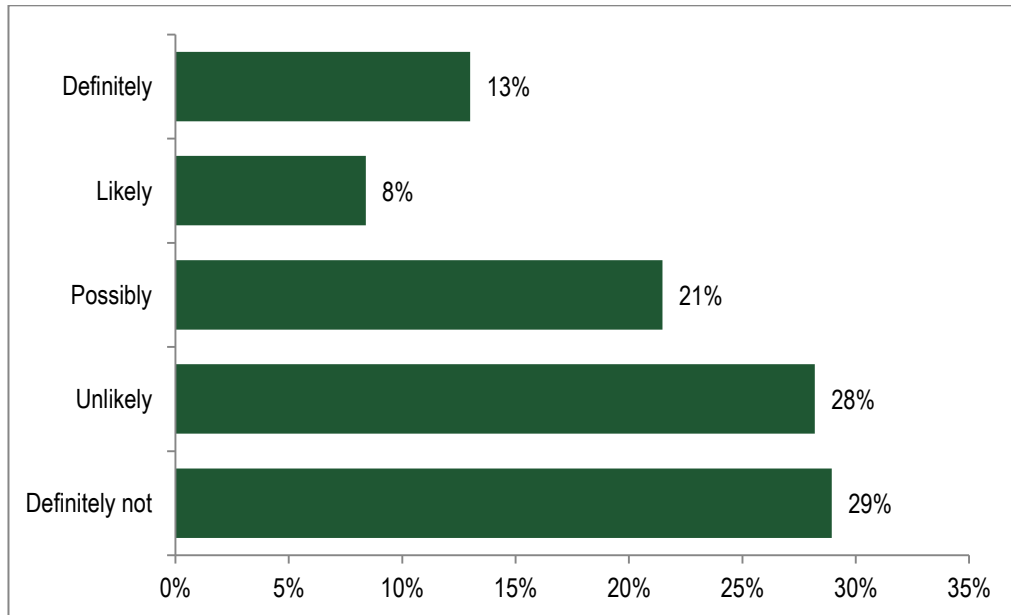


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

In total, 42 percent of respondents stated that they would definitely, likely, or possibly considering purchasing or renting a home in Camden (see Figure 3.16). This represents a 5 percent increase from the average interest in purchasing or renting a home in the 2009 survey. Over the same

time period, there was also a 5 percent decrease in the number of respondents who said that they would definitely not consider living in Camden.

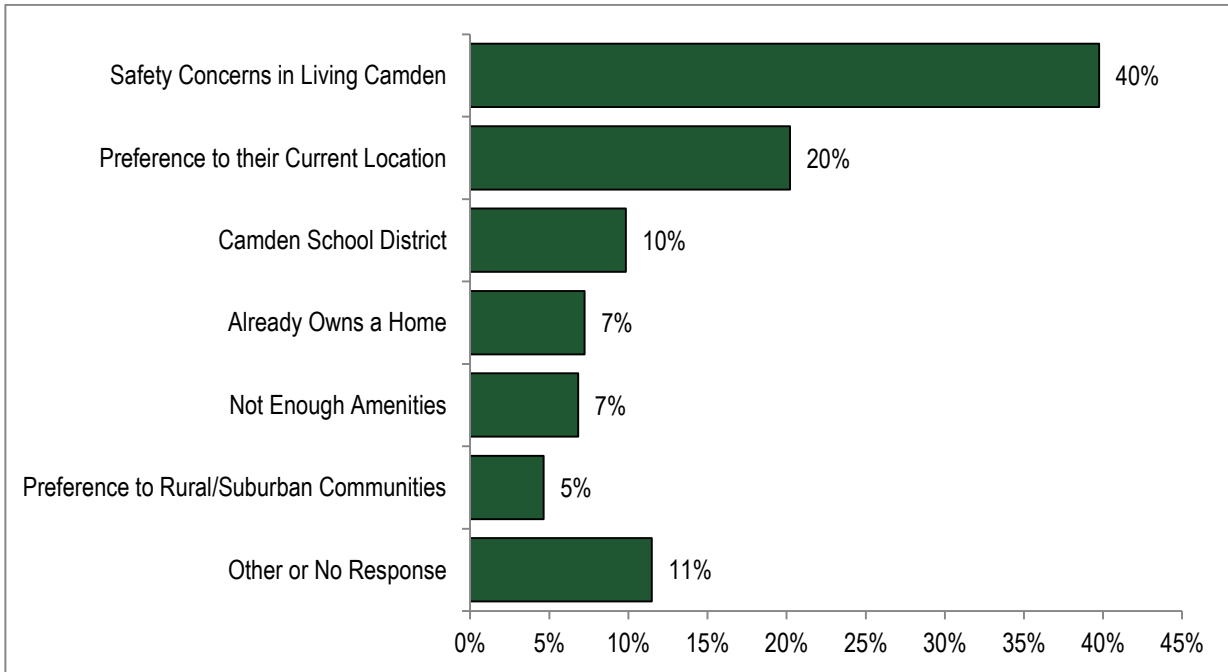
FIGURE 3.16 – “IF QUALITY HOUSING (NEW CONSTRUCTION OR NEWLY REFURBISHED) WERE AVAILABLE IN THE CITY OF CAMDEN, WOULD YOU CONSIDER PURCHASING OR RENTING A HOME AND LIVING IN THE CITY OF CAMDEN?” N = 1,192



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Of those who would not consider living in Camden, the most common reason is safety concerns followed by a preference for current location and concerns about the Camden School District (see Figure 3.17). This indicates that the work done by state and local officials over the past several years to address public safety issues and Camden’s K-12 education system has been well targeted, addressing two of the most prominent factors in determining where individuals live.

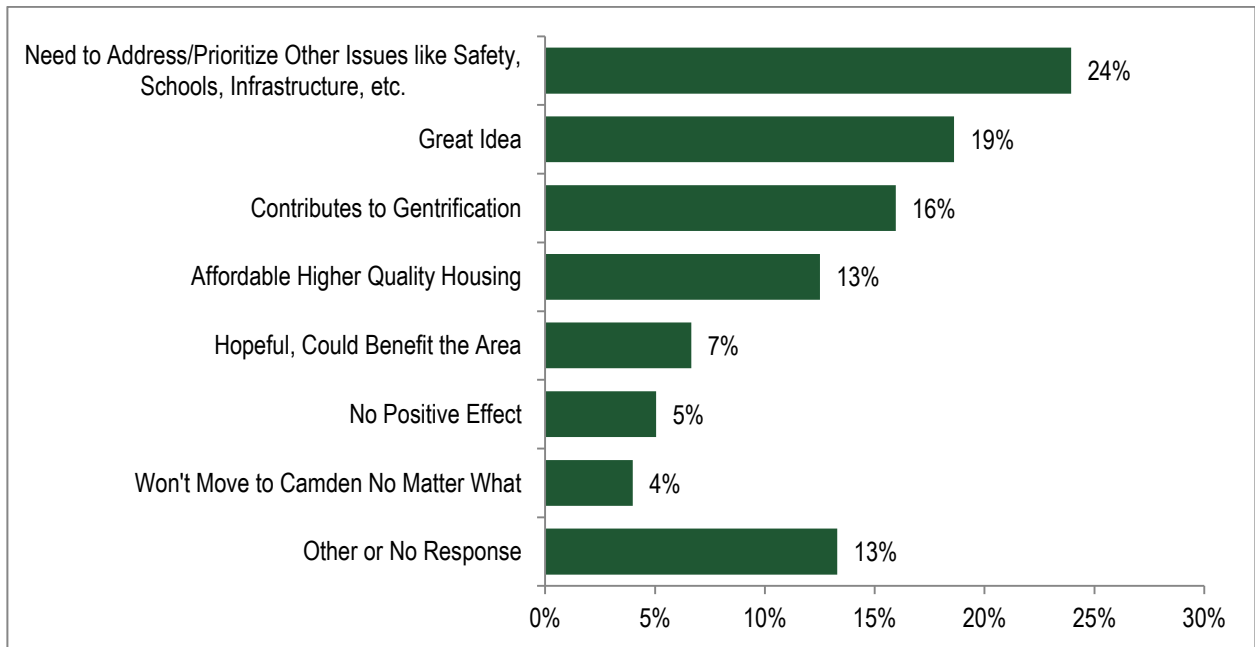
FIGURE 3.17 – “IF NO, WHAT ARE THE MAIN REASONS WHY YOU WOULD NOT CONSIDER PURCHASING OR RENTING A HOME AND LIVING IN CAMDEN?” N = 732



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Survey respondents were asked to share any final thoughts on construction of new housing in Camden, similar responses were grouped. While 25 percent of responses concerned the need to address issues like safety, schools, and infrastructure, 20 percent thought adding new housing is a good idea. Fifteen percent worried that new housing would contribute to gentrification, and 13 percent underscored that new development should be affordable higher quality housing (see Figure 3.18).

FIGURE 3.18 – “PLEASE SHARE ANY FINAL THOUGHTS YOU HAVE REGARDING THE CONSTRUCTION OF NEW HOUSING IN THE CITY OF CAMDEN'S DOWNTOWN AREA” N = 376

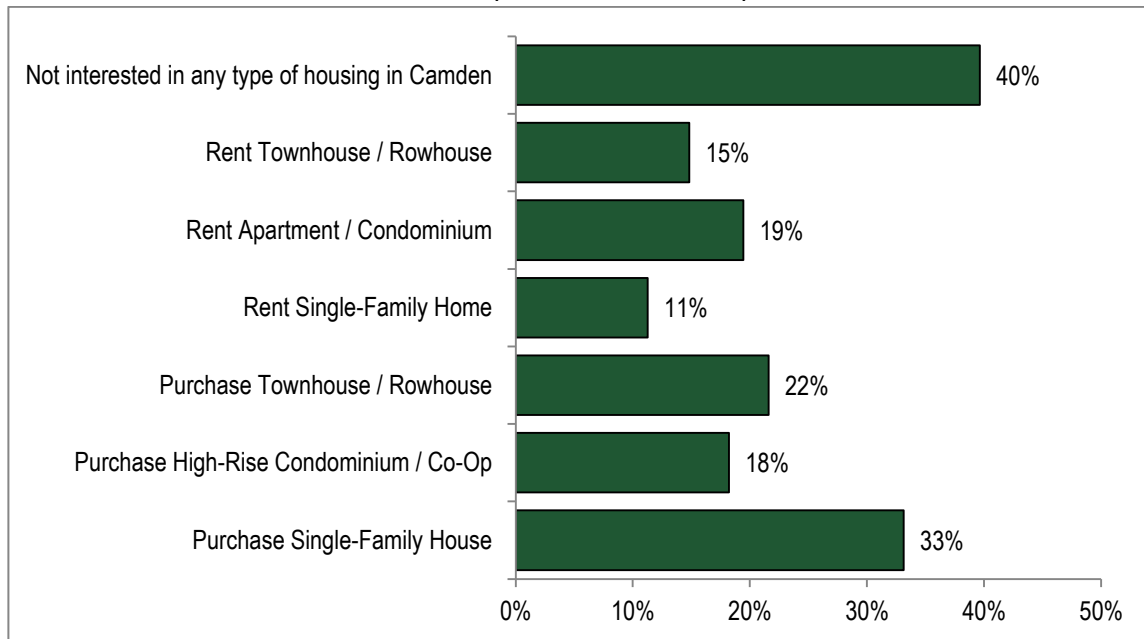


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

3.5 CHARACTERISTICS OF DESIRED HOUSING

In addition to assessing the potential demand for housing in Camden, it is vital to close the supply and demand gap by understanding the type of housing desired by potential residents. The survey therefore asked about the housing preferences of potential Camden residents. Thirty percent of respondents indicated they would be interested in purchasing a single family home. Purchasing a townhouse, purchasing a high-rise condominium, and renting an apartment each garnered about 20 percent of respondents. However, 40 percent are not interested in any type of housing in Camden (see Figure 3.19).

FIGURE 3.19 – “IF YOU WERE TO PURCHASE OR RENT A HOME IN THE CITY OF CAMDEN, IN WHAT TYPE OF HOUSING WOULD YOU BE INTERESTED (CHECK ALL THAT APPLY)?” N = 1,153

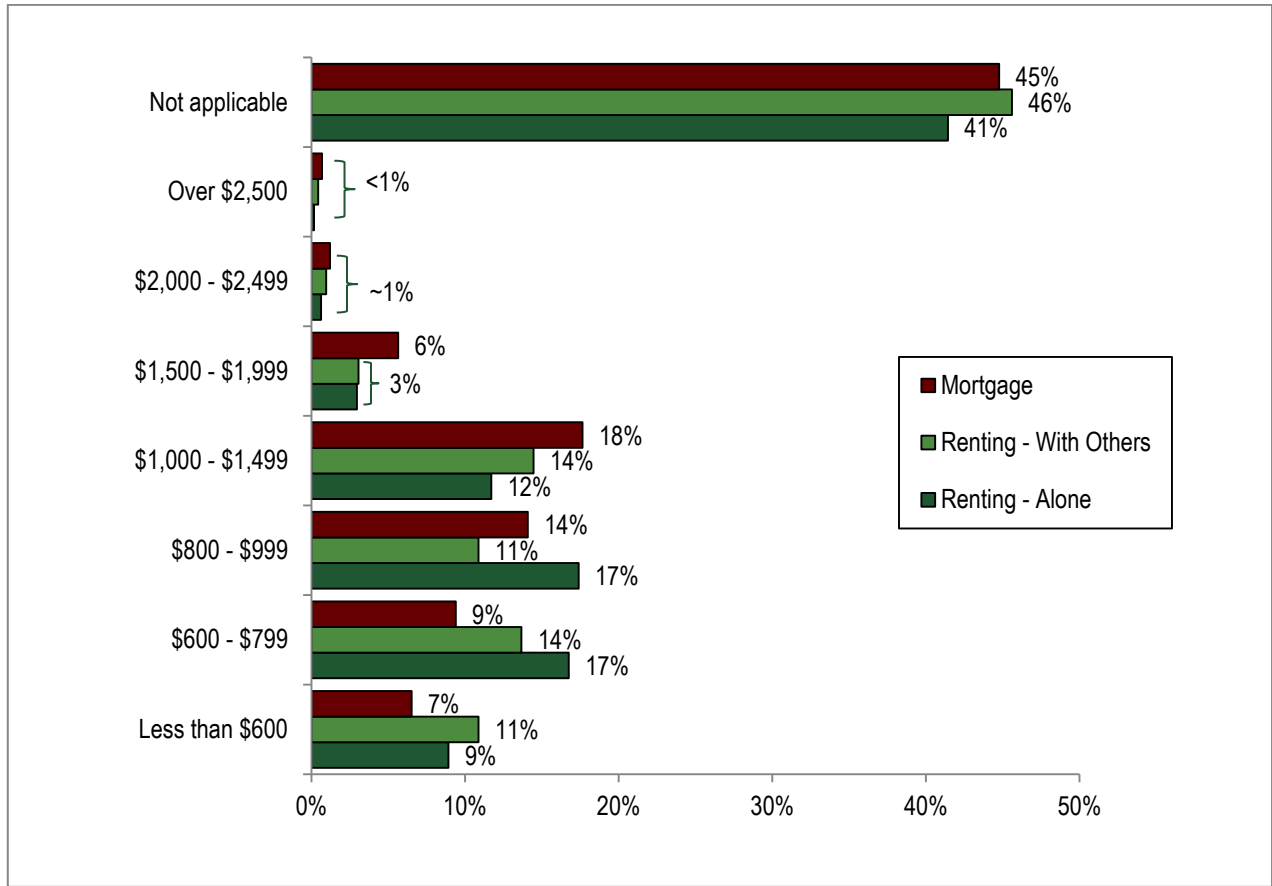


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

The 40 percent provides another method of assessing the percentage of respondents who would not consider living in Camden, compared to the 57 percent who said that they are unlikely to or would not consider living in Camden (see Figure 3.16). We use the latter number as a more conservative estimate of the potential demand for new housing in Camden.

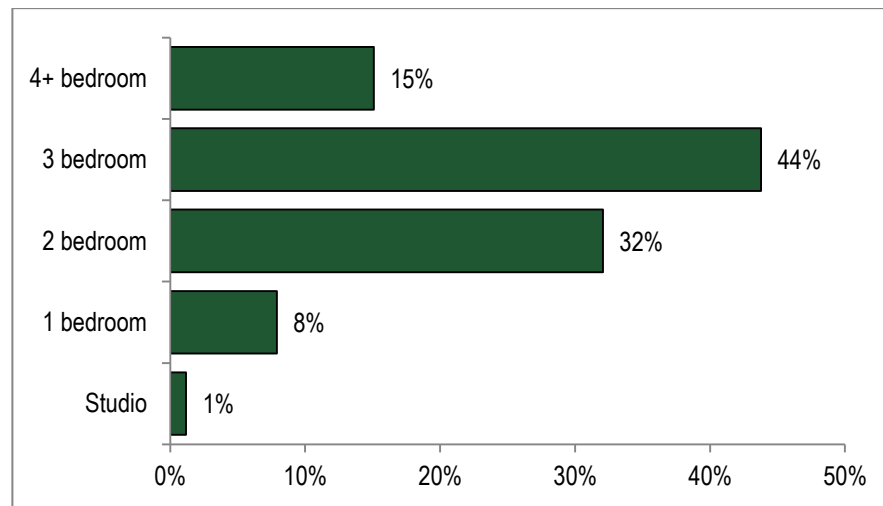
Those who would consider purchasing a home are most willing to make mortgage payments between \$1,000 and \$1,499 each month. People who would consider renting on their own are most willing to consider rent between \$600 and \$799 or between \$800 and \$999. There is less consensus for those who would rent with others, with roughly equal percentages willing to pay each rent bracket below \$1,499 (see Figure 3.20).

FIGURE 3.20 – AMOUNT WILLING TO PAY PER MONTH IN RENT – LIVING ALONE N = 1,110, PER MONTH IN RENT – WITH OTHERS N = 1,140, OR PER MONTH WITH A MORTGAGE NEAR PLACE OF EMPLOYMENT N = 515



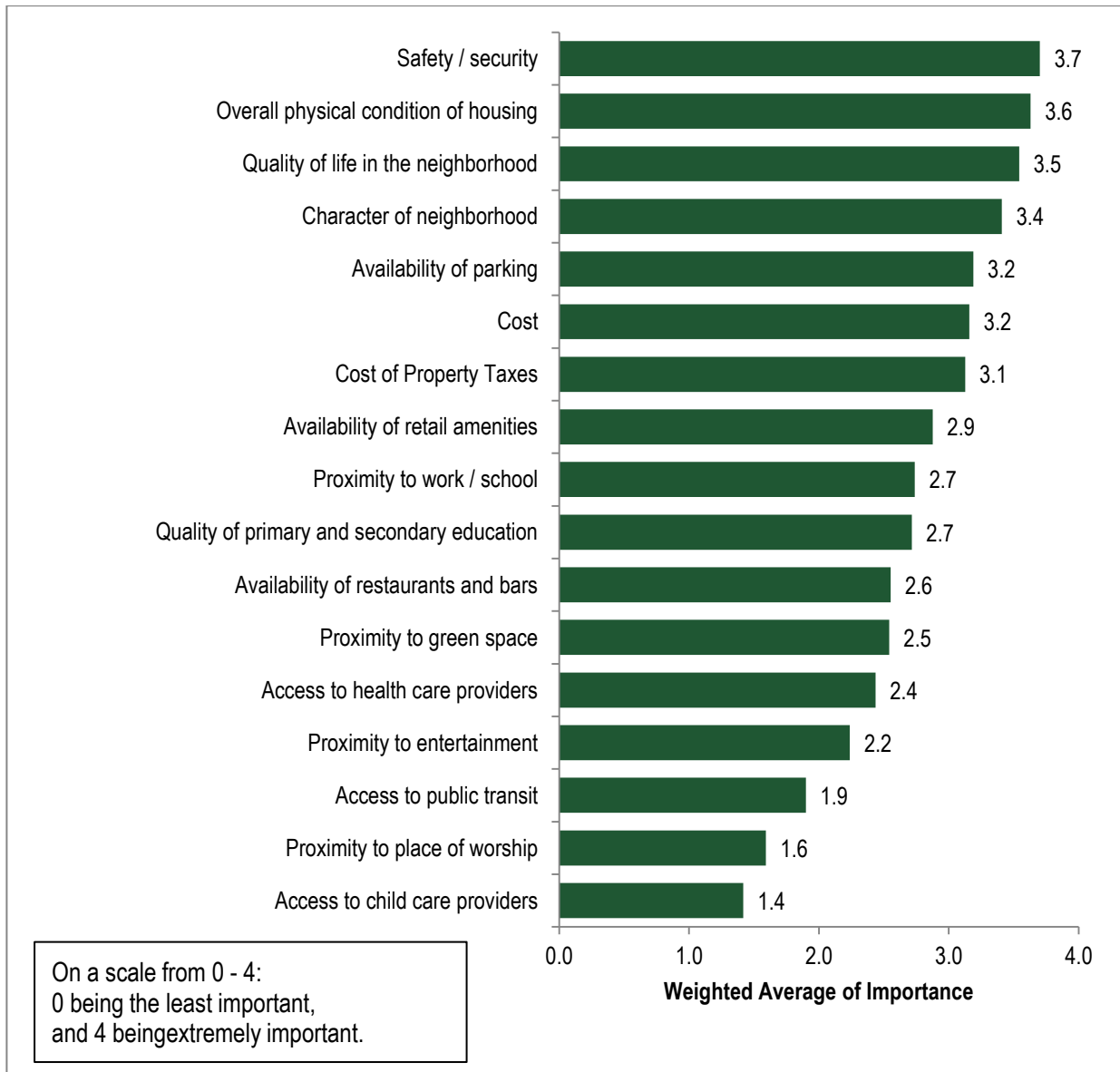
Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

For desired housing size, two and three bedroom homes were predominant. Forty-four percent of respondents would want a three-bedroom home, followed by 32 percent interested in two bedrooms. Interestingly, less than 10 percent want a studio or one-bedroom unit (see Figure 3.21).

FIGURE 3.21 – “HOW MANY BEDROOMS WOULD YOU WANT IN A RENTAL OR OWNED PROPERTY?” N = 1,101

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

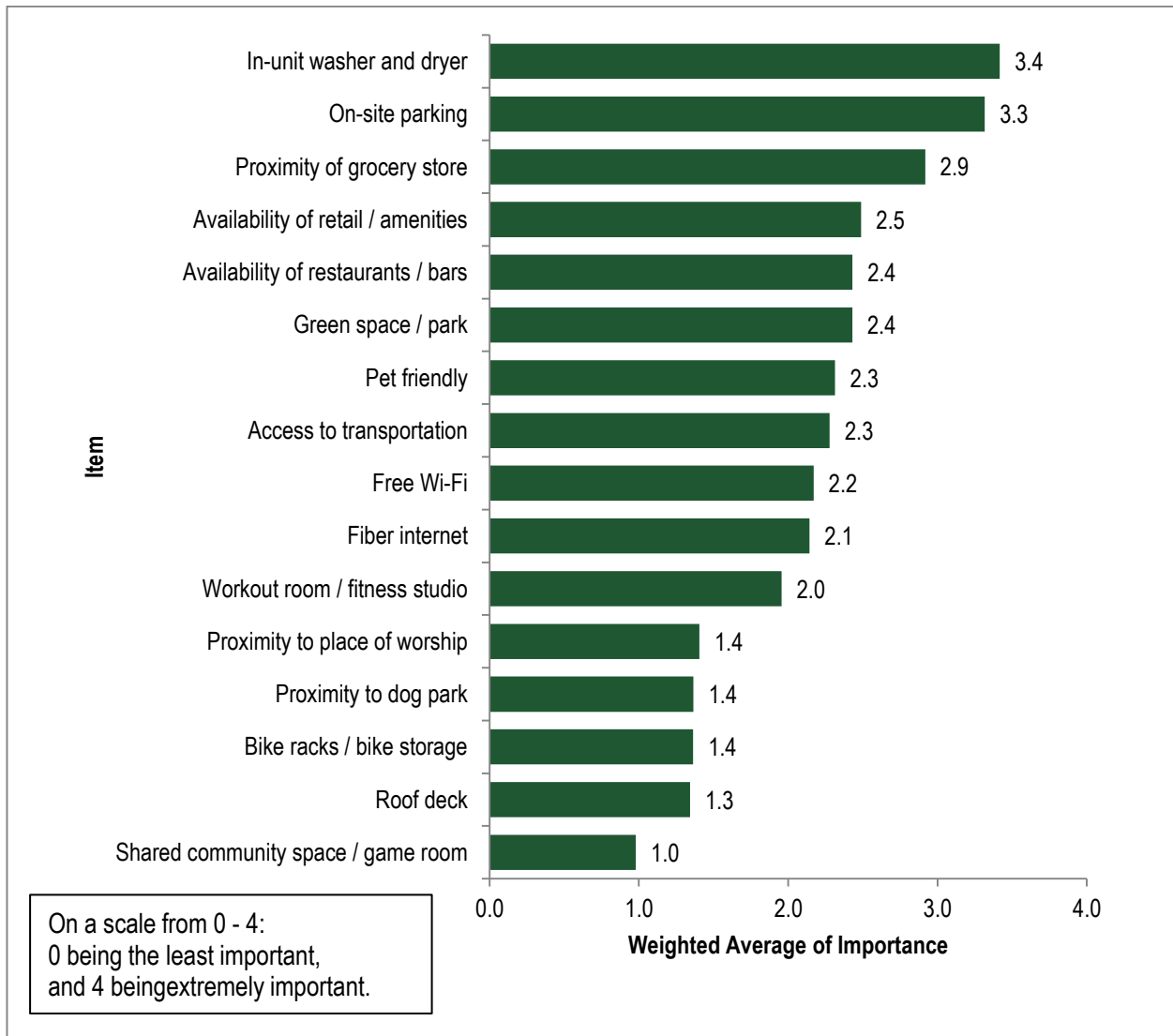
In addition to housing type and size, housing decisions are based on proximity to services and neighborhood quality. Survey respondents were asked to indicate, on a scale of zero to four, the importance of certain factors to determining where to live. Safety, overall physical condition of housing, and quality of life in the neighborhood each rated highly. Access to childcare, proximity to place of worship, and access to public transit have the least importance to those surveyed (see Figure 3.22).

FIGURE 3.22 – “PLEASE INDICATE THE IMPORTANCE OF THE FOLLOWING IN DETERMINING WHERE YOU LIVE” N = 1,171

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

The survey also asked about the importance of amenities when considering a rental property. These amenities include factors that are rental-specific, recognizing differences in homeowners' and renters' abilities to make changes to their residence. In-unit washer and dryer, on-site parking, and proximity to grocery stores ranked the highest. Shared community space, roof deck, proximity to a dog park, and bike racks were of the least importance (see Figure 3.23).

FIGURE 3.23 – “PLEASE INDICATE HOW IMPORTANT THE FOLLOWING AMENITIES ARE TO YOU IN CONSIDERING A RESIDENTIAL RENTAL PROPERTY” N = 1,126



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

4.0 BARRIERS TO LIVING IN CAMDEN

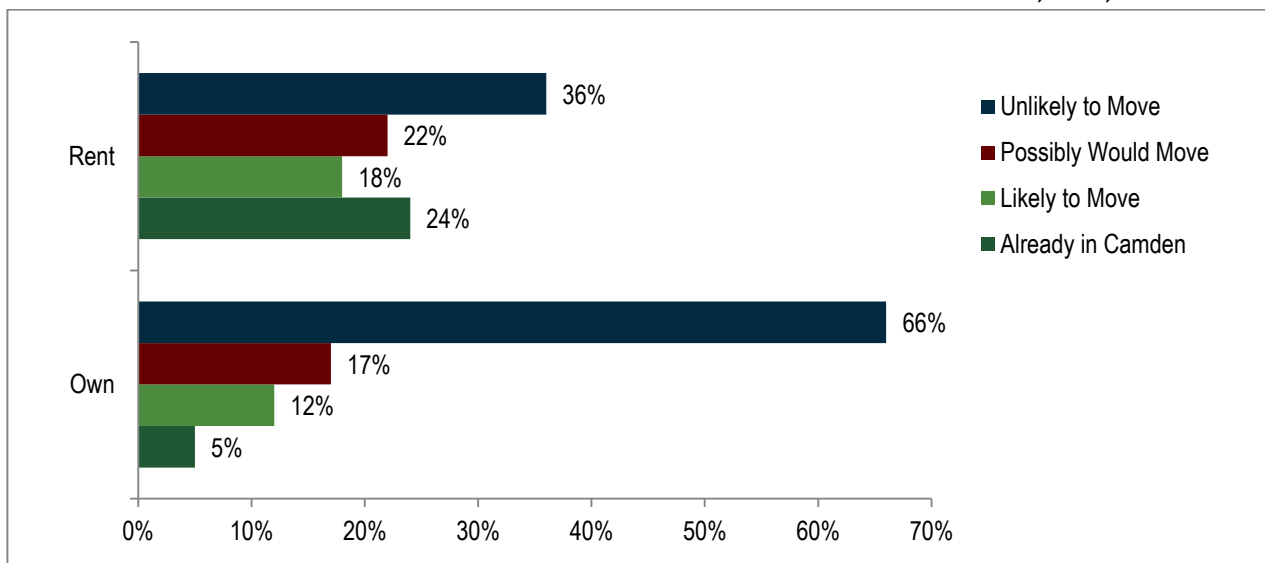
4.1 BACKGROUND

While 42 percent of survey respondents would consider living in Camden, barriers preventing people from moving remain, including concerns about safety and school quality. However, there are numerous groups open to moving that housing initiatives can target. Respondents under 34 show the most interest in living in Camden, and these are also the people least likely to already own a home outside of the city,

4.2 FACTORS INFLUENCING WILLINGNESS TO MOVE TO CAMDEN

Eighteen percent of respondents who currently rent their home indicated that they would be “likely to move” to Camden, compared to 12 percent of respondents who own their home. An additional 22 percent of renters and 17 percent of homeowners “possibly would move” to Camden. A quarter of survey takers currently rent in Camden, compared with five percent of homeowners. Additionally, 36 percent of renters and 66 percent of homeowners are “unlikely to move” to Camden (see Figure 4.1).

FIGURE 4.1 – RESPONDENTS’ RELATIONSHIP TO CAMDEN BY CURRENT HOMEOWNERSHIP, N = 1,200

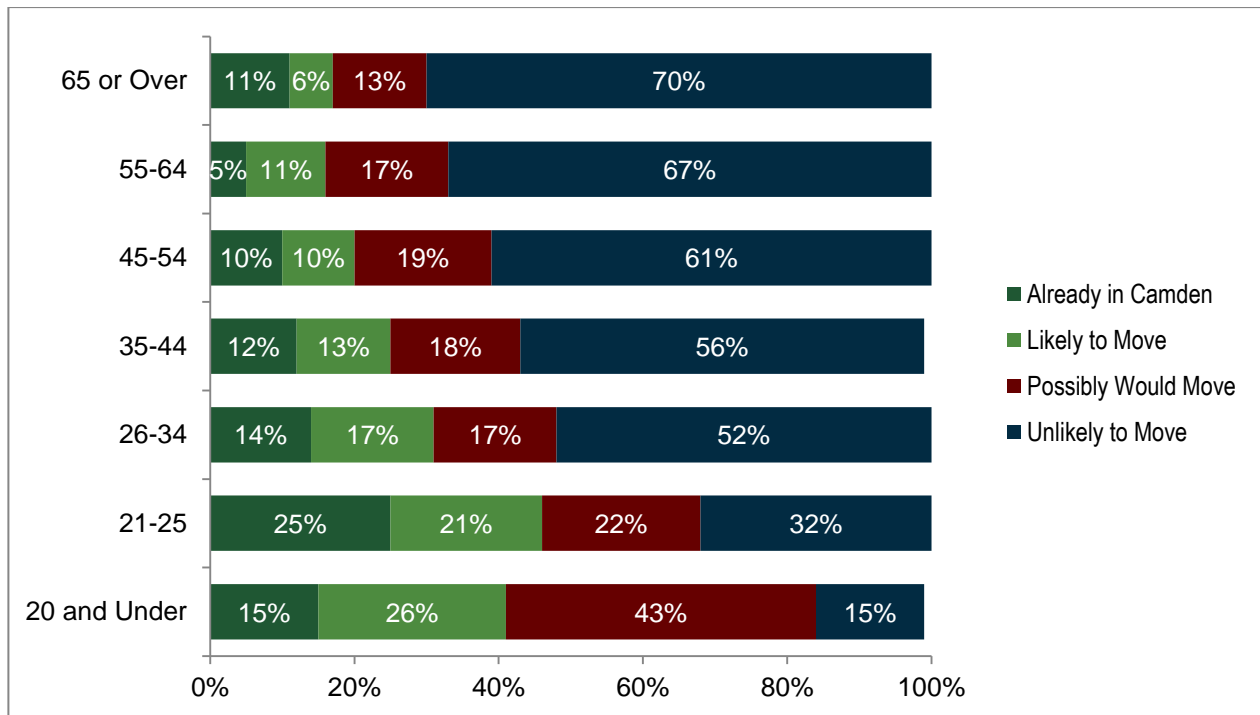


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Respondents under the age of 20 or between 21 and 25 were the most likely to show an interest in moving to Camden. For those under 20, 26 percent are “likely to move” to Camden and 43 percent would possibly move, compared to 15 percent who are “unlikely to move”. Respondents

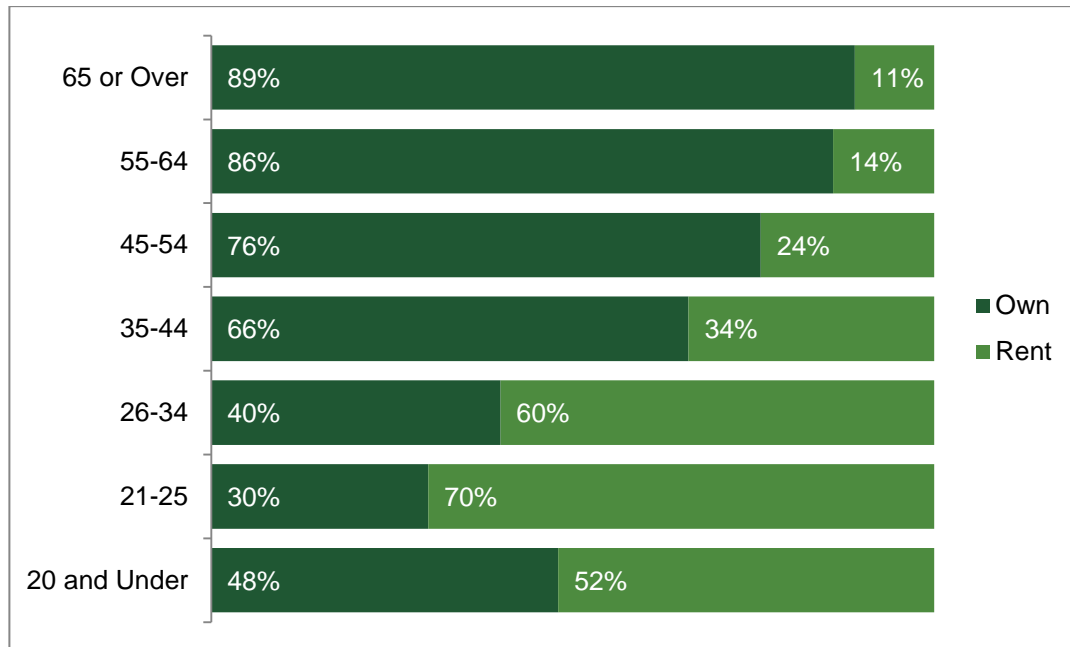
between 21 and 25 are the most likely to currently live in Camden, at 25 percent, and are similarly “likely to move”, 21 percent, or “possibly would move”, 22 percent, to Camden. Generally, as age increased, respondents were less interested in moving to Camden, with 70 percent of respondents over 65 “unlikely to move” (see Figure 4.2).

FIGURE 4.2 – RESPONDENTS’ RELATIONSHIP TO CAMDEN BY AGE GROUP, N = 1,232



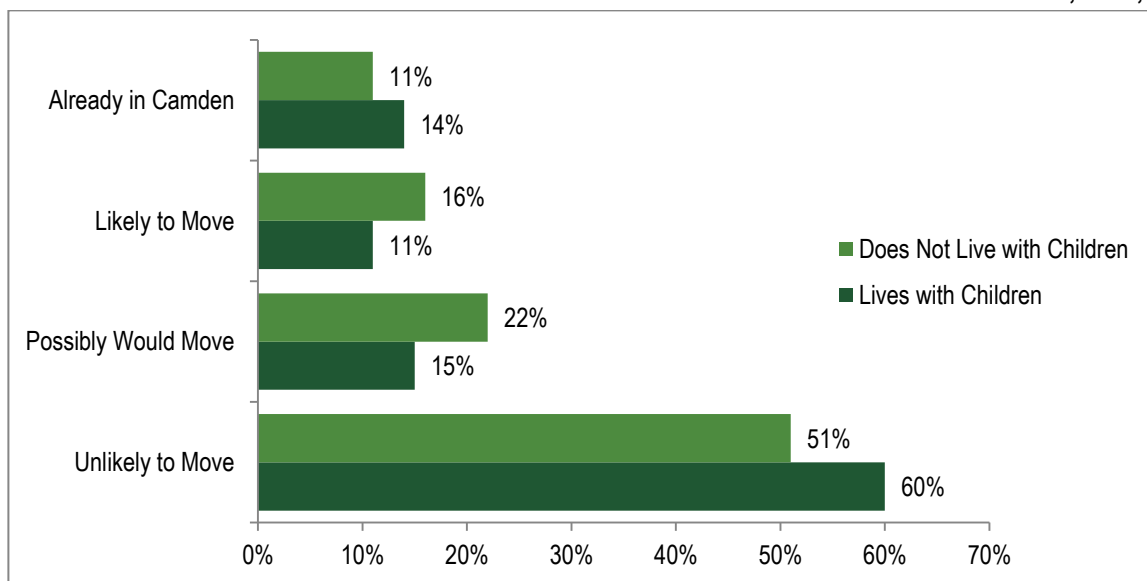
Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

As expected, homeownership increases with age and renting decreases. Thirty percent of those 21 to 25 own their home and 70 percent rent. By comparison, 89 percent of respondents over 65 own their home and 11 percent rent. However, 48 percent of those under 20 reported owning their home, an anomaly which can be interpreted as respondents living in a family home that is owned, likely by a parent or other relative (see Figure 4.3).

FIGURE 4.3 – CURRENT HOMEOWNERSHIP BY AGE GROUP, N = 1,201

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

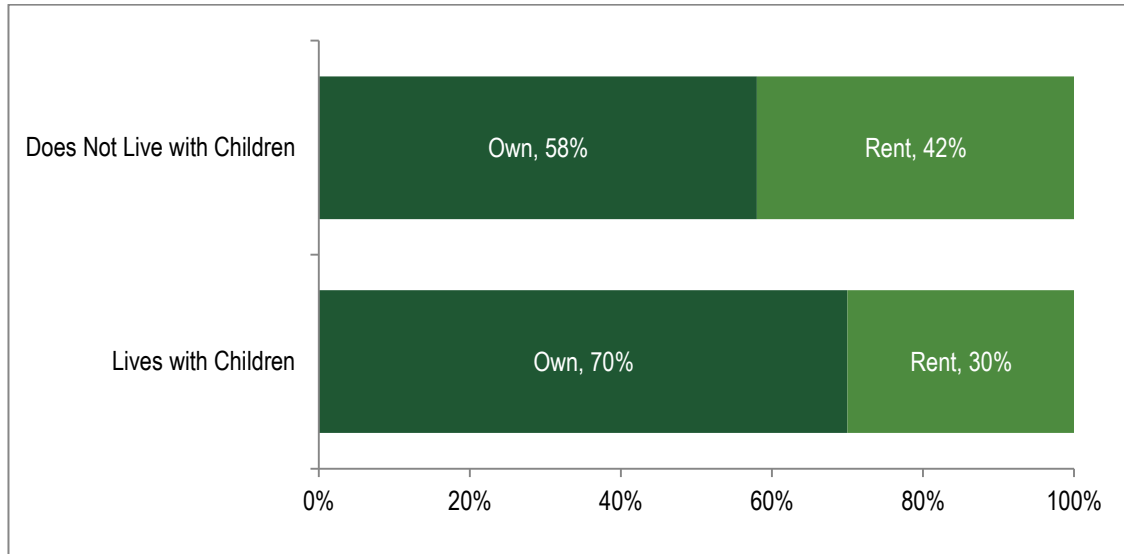
Respondents without children are more likely to move to Camden than those with children. Thirty-eight percent of respondents not living with children are likely or would possibly move to Camden, compared to 26 percent of those with children (see Figure 4.4).

FIGURE 4.4 – RESPONDENTS' RELATIONSHIP TO CAMDEN BY WHETHER OR NOT THEY LIVE WITH CHILDREN, N = 1,242

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

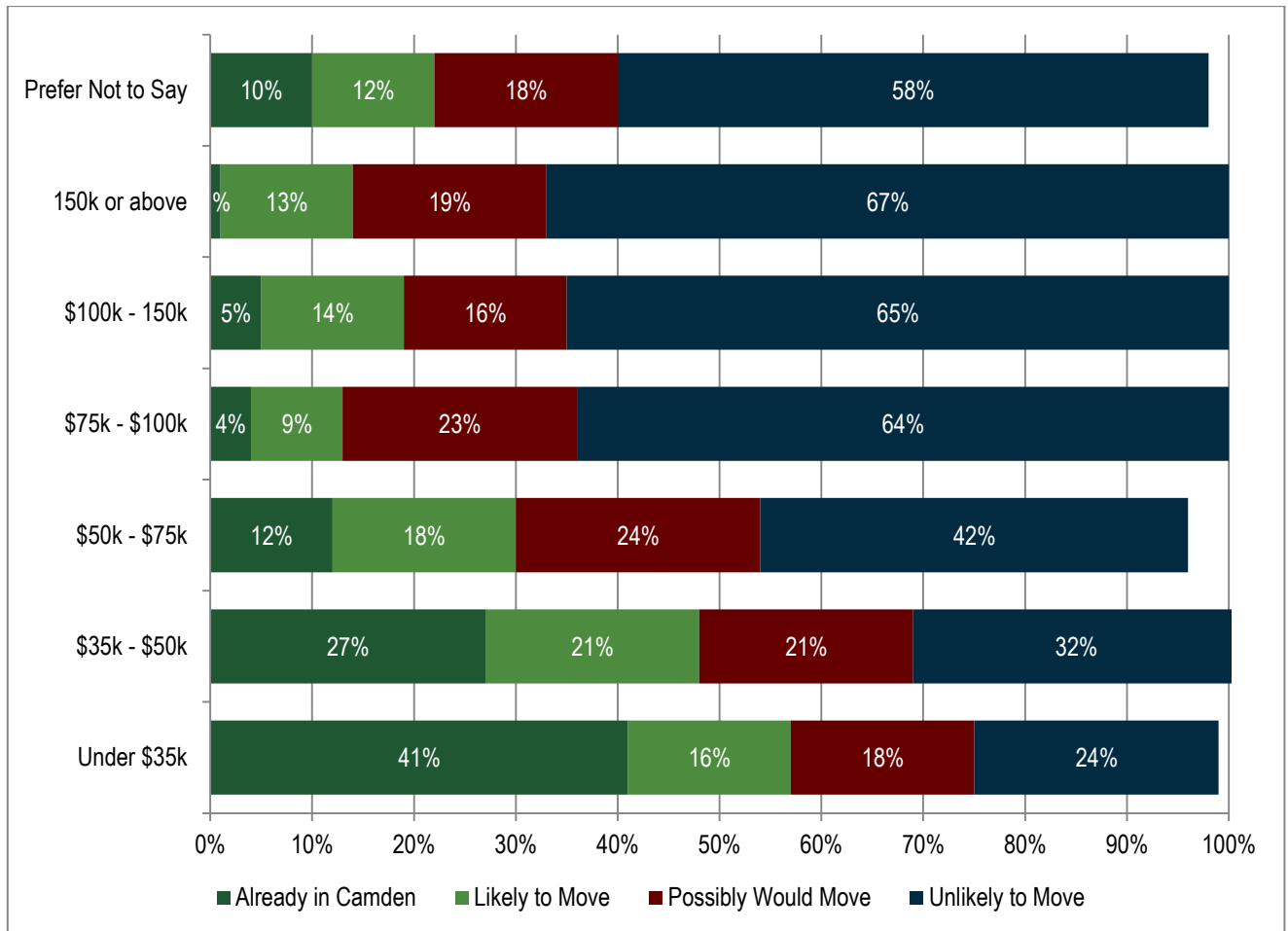
Respondents with children are more likely to own than rent, while those without children are more evenly split, with 58 percent homeowners and 42 percent renters (see Figure 4.5).

FIGURE 4.5 – CURRENT HOMEOWNERSHIP BY WHETHER OR NOT THEY LIVE WITH CHILDREN, N = 1,210



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

The highest income respondents are the least interested in moving to Camden, with over 50 percent of respondents in each income bracket over \$75,000 unlikely to move. However, over 40 percent of respondents with household income between \$35,000 and \$50,000 and between \$50,000 and \$75,000 are likely or would possibly move to Camden (see Figure 4.6).

FIGURE 4.6 – RESPONDENTS' ANNUAL HOUSEHOLD INCOME BY RELATIONSHIP TO CAMDEN, N = 1,180

Note: Gap in meeting 100% indicates individuals who answered income or relationship with Camden, but not both.

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

5.0 INCENTIVES FOR LIVING IN CAMDEN

5.1 BACKGROUND ON INCENTIVES POSED 2009, NOW

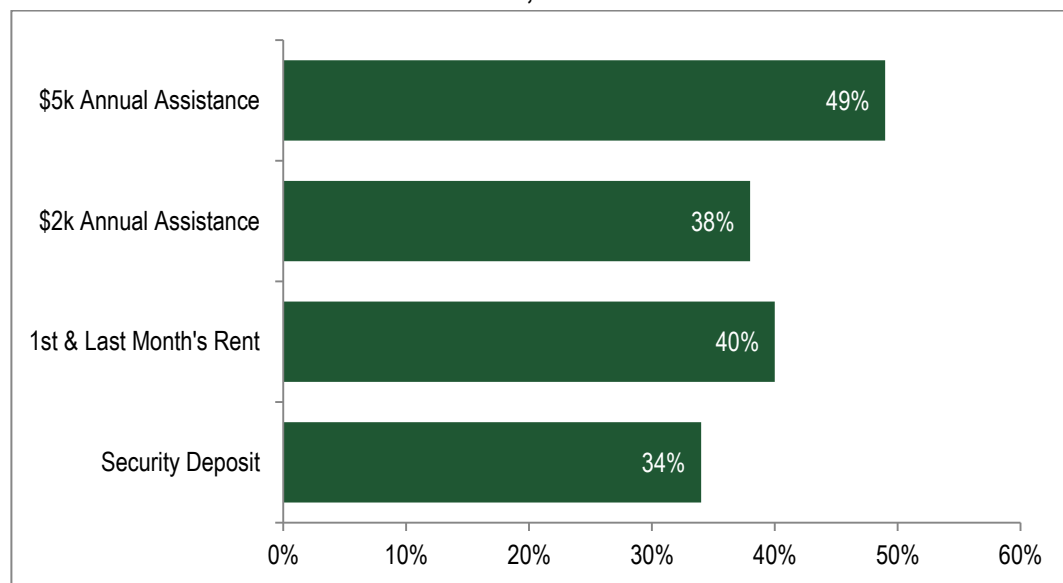
The survey asked respondents how various incentives would influence their decision to live in Camden. The questions were designed to identify programs that would attract renters and ones that would promote home ownership. Incentive programs aimed at renters focus on assistance securing an apartment, such as having the security deposit paid for the renter. Other programs look at enticing homeowners to purchase in the city with grants or low-interest loans.

All of the assistance programs garnered strong interest, even at the lowest levels of help. As indicated in earlier responses, young professionals are most likely to take advantage of these programs to rent or own in Camden, showing that a relatively low investment could entice these low-barrier respondents.

5.2 INCENTIVES FOR RENTALS

Overall, respondents indicated that rental assistance provided by their employer would increase the likelihood of them renting a home in Camden. Incentives where the employer would provide annual rental assistance were more popular than incentives that would help the employee secure a residence. Thirty-four percent responded that having an employer pay the security deposit would increase the likelihood that they rent in Camden, and if the incentive were increased to cover first and last month's rent, 40 percent would be interested. For annual assistance, 38 percent indicated that \$2,000 in annual assistance would influence their decision to rent in Camden, which increased to 49 percent with \$5,000 of annual assistance (see Figure 5.1).

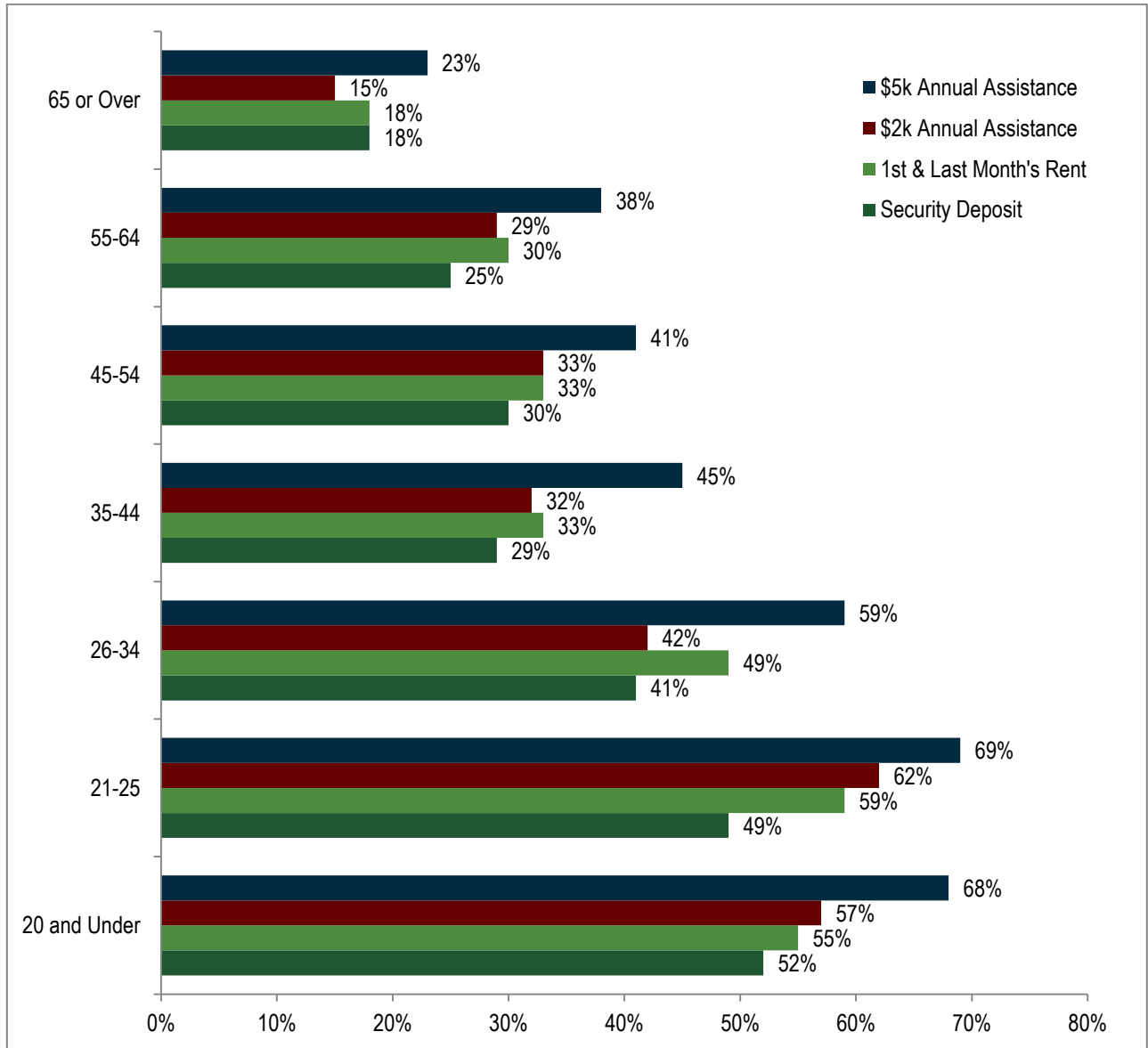
FIGURE 5.1 – PERCENTAGE OF RESPONDENTS WHO SAY THAT EMPLOYER-BASED RENTAL ASSISTANCE WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THAT THEY RENT IN CAMDEN, BY TYPE OF ASSISTANCE, N = 1,131



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Breaking down the response to employer rental assistance by age, younger respondents were significantly more likely to be influenced than older respondents. Significantly, each form of assistance garnered interest from over 50 percent of respondents under 20 and between 21 and 25. The most popular form of assistance for each age bracket was \$5,000 in annual assistance (see Figure 5.2).

FIGURE 5.2 – PERCENTAGE OF RESPONDENTS WHO SAY THAT EMPLOYER RENTAL ASSISTANCE WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THAT THEY RENT IN CAMDEN, BY ASSISTANCE TYPE AND AGE, N = 1,122

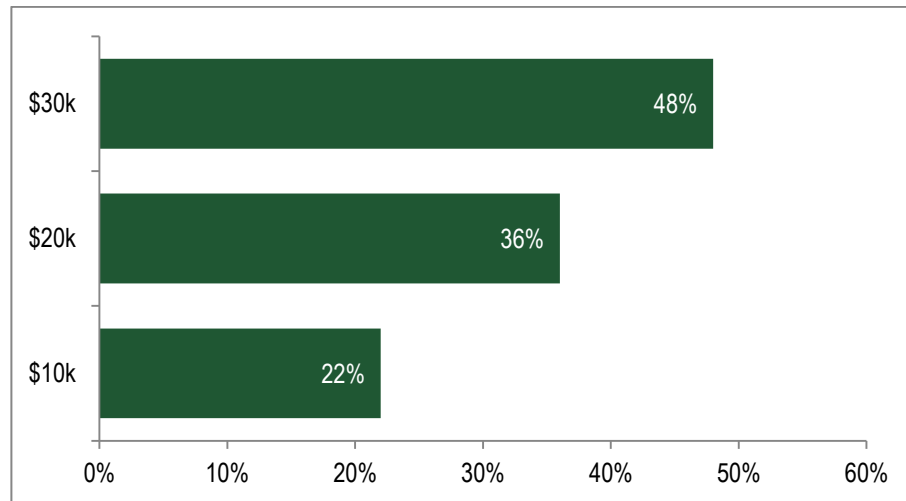


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

5.3 INCENTIVES FOR HOME OWNERSHIP

The survey also asked whether a grant towards purchasing a house would increase the likelihood of purchasing in Camden. Twenty-two percent of respondents indicated that a \$10,000 grant would positively affect their likelihood of purchasing a home in Camden. That percent increased to 36 percent for a \$20,000 grant and to almost half of respondents for a \$30,000 grant (see Figure 5.3).

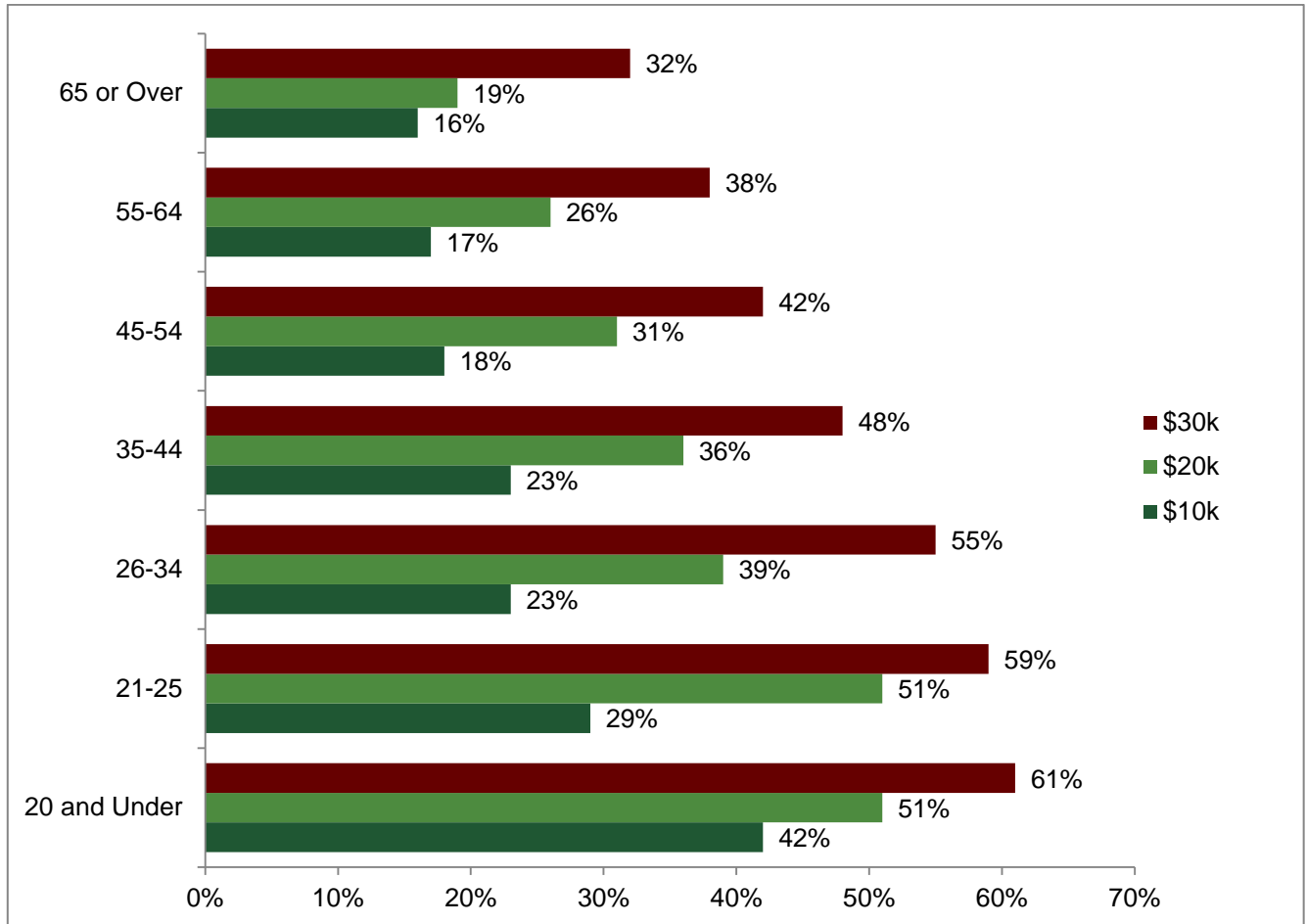
FIGURE 5.3 – PERCENTAGE OF RESPONDENTS WHO SAY THAT A GRANT WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THAT THEY PURCHASE A HOME IN CAMDEN, BY GRANT AMOUNT, N= 1,113



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

A program offering a grant towards purchasing a home most appealed to younger respondents. Over a fifth of respondents in each age bracket up to 35-44 would be positively influenced by a \$10,000 grant, up to 42 percent interested for those under 20. As the grant amount increases, more people across all age brackets showed interest in the program (see Figure 5.4).

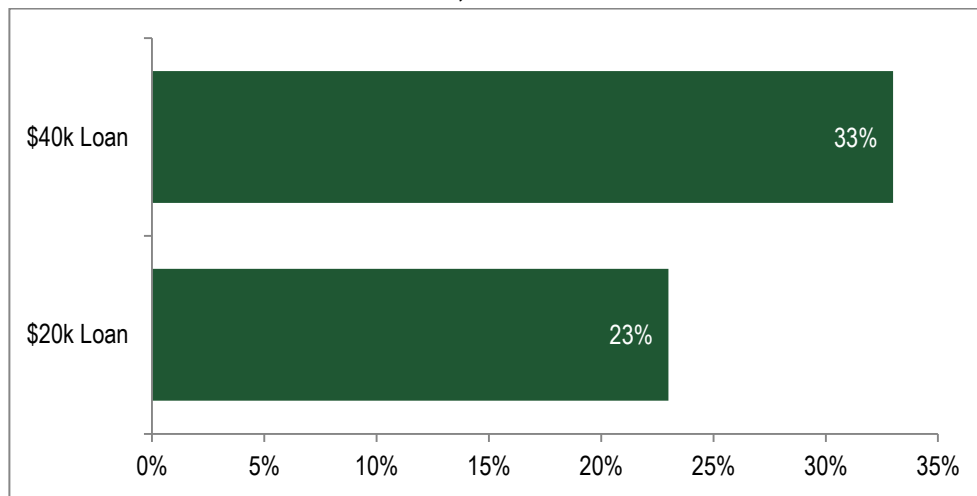
FIGURE 5.4 – PERCENTAGE OF RESPONDENTS WHO SAY THAT A GRANT WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THAT THEY PURCHASE A HOME IN CAMDEN, BY GRANT AMOUNT AND AGE N = 1,113



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

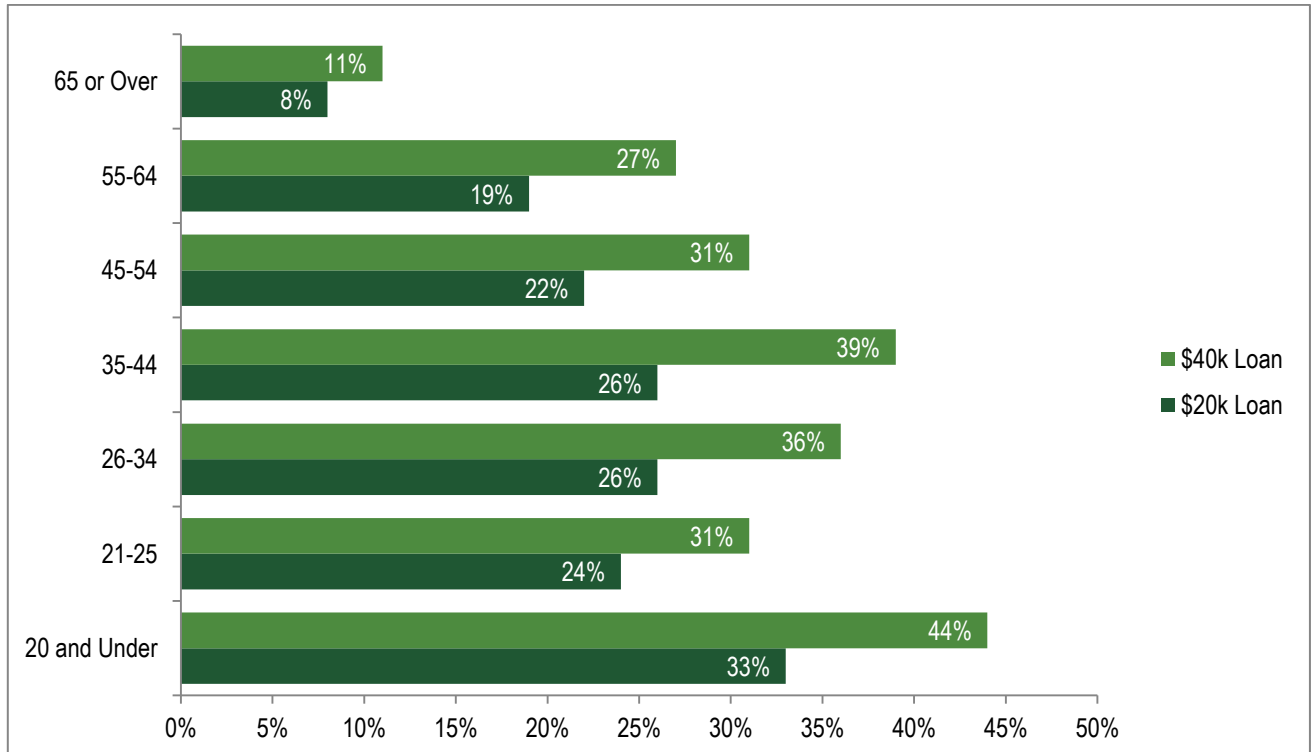
The survey also asked about a program that would provide a low-interest loan for home improvements. Twenty-three percent of respondents said that a \$20,000 loan would moderately or significantly increase the likelihood of purchasing a home in Camden. That percent grew to 33 percent with a \$40,000 loan (see Figure 5.5). Home improvement loans are attractive to older home buyers, with 39 percent of respondents 35 to 44 saying a \$40,000 loan would increase their likelihood of purchasing in Camden (see Figure 5.6).

FIGURE 5.5 – PERCENTAGE OF RESPONDENTS WHO SAY THAT A LOW-INTEREST LOAN FOR HOME IMPROVEMENTS WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THAT THEY WOULD PURCHASE A HOME IN CAMDEN, BY LOAN AMOUNT
N = 1,105



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 5.6 – PERCENTAGE OF RESPONDENTS WHO SAY THAT A LOW-INTEREST LOAN FOR HOME IMPROVEMENTS WILL MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THAT THEY WOULD PURCHASE A HOME IN CAMDEN, BY LOAN AMOUNT AND AGE GROUP
N = 1,105



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

6.0 PERSPECTIVES OF CAMDEN RESIDENTS

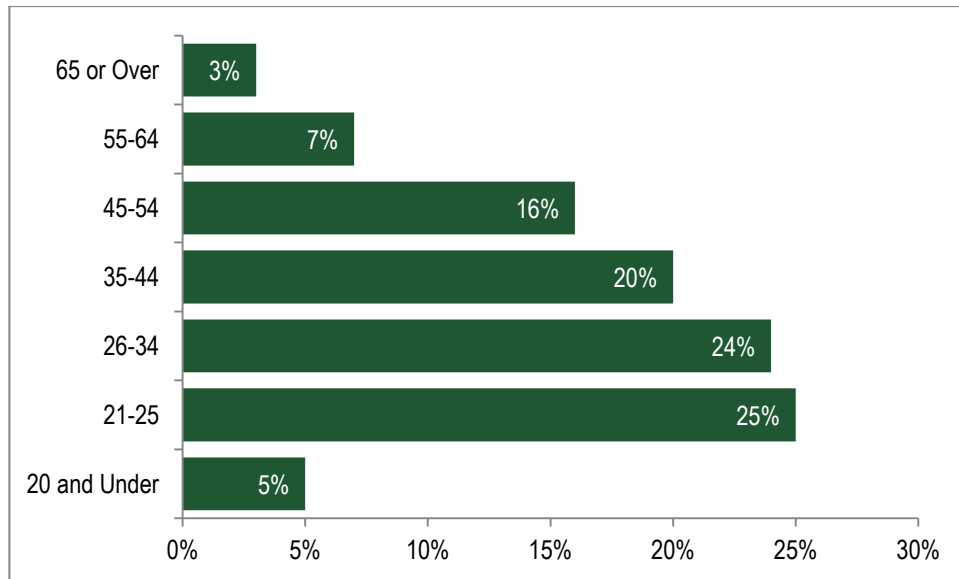
6.1 BACKGROUND ON CAMDEN RESIDENT SURVEY RESPONDENTS

More than 12 percent of the survey respondents currently live in Camden. By examining their responses, isolated from those who work in, but reside outside the city, we gain insight on both the current housing situation of residents and their interest for higher quality housing stock in Camden.

In total, 150 Camden residents participated in the survey. Although we did not poll the city overall, we do gain the perspective of residents who work or study at the anchor institutions, and may be interested in purchasing a house or staying in Camden after their graduation. We found that Camden residents have a higher level of dissatisfaction with their current housing situation than non-residents. This indicates Camden residents are part of the demand for new housing in the city.

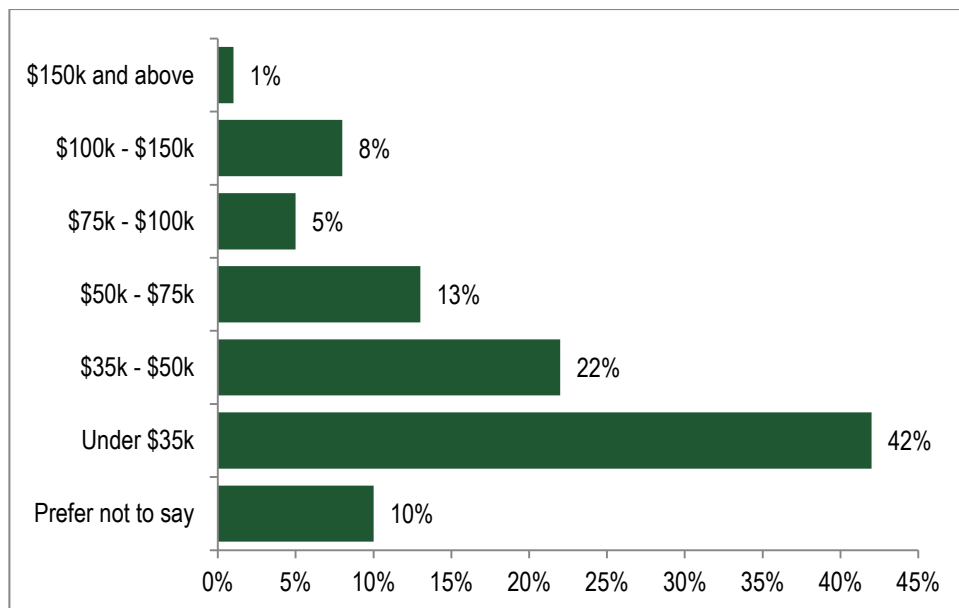
By isolating the respondents of Camden residents, we find that they are, on average, younger, lower-income, and more racially diverse than respondents as a whole. They are also more likely to be students and renters than the average survey respondents. Despite these differences, they share the same priority of good, high-quality housing as other survey respondents and prioritize many of the same amenities and proximity to services.

As noted, the respondents who currently live in Camden are overall much younger than all survey respondents. Nearly 55 percent of Camden resident respondents are under the age of 35 (Figure 6.1). This is also likely correlated with the high percentage of resident respondents who are students. In total, 16 percent stated that they were undergraduates, along with 10 percent medical students, and 6 percent graduate students.

FIGURE 6.1 – AGE GROUP BREAKDOWN FOR SURVEY RESPONDENTS WHO LIVE IN CAMDEN N = 150

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

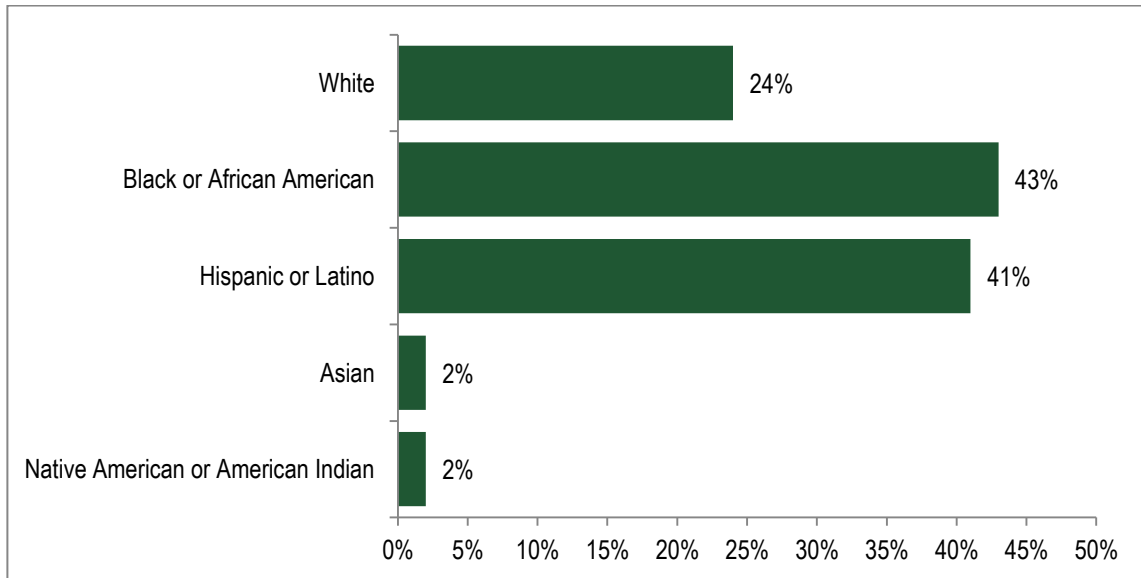
Household income was also significantly lower among resident respondents, with 40 percent having an annual household income under \$35,000 (Figure 6.2). Less than 10 percent of Camden residents had a household income over \$100,000, compared to 30 percent of respondents overall.

FIGURE 6.2 HOUSEHOLD INCOME BREAKDOWN FOR SURVEY RESPONDENTS WHO LIVE IN CAMDEN N = 146

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Additionally, Camden respondents were much more diverse than respondents overall, with nearly 85 percent of respondents being Black or African American, and/or Hispanic or Latino (Figure 6.3).

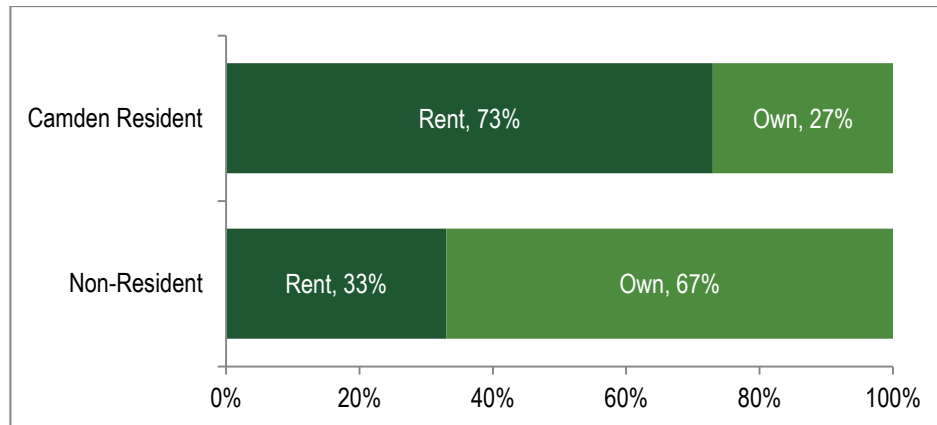
FIGURE 6.3 RACE / ETHNICITY BREAKDOWN FOR SURVEY RESPONDENTS WHO LIVE IN CAMDEN N = 139



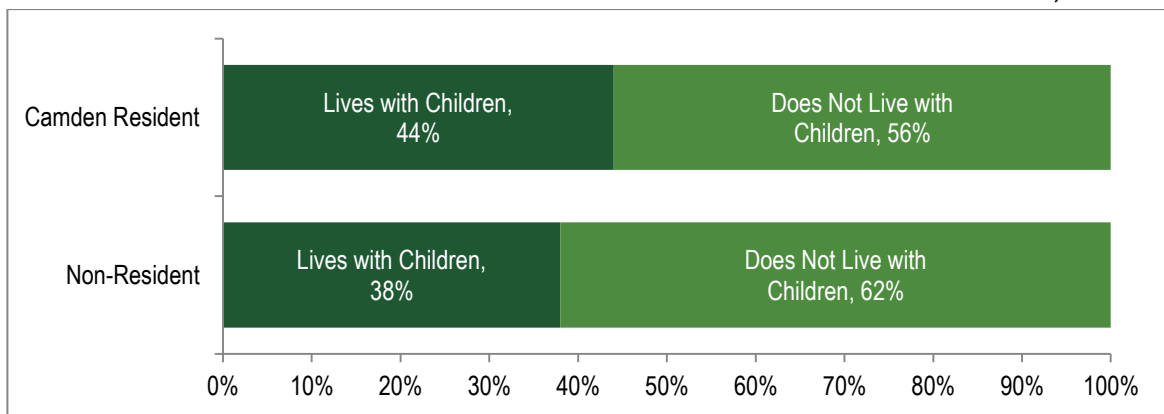
Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

6.2 CURRENT HOUSING SITUATION AND DEMAND FOR CHANGE

In assessing the current housing situation and potential housing demand for Camden residents, we found that respondents were significantly more likely to be renters than non-residents (Figure 6.4). However, residents and non-residents have children at home at relatively similar rates (Figure 6.5).

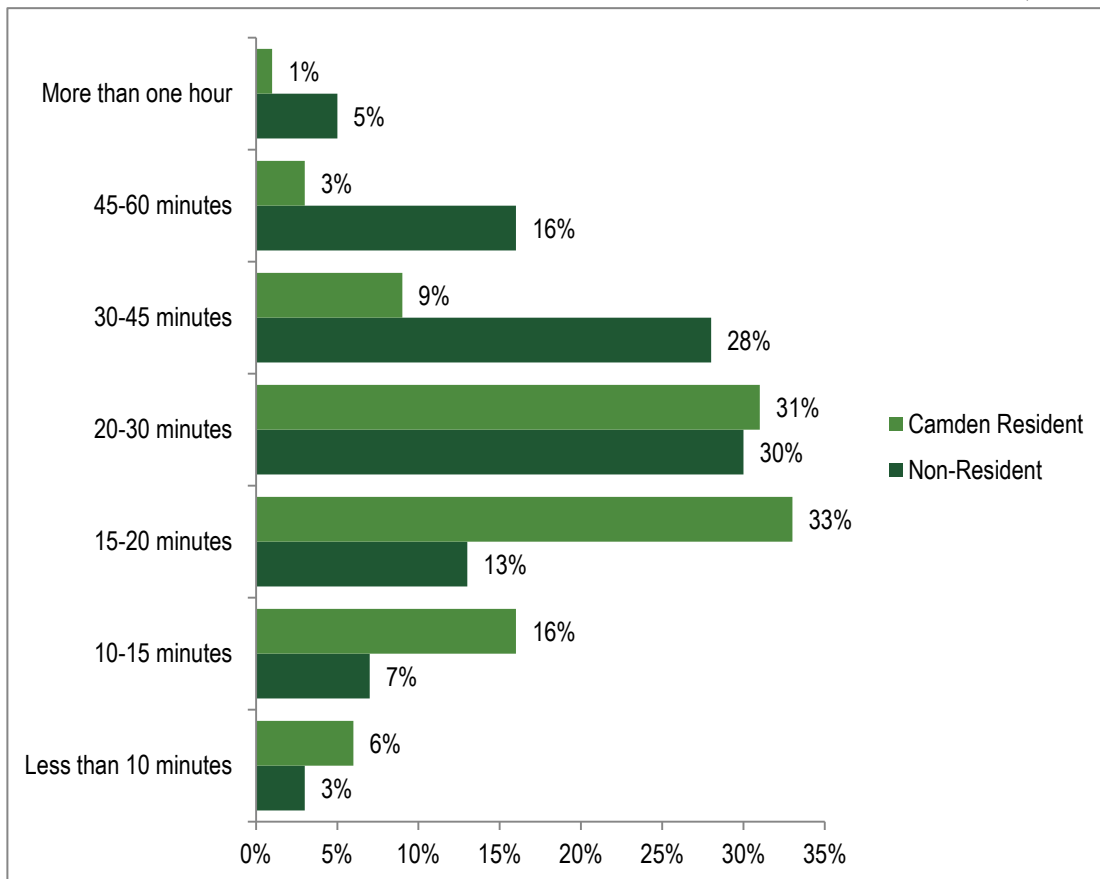
FIGURE 6.4 – CURRENT HOMEOWNERSHIP BREAKDOWN BY RESIDENCE IN CAMDEN N = 1,200

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

FIGURE 6.5 – CURRENTLY LIVES WITH CHILDREN BREAKDOWN BY RESIDENCE IN CAMDEN N = 1,242

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Camden residents also differ from non-residents by indicating a shorter maximum commute time on average. Only 13 percent of Camden residents stated that they were willing to commute more than 30 minutes, compared to 49 percent of non-residents (Figure 6.6). This is unsurprising due to their current proximity to their place of school or work.

FIGURE 6.6 – MAXIMUM TIME WILLING TO COMMUTE TO WORK BY RESIDENCE IN CAMDEN N = 1,207

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Another point of difference between residents and non-residents is satisfaction with their current housing situation. 75 percent of non-residents are satisfied or very satisfied with their current housing situation, compared to just 42 percent of Camden residents (Figure 6.7).

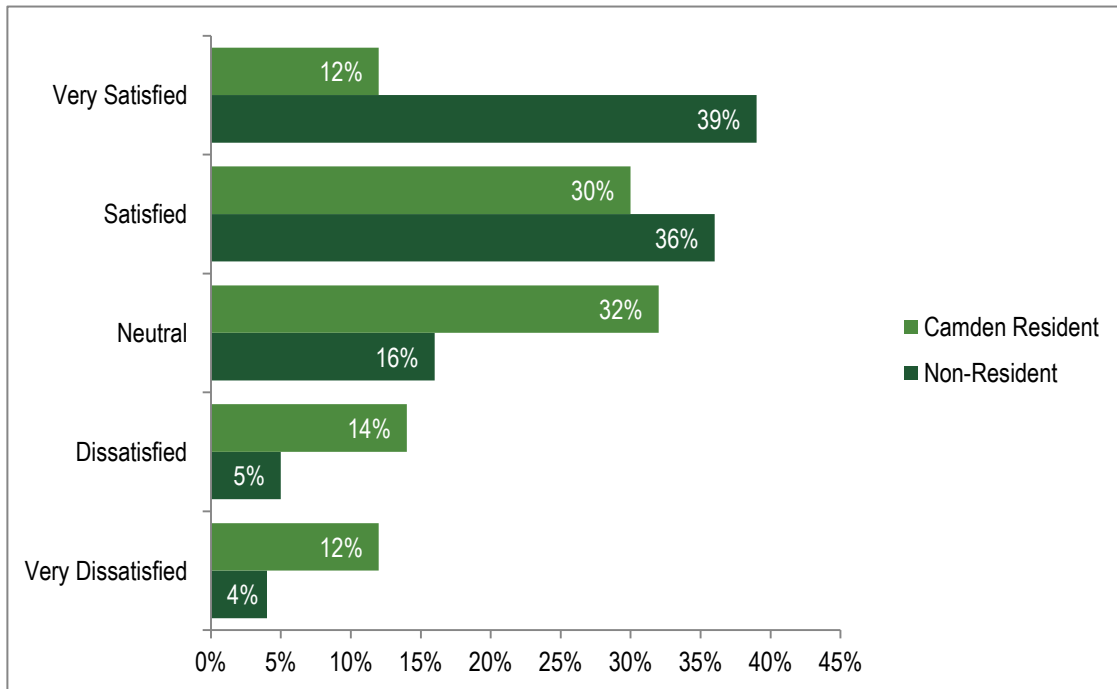
The gap in housing satisfaction between residents and non-residents supports a 2015 study commissioned by the Task Force on the out-migration of Camden residents hired by Task Force Institutions. The study found that between 2009-2014, 9.3 percent of Camden residents hired by Task Force institutions subsequently moved out of Camden, compared to 0.5 percent of non-residents hired during the same period that moved into the city.

This is also related to the stagnation in Camden's population, relative to other indicators of economic growth. Between 2002 and 2012, the number of Camden residents employed at the Task Force's anchor institutions increased by 4.4 percent, while the total number of jobs at these institutions increased by 28.1 percent.

Together, the two studies indicate that, in part due to their dissatisfaction with their current housing situation and the quality of Camden's housing stock overall, a significant portion of

Camden residents hired by anchor institutions move outside of the city after this change in their employment status.

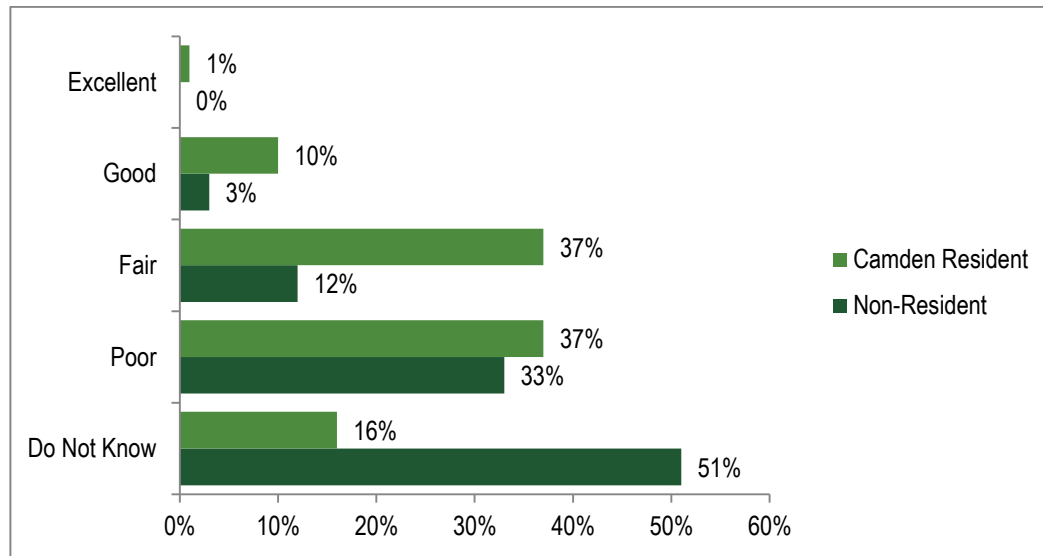
FIGURE 6.7 – SATISFACTION WITH CURRENT HOUSING SITUATION BY RESIDENCE IN CAMDEN N = 1,205



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Unsurprisingly, Camden residents feel that they are more knowledgeable about the city's current housing stock than respondents overall. On homes available for purchase, residents and non-residents rate condition of the current housing stock as "poor" at similar rates, but current residents are much more likely to rate the housing stock as fair, good, or excellent, while more than 50 percent of non-residents responded that they did not know the current quality and availability (Figure 6.8).

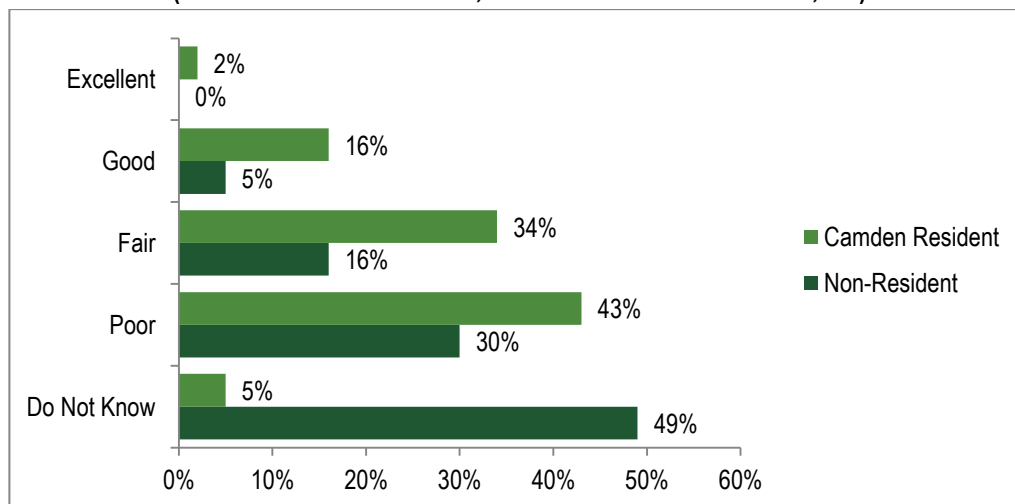
FIGURE 6.8 – QUALITY AND AVAILABILITY OF CURRENT CAMDEN HOUSING STOCK FOR PURCHASE BY RESIDENCE STATUS
N = 1,207



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Similarly, Camden residents felt more knowledgeable about housing stock available for rent than non-residents, but here they were more negative about the overall quality than for homes available for purchase, with 43 percent of Camden residents assessing the current rental stock as poor (Figure 6.9).

FIGURE 6.9 – QUALITY AND AVAILABILITY OF CURRENT RENTAL STOCK IN CAMDEN BY RESIDENCE IN CAMDEN
(CAMDEN RESIDENTS N = 145, NON-CAMDEN RESIDENTS N = 1,062)

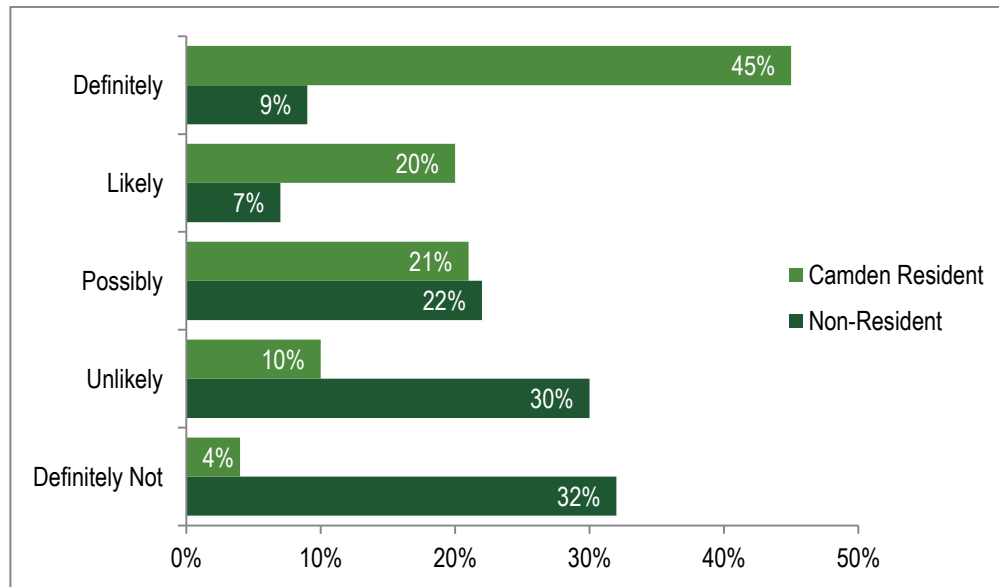


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

However, Camden residents are very interested in staying in the city. Sixty-five percent of resident respondents said that they would definitely or likely consider purchasing or renting in the

city if higher quality housing stock were available. Of Camden residents, only 14 percent were definitely in or unlikely to stay in Camden (Figure 6.10).

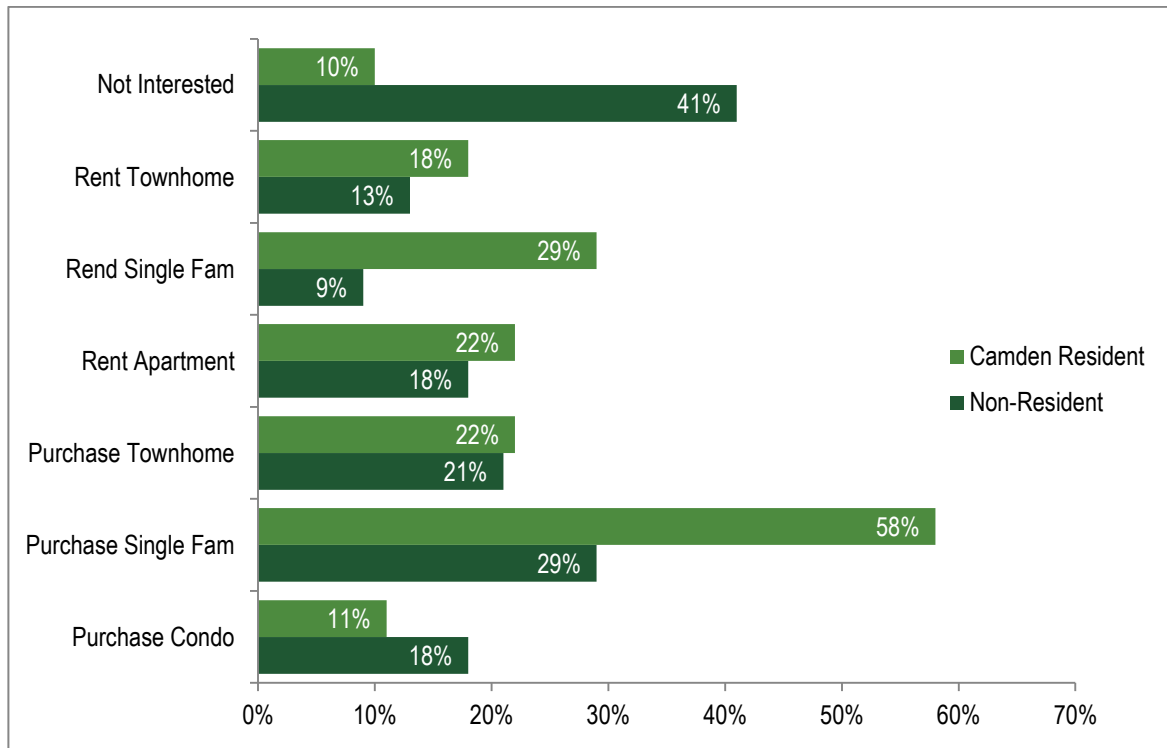
FIGURE 6.10 – PERCENT OF SURVEY RESPONDENTS WHO WOULD CONSIDER PURCHASING OR RENTING A HOME IN CAMDEN IF QUALITY (NEW CONSTRUCTION OR NEWLY REFURBISHED) WERE AVAILABLE, BY RESIDENCE IN CAMDEN
CAMDEN RESIDENTS N = 149, NON-CAMDEN RESIDENTS N = 1,089



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Amongst residents and non-residents interested in living in Camden, there is the greatest demand for purchasing single family homes. However, Camden residents – who are much more likely to be renters than non-residents – were more likely to continue rental properties than non-residents (Figure 6.11).

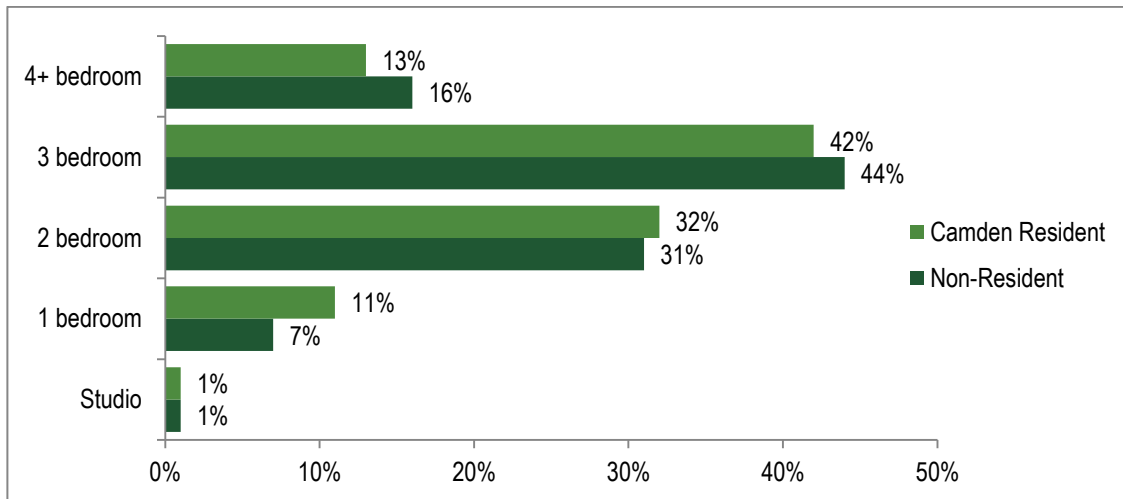
FIGURE 6.11 – INTEREST IN DIFFERENT HOUSING TYPES BY RESIDENCE IN CAMDEN
CAMDEN RESIDENTS N = 153, NON-CAMDEN RESIDENTS N = 1,105



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

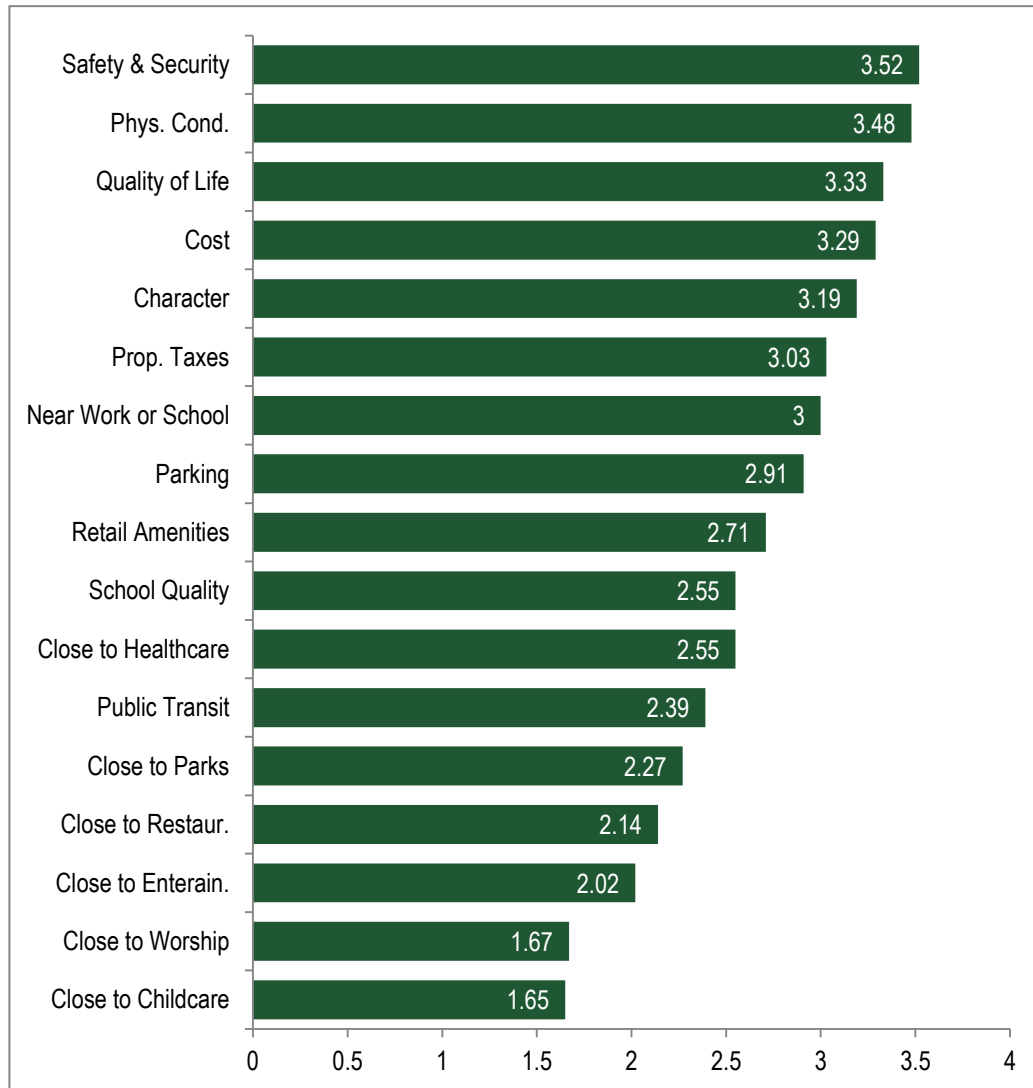
Residents and non-residents share similar interests by bedroom size, with three and two bedroom homes accounting for nearly 75 percent of interest amongst both groups (Figure 6.12).

FIGURE 6.12 – PREFERRED NUMBER OF BEDROOMS IN RENTAL OR OWNED PROPERTY BY RESIDENCE IN CAMDEN
N = 1,138

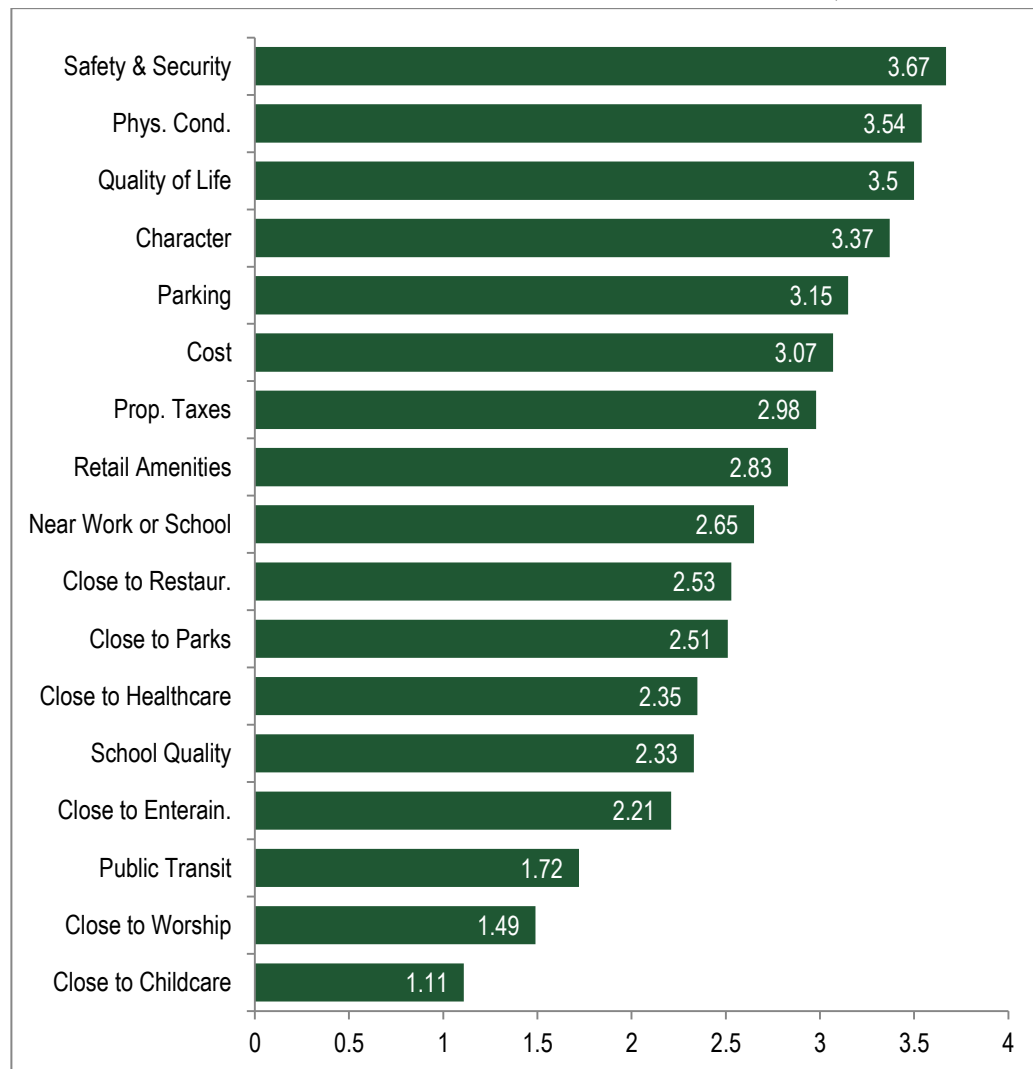


Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Despite the demographic and housing situation differences between resident and non-resident respondents, they share many of the same priorities when determining where they live. For both groups safety and security and the physical condition of the house were the most important factors (see Figures 6.13 and 6.14). As noted in section 3, these responses reinforce the need for the work done by state and local officials to address public safety and the city's public education system.

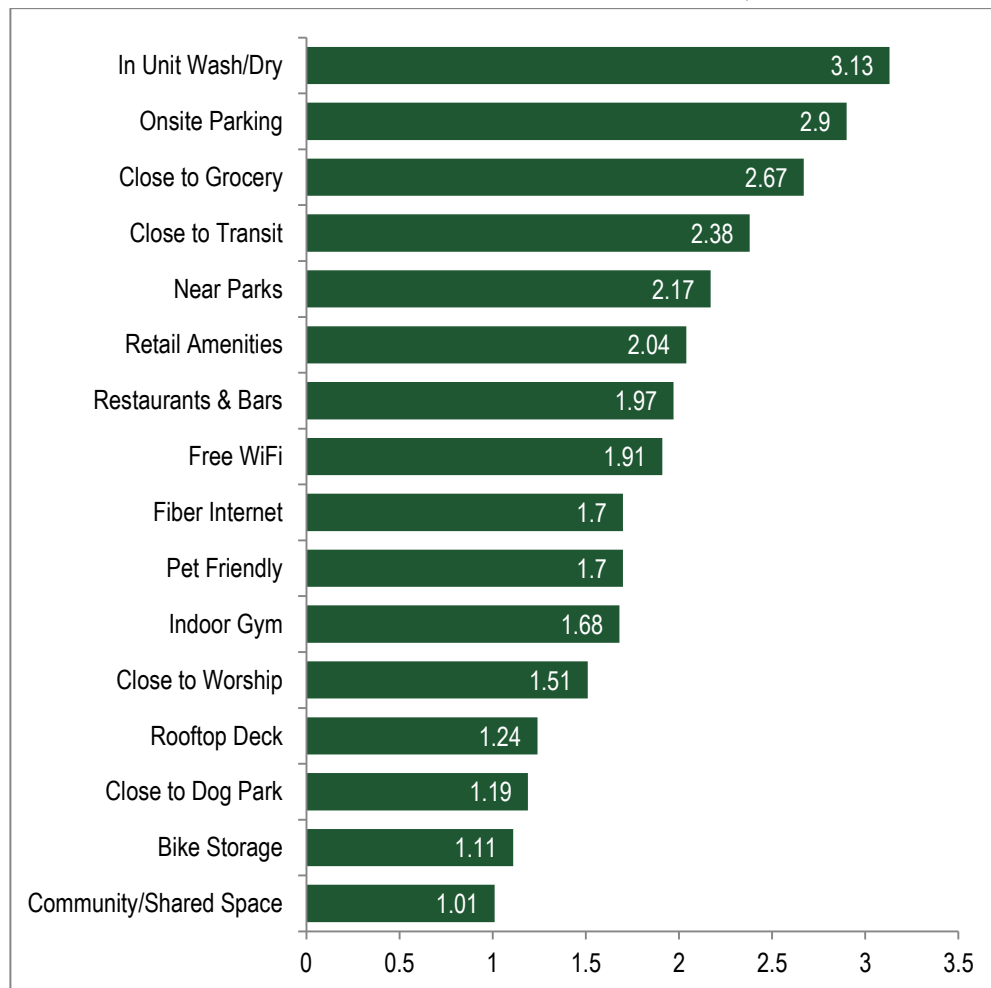
FIGURE 6.13 – IMPORTANCE OF VARIOUS ITEMS TO DETERMINING RESIDENCE LOCATION, CAMDEN RESIDENTS N = 153

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

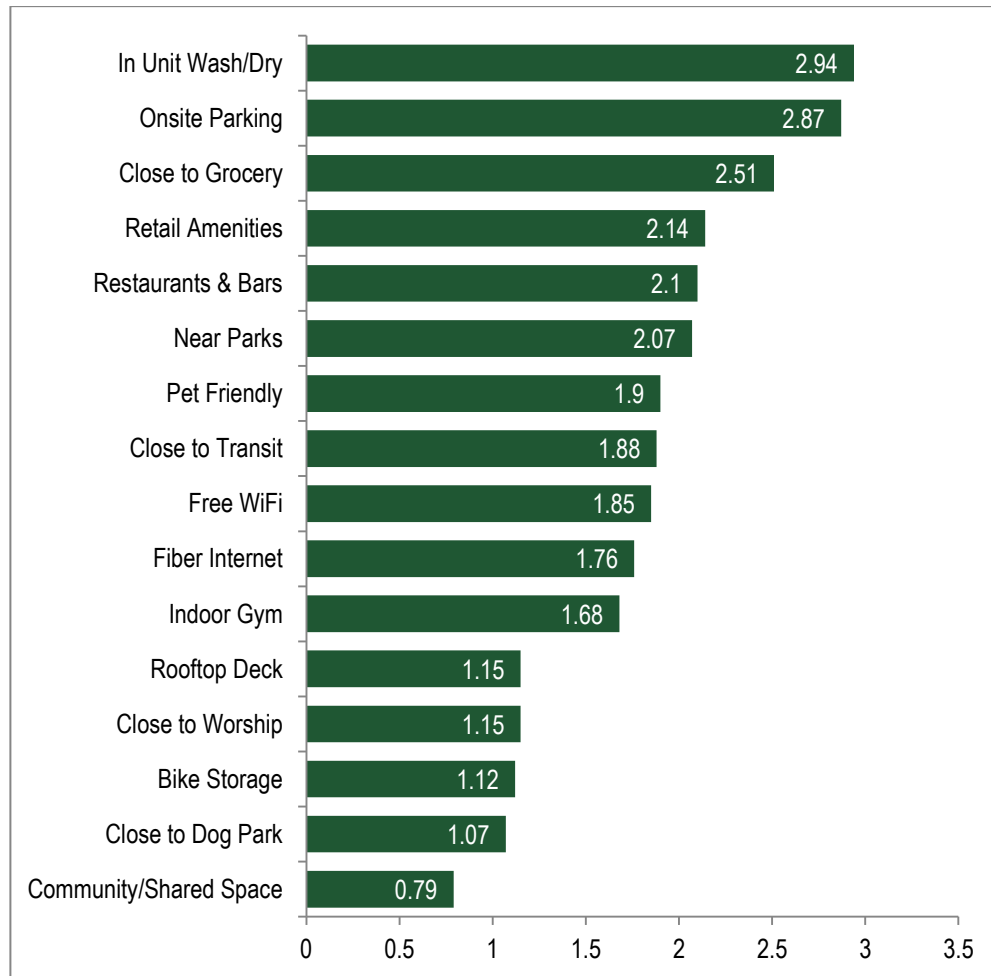
FIGURE 6.14 – IMPORTANCE OF VARIOUS ITEMS TO DETERMINING RESIDENCE LOCATION, NON-RESIDENTS N = 1,105

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

We find similar trends in rental property amenities. Residents and non-residents both prioritize in-unit washer/dryer and onsite parking (Figures 6.15 and 6.16). However, proximity to retail amenities, restaurants/bars, and parks is more important to non-residents.

FIGURE 6.15 – IMPORTANCE OF VARIOUS AMENITIES IN A RENTAL PROPERTY, CAMDEN RESIDENTS N = 153

Source: Camden Higher Education and Health Care Task Force Housing Survey 2017)

FIGURE 6.16 – IMPORTANCE OF VARIOUS AMENITIES IN A RENTAL PROPERTY, NON-CAMDEN RESIDENTS N = 1,105

Source: Camden Higher Education and Health Care Task Force Housing Survey 2017)

By evaluating the responses of residents vs. non-residents, we find that despite the demographic differences between the two groups, they share the same priority of safe, high-quality housing relatively proximate to their place of work or school.

7.0 PERCEPTIONS OF CAMDEN

7.1 BACKGROUND

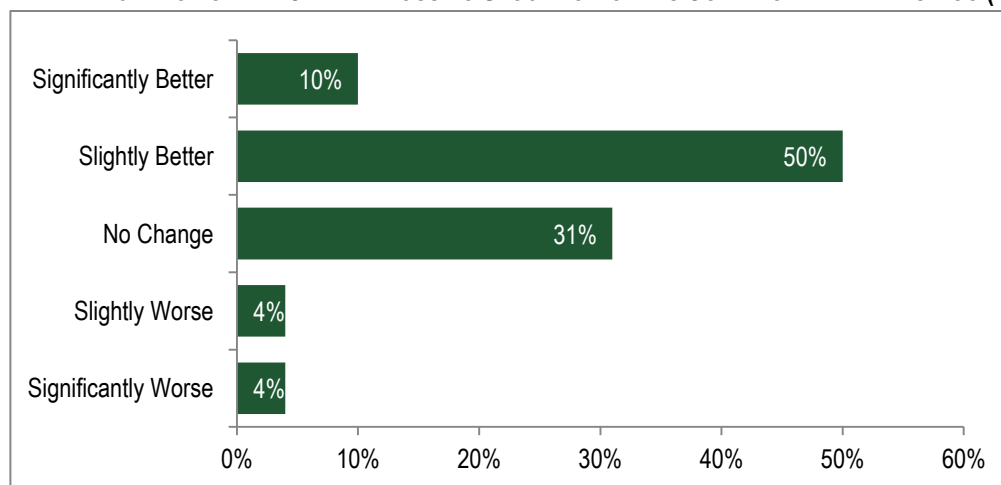
As noted, the City of Camden has undergone a renaissance in recent years. Its Eds and Meds sector has expanded at a rapid rate, the city led the country in highest job growth rate in 2016, and major infrastructure and development projects have contributed to broader positive changes in the city. In addition to measuring how this growth has impacted the demand for quality housing in Camden, this survey asked respondents about how their perceptions of the city – both the quality of the city and overall – have changed over the past decade and how they expect it to change over the next ten years.

We found that the employees and students affiliated with the city's anchor institutions have an overwhelming positive perspective on how the city has changed in the past decade and that they expect this positive change to continue. The changes in the city are reflected in how those who work and live their view it.

7.2 HOUSING QUALITY

Survey respondents were asked about how the quality and availability of housing in Camden compares to ten years ago. In total, 60 percent felt it is now slightly or significant better and only 8 percent believe it has declined in quality (Figure 7.1).

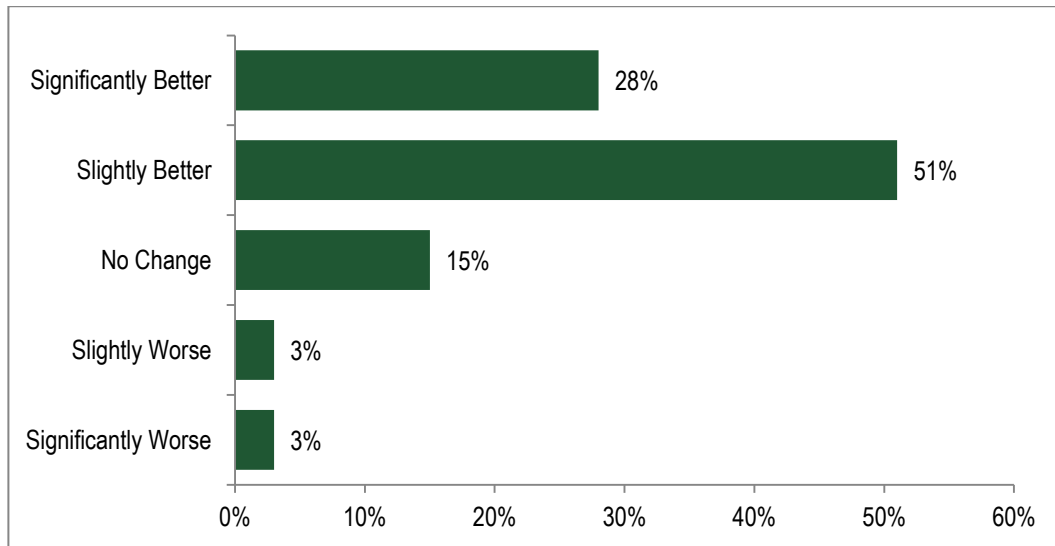
FIGURE 7.1 – PERCEPTION OF THE CAMDEN HOUSING STOCK TO HOW ITS CONDITION FIVE YEARS AGO (N = 1,149)



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Respondents expect this trend to continue, with nearly 80 percent of respondents stating that they believe that the housing stock will be slight or significantly better in 10 years (Figure 7.2).

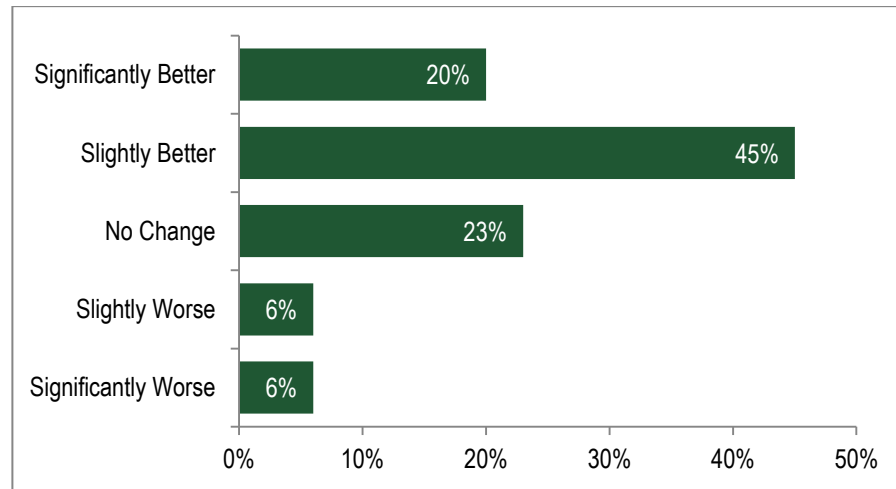
FIGURE 7.2 – PREDICTION OF THE CAMDEN HOUSING STOCK'S CONDITION 10 YEARS IN THE FUTURE COMPARED TO ITS CONDITION TODAY N = 1,161



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

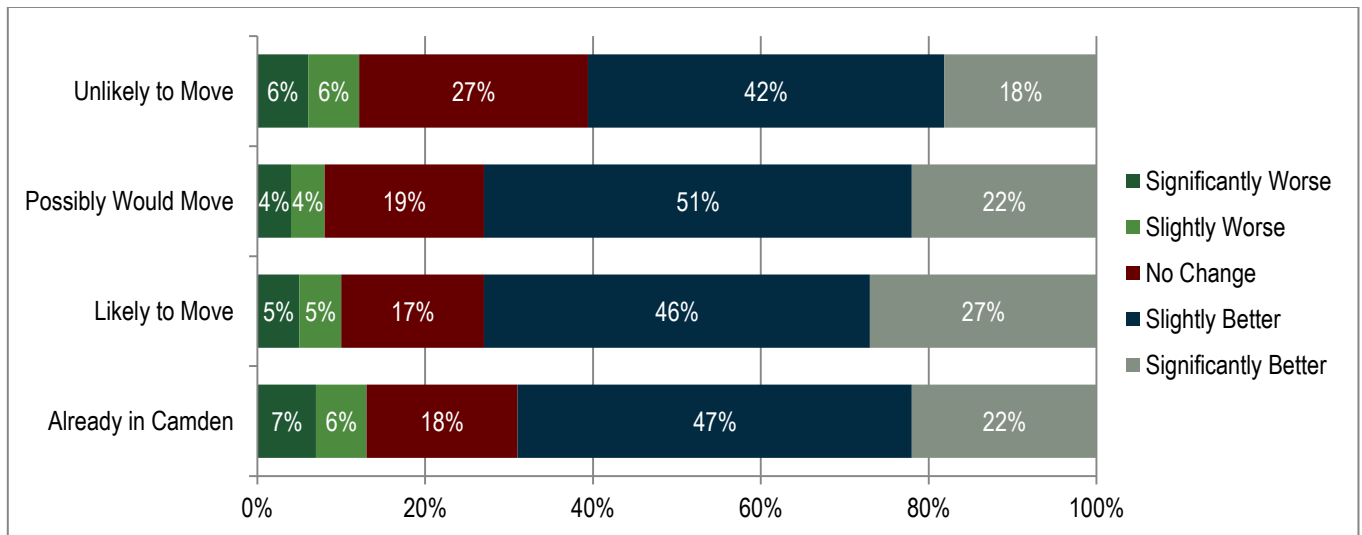
7.3 HOW THE CITY OF CAMDEN HAS CHANGED

Respondents also expressed a positive perception of how the city overall has changed over the past 10 years. 65 percent of respondents stated that their overall perception of Camden has slightly or significantly improved over the past decade (Figure 7.3).

FIGURE 7.3 – OVERALL PERCEPTION OF CAMDEN NOW COMPARED TO HOW IT WAS 10 YEARS AGO N = 1,154

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

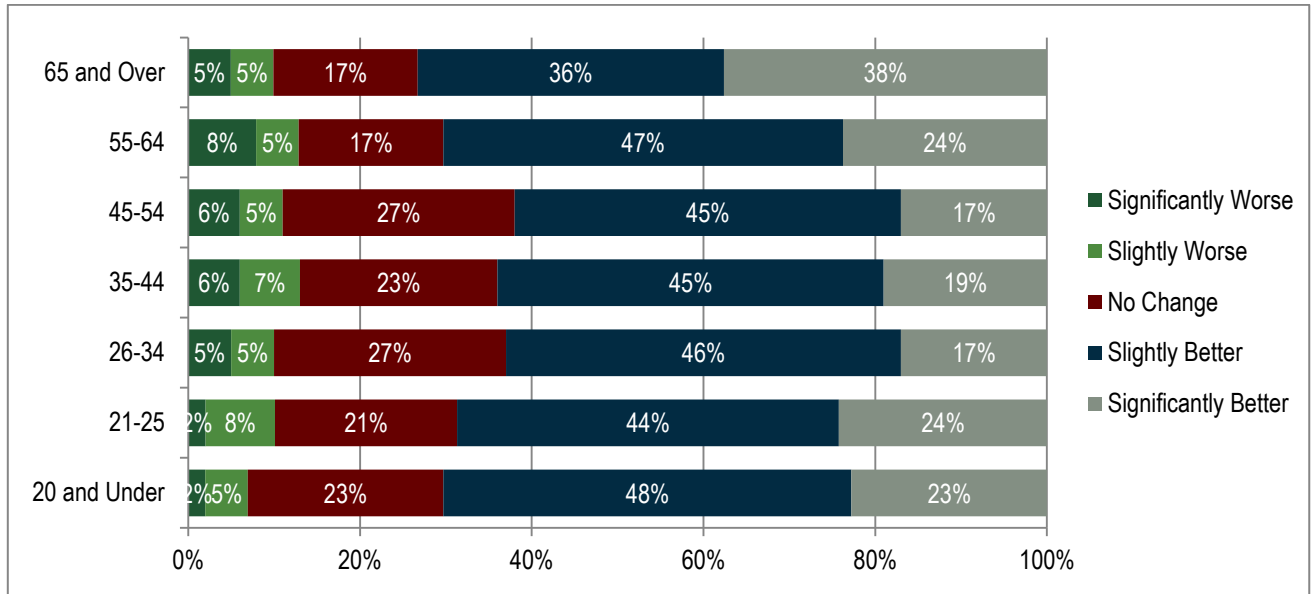
This perception is shared across those who currently live in the city and those who are likely, possibly, or unlikely to move into Camden (Figure 7.4). In all groups, at least 60 percent of respondents feel the city has improved over the past decade.

7.4 – OVERALL PERCEPTION OF CAMDEN NOW COMPARED TO HOW IT WAS 10 YEARS AGO BY RELATIONSHIP TO THE CITY N = 1,149

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

Similarly, the positive trend is felt across all age groups. Even amongst the age groups least likely to move to Camden, there is a strong belief that the city has improved in the past 10 years (Figure 7.5).

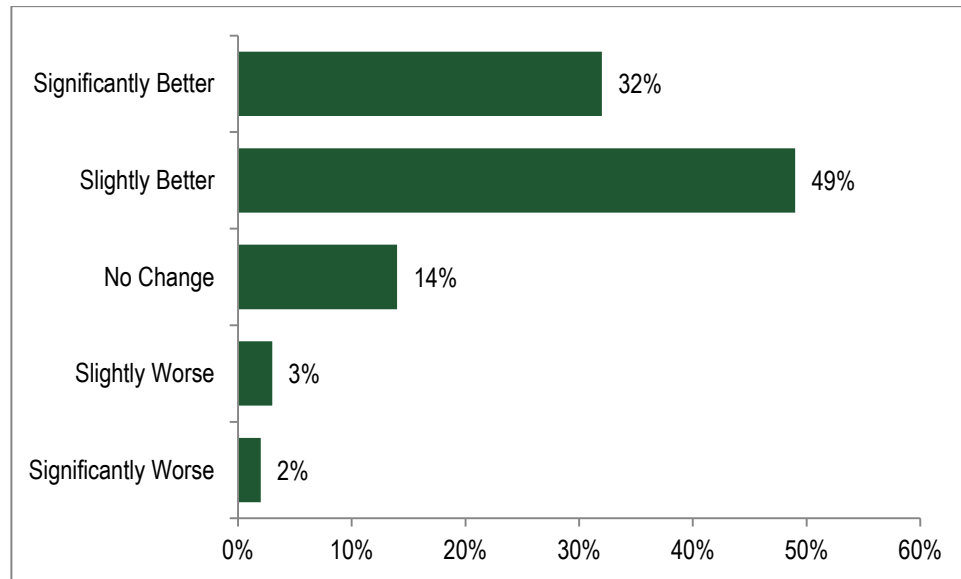
FIGURE 7.5 – OVERALL PERCEPTION OF CAMDEN NOW COMPARED TO HOW IT WAS 10 YEARS AGO BY AGE GROUP
N = 1,149



Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

7.4 EXPECTATIONS OF HOW CAMDEN WILL CHANGE

Those who work and study at the city's anchor institutions not only believe that the city has improved over the past decade, but expect this positive trend to continue. Over 80 percent of respondents believe the city will continue to improve over the next 10 years, including 32 percent who believe that the city will be significantly better in a decade (Figure 7.6).

FIGURE 7.6 – OVERALL PERCEPTION OF THE CITY OF CAMDEN 10 YEARS FROM NOW N = 1,193

Source: Camden Higher Education and Health Care Task Force Housing Survey (2017)

7.5 CONCLUSION

These findings demonstrate that the renaissance Camden has been undergoing is captured by those who work and study at its anchor institutions perceive the city. The city is on an upward track, and this positive growth is creating a demand for new, quality housing in Camden, with 42 percent of respondents stating that they would consider living in the city. This represents a 5 percent increase from the 2009 survey.

APPENDIX A – CAMDEN HIGHER EDUCATION AND HEALTH CARE TASK FORCE MEMBERS

- CAMcare
- Camden County College
- Cooper Medical School of Rowan University
- Cooper University Hospital
- Lourdes Health System
- Rowan University
- Rutgers University
- Rowan/Rutgers Board of Governors
- Virtua Health
- Camden Board of Education
- Camden County Improvement Authority
- Camden County Department Health & Human Services
- Camden Redevelopment Agency
- Cooper's Ferry
- Camden County Workforce Development Board
- Coriell Institute for Medical Research

APPENDIX B – SURVEY

1. Please indicate the institution(s) where you are presently employed and/or enrolled (please check all that apply):
 - CAMcare
 - Camden County College
 - Camden County Improvement Authority
 - Camden Redevelopment Agency
 - Cooper University Health Care
 - Cooper Medical School of Rowan University
 - Cooper's Ferry Partnership
 - Lourdes Health System
 - Lourdes Institute of Wholistic Studies
 - Our Lady of Lourdes School of Nursing
 - Our Lady of Lourdes Nurse Anesthetist Program
 - Rowan University - Camden Campus
 - Rowan University - Rutgers Camden Board of Governors
 - Rutgers - Camden
 - Virtua Health
2. Which category best describes your status?
 - Employee (Full-Time)
 - Employee (Part-Time)
 - Faculty Member
 - Medical Resident
 - Medical Student
 - Graduate Student
 - Undergraduate Student
 - Intern
 - Volunteer
 - Other (please specify)
3. What is your anticipated year of graduation (if applicable)?
 - 2017
 - 2018
 - 2019
 - 2020
 - Not applicable
 - Other (please specify)
4. Age
 - 20 and under

- 21-25
 - 26-34
 - 35-44
 - 45-54
 - 55-64
 - 65 and over
5. Which of the following describes your race or ethnicity (check all that apply)?
- White
 - Black or African American
 - Hispanic or Latino
 - Native American or American Indian
 - Asian
 - Pacific Islander
 - Other (please specify)
6. Gender
- Female
 - Male
 - Transgender
 - Prefer Not to Say
 - Other (please specify)
7. What is your household size? ("Household" means all people, including yourself, who occupy your primary residence as their usual place of residence, whether or not they are related to one another.)
- 1
 - 2
 - 3
 - 4
 - 5 or more
8. How many children are in your household?
- Under age 5, list number of children
 - Ages 5-17, list number of children
9. Please indicate the number of bedrooms and bathrooms in your current home:
- Bedrooms, list number
 - Bathrooms, list number
10. What is your annual **household** income?
- Under \$35,000
 - \$35,000 - \$49,999

- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 or above
- Prefer not to say

11. What is your annual **personal** income?

- Under \$35,000
- \$35,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 or above
- Prefer not to say

12. Do you currently work in the City of Camden?

- Yes
- No

13. If yes, how many years have you worked in the City of Camden?

14. In what zip code do you live currently?

15. How many years have you lived in that zip code?

16. Do you own or rent your home?

- Own
- Rent

17. If you are a homeowner, in what year did you purchase the home in which you currently live?

18. If you are not a homeowner, are you likely to purchase a home in the next two years?

- Yes
- Maybe
- No

19. How long is the commute from your current residence to your campus or place of work?

- Less than 15 minutes
- 15-30 minutes
- 31-45 minutes
- 46-60 minutes
- More than 60 minutes

20. What is your primary mode of transportation to your campus or place of work?

- Car
- Public Transit
- Walk
- Bike
- Other (please specify)

21. Do you use public transportation?

- Yes
- No

22. If no, what are your main reasons for not using public transit?

23. With whom do you live? (Check all that apply.)

- Roommate / housemate
- Spouse / partner
- Parents and/or siblings
- Adult extended family members (grandparent, aunt, uncle, etc.)
- Children
- Alone

24. What is the monthly cost of your rent or mortgage payments?

- Less than \$600
- \$600 - \$799
- \$800 - \$999
- \$1,000 - \$1,499
- \$1,500 - \$1,999
- \$2,000 - \$2,499
- Over \$2,500

25. Overall, how satisfied are you with your current housing situation?

- Very dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very Satisfied

26. How important to you is the availability of convenient and affordable housing (for purchase or rent) in your decision to attend school or work in the City of Camden?

- Very important
- Somewhat important
- Not important

27. How would you rate the quality and availability of housing in the City of Camden?

- For purchase: Poor, Fair, Good, Excellent, or Do Not Know
- For Rent: Poor, Fair, Good, Excellent, or Do Not Know

28. How important do you think quality housing is for attracting/retaining professional staff in the City of Camden?

- Very important
- Somewhat important
- Not important

29. If quality housing (new construction or newly refurbished) were available in the City of Camden, would you consider purchasing or renting a home and living in the City of Camden?

- Definitely
- Likely
- Possibly
- Unlikely
- Definitely not

30. If no, what are the main reasons why you would not consider purchasing or renting a home and living in Camden?

31. If you were to purchase or rent a home in the City of Camden, in what type of housing would you be interested (check all that apply)?

- Purchase Single-family house
- Purchase High-rise condominium / co-op
- Purchase Townhouse / Row house
- Rent Single-family home
- Rent apartment / condominium
- Rent Townhouse / row house
- Not interested in any type of housing in Camden

32. What would you be willing to pay per month in rent for quality housing in Camden near your place of employment (living alone)?

- Less than \$600
- \$600 - \$799
- \$800 - \$999
- \$1,000 - \$1,499
- \$1,500 - \$1,999
- \$2,000 - \$2,499
- Over \$2,500
- Not applicable

33. What would you be willing to pay per month in rent for quality housing in Camden near your place of employment (living with others)?

- Less than \$600
- \$600 - \$799
- \$800 - \$999
- \$1,000 - \$1,499
- \$1,500 - \$1,999
- \$2,000 - \$2,499
- Over \$2,500
- Not applicable

34. What would you be willing to pay per month in mortgage payments for quality housing in Camden near your place of employment?

- Less than \$600
- \$600 - \$799
- \$800 - \$999
- \$1,000 - \$1,499
- \$1,500 - \$1,999
- \$2,000 - \$2,499
- Over \$2,500
- Not applicable

35. What is the maximum amount of time you're willing to spend commuting to work (one-way)?

- Less than 10 minutes
- 10-15 minutes
- 15-20 minutes
- 20-30 minutes
- 30-45 minutes
- 45-60 minutes
- More than one hour

36. How many bedrooms would you want in a rental or owned property?

- Studio
- 1 bedroom
- 2 bedroom
- 3 bedroom
- 4+ bedroom

37. Please indicate the importance of the following in determining where you live: Not Important, Somewhat Important, Important, Very Important, Extremely Important, or N/A

- Cost
- Proximity to work / school
- Safety / security

- Availability of parking
- Quality of primary and secondary education
- Access to public transit
- Quality of life in the neighborhood
- Character of neighborhood
- Proximity to entertainment / recreation / cultural venues
- Proximity to green space / park
- Access to child care providers
- Access to health care providers
- Availability of retail amenities and customer services (e.g. grocery store, pharmacy, etc.)
- Availability of eating and drinking establishments (restaurants, bars)
- Overall physical condition of housing
- Cost of Property Taxes
- Proximity to house of worship / church / synagogue / mosque

38. Please indicate how important the following amenities are to you in considering a residential rental property:

- Pet friendly
- Proximity to dog park
- Green space / park
- Roof deck
- Shared community space / game room
- Free Wi-Fi
- Fiber internet
- Workout room / fitness studio
- In-unit washer and dryer
- Bike racks / bike storage
- On-site parking
- Access to transportation
- Availability of retail / amenities
- Availability of restaurants / bars
- Proximity of grocery store
- Proximity to house of worship / church / synagogue / mosque

39. Please rate how the following incentives would impact your interest in purchasing a home in the City of Camden? (Can be tailored to individual neighborhood for each institution.): No effect, Slightly increase, Moderately increase, or Significantly

- \$10,000 grant (would be required to pay back a portion if you moved in less than five years)
- \$20,000 grant (would be required to pay back a portion if you moved in less than five years)

- \$30,000 grant (would be required to pay back a portion if you moved in less than five years)
- A \$20,000 low-interest loan for home improvement
- A \$40,000 low-interest loan for home improvement

40. Please rate how the following incentives would impact your interest in renting a home or apartment in the City of Camden: No effect, Slightly increase, Moderately increase, or Significantly

- Employer pays first and last month's rent annually
- Employer pays security deposit on a new lease
- Employer pays up to \$2,000 / year in rental assistance
- Employer pays up to \$5,000 / year in rental assistance

41. How do you feel the quality of housing in the City of Camden compares to five years ago?

- Significantly better
- Slightly better
- No change
- Slightly worse
- Significantly worse

42. Over the next 10 years, do you believe the quality of housing in the City of Camden will:

- Significantly improve
- Slightly improve
- No change
- Slightly decline
- Significantly decline

43. How does your overall perception of the City Camden compare to 10 years ago?

- Significantly better
- Slightly better
- No change
- Slightly worse
- Significantly worse

44. How do you expect the City of Camden to change in the next 10 years?

- Significantly improve
- Slightly improve
- No change
- Slightly decline
- Significantly decline

45. Please share any final thoughts you have regarding the construction of new housing in the City of Camden's downtown area: