

FY 2020-2024

Five-Year Consolidated Plan

DRAFT

City of Camden, New Jersey

Prepared by:



March 2020

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

1. Introduction

The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. This 5-Year Consolidated Plan for the City of Camden covers the period July 1, 2020 to June 30, 2025. As an Entitlement community, the City of Camden will receive an annual share of Federal CDBG, HOME, ESG and HOPWA funds. The Consolidated Plan allows the City to continue to receive Federal community development funds as a direct Entitlement from the U.S. Department of Housing and Urban Development (HUD).

In order to continue to receive these funds for Program Year 2020, the City of Camden must submit its 5-Year Consolidated Plan and Fiscal Year (FY) 2020 Annual Action Plan (AAP) to HUD by May 15, 2020. The 2020-2024 Consolidated Plan has been prepared by the City's Department of Planning and Development in cooperation with the City's Bureau of Grants Management (BGM), the Department of Finance and the City's community development consultant, Triad Associates, to meet application requirements for the following grants and programs:

- **Community Development Block Grant Program (CDBG)**
- **HOME Investment Partnerships (HOME)**
- **Emergency Shelter Grant Program (ESG)**
- **Housing Opportunities for Persons with AIDS (HOPWA)**

These City entities work with a significant number of non-profit housing and community development organizations through a comprehensive, community-centric citizen participation process to provide a diversity of community development programs and related services to the City's low- and moderate-income persons and families.

The 2020-2024 Consolidated Plan and FY 2020 Annual Action Plan describe to HUD how the City of Camden intends to use federal and non-federal resources to address the needs of very low, low- and moderate-income persons and families based on five (5) goals. These goals include:

- Provide Decent Housing;
- Provide a Suitable Living Environment;
- Expand Economic Development Opportunities;
- Increase Home Ownership Among Minorities; and
- End Chronic Homelessness.

The housing and community development activities described in the Consolidated Plan include: housing production; homeownership and housing preservation activities; public services provided to community members, particularly young people and elderly persons through the City's Department of Health & Human Services (HHS) and nonprofit organizations; the development and upgrade of public facilities; neighborhood economic development activities; land assembly activities; housing and services to homeless people and others with affordable housing and supportive service needs; and housing and services for persons living with HIV/AIDS.

An important project to the City in 2020-2024 involves the CHOICE Neighborhoods. In 2012, the US Department of Housing and Urban Development awarded the Housing Authority of the City of Camden (HACC) a \$300,000 Choice

Neighborhoods Planning Grant to revitalize public housing in three Camden neighborhoods: Whitman Park, Liberty Park, and Centerville. As one of 17 successful recipients of the grant, the HACC and its team, including residents and other partners, will craft a comprehensive, community-based, measurable Transformation Plan that addresses economic redevelopment, energy- and cost-efficient housing, transportation, employment, education, and healthy living. The City of Camden and HACC worked with local stakeholders, including Cooper's Ferry Partnership (CFP), to complete the Transformation Plan. The plan will build on key institutional presence and strategic growth opportunities and use the revitalization of housing and mixed-use development as a catalyst for neighborhood revitalization.

The plan served as the basis for a \$30 million Choice Implementation Grant application that was funded at \$13.2 million. The City and HAC decided to focus its efforts to revitalize the Brach Village, a 1940s-era public housing complex housing authority complex in the southern section of the Mt. Ephraim Neighborhood, with mixed-income town houses and apartments, developments that would transform the neighborhood. The award will allow the City to build 176 new town houses and 50 apartments for seniors in a city-street grid with small parks, a senior building and new family housing. The project would replace existing units with 307 mixed-income rental units and 11 owner-occupied units.

In addition, the plan suggests redeveloping the surrounding area to infill with other new housing and open space, rehabilitating the 60-unit Nimmo Court development, and building a "transit-oriented" housing development near the Ferry Avenue PATCO station

In 2019, the City applied for \$35 million Choice Grant for the Cramer Hill section of the City. The application was unsuccessful, but the HACC will reapply at the next HUD funding round opportunity in 2020. That application will propose to reduce the density of that complex by adding mix-income units on the edge of the site with a mix of 156 replacements and rehabbed units, 75 off-site low-rise units, a 65-senior low rise community and 25 home ownership units, 30 replacement units and 20 Low Income Tax Credit units- totaling 371 units for the entire project.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Affordable Housing/Rental Housing

- *Objective #1:* Provide tenant-based rental assistance to currently qualified and contracted Housing Choice Voucher (HCV) Program households and expand the number of available vouchers **(High Priority)**.
- *Objective #2:* Provide a realistic opportunity for the development of affordable rental housing through construction of new and/or converted housing units **(High Priority)**.
- *Objective #3:* Attract and build workforce housing around transit nodes to facilitate transit-oriented development **(High Priority)**.

Affordable Housing/Owner-Occupied Housing

- *Objective #1:* Assist homeowner-occupants with the completion of emergency repairs **(High Priority)**.
- *Objective #2:* Assist homeowner-occupants in financing home repair and improvement projects **(High Priority)**.
- *Objective #3:* Provide a realistic opportunity for the development of a limited number of affordable and market rate owner-occupied housing units through zoning, development incentives and/or financial assistance to support the construction and sale of affordable housing **(High Priority)**.
- *Objective #4:* Provide financing assistance to first-time homebuyers **(High Priority)**.

Elimination of Slum and Blight

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

Homeless Prevention and Support Services

- *Objective #1:* Provide outreach assessment services to homeless individuals and families **(High Priority)**.
- *Objective #2:* Provide emergency shelters for homeless individuals and families **(High Priority)**.
- *Objective #3:* Develop and/or maintain transitional housing for formerly homeless individuals and families **(High Priority)**.
- *Objective #4:* Maintain permanent supportive housing and permanent housing for formerly homeless individuals and families **(High Priority)**.

Public Facilities

- *Objective #1:* Support the development and operation of youth centers, childcare centers, and health facilities **(High Priority)**.
- *Objective #2:* Support the development and operation of senior centers, neighborhood facilities, parks and/or recreation facilities, and parking facilities **(High Priority)**.

Infrastructure Improvements

- *Objective #1:* Complete and maintain flood drainage, water, street, and sanitary sewer improvements **(High Priority)**.
- *Objective #2:* Complete and maintain solid waste disposal improvements, sidewalk improvements, and asbestos removal activities **(High Priority)**.
- *Objective #3:* Establish a compact with PSE&G to install additional energy-efficient street lighting to deter crime and adequate light vulnerable areas within the City **(High Priority)**.

Public Services

- *Objective #1:* Deliver handicapped services, youth services, substance abuse services, employment training, crime awareness, and health services **(High Priority)**.
- *Objective #2:* Deliver senior services, transportation services, fair housing counseling, tenant/landlord counseling, & childcare services **(High Priority)**.

Accessibility

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

Economic Development

- *Objective #1:* Rehabilitate commercial and industrial facilities and infrastructure, and complete other improvements to commercial and industrial properties **(High Priority)**.
- *Objective #2:* Provide technical assistance to business owners and operators **(Medium Priority)**.
- *Objective #3:* Leverage CDBG and HOME funds in Opportunity Zones to spur economic development and job creation by encouraging long-term investment **(High Priority)**.

Lead Based Paint Abatement and Energy Conservation

- *Objective #1:* Conduct code enforcement activities and prevent lead paint hazards **(High Priority)**.
- *Objective #2:* Complete energy efficiency improvements **(High Priority)**.

3. Evaluation of past performance

FY 2019 is the last year of the City's current 5-Year Consolidated Plan. The City will continue its efforts to meet the five (5) year goals for development of affordable rental and owner housing and first-time homebuyer grant assistance. Following is a summary of goals met to date for Program Years 1 to 4 of the 2015-2019 5-Year Consolidated Plan:

High & Medium Priority Goal Expenditures (2015-2019 5-Year Consolidated Plan)

GOAL	FUNDING GOAL	EXPENDED (TO DATE)	PERCENTAGE EXPENDED	PRIORITY RANK
Rental Housing Repairs	\$158,000.00	\$87,000.00	55%	High
Rental Cost Burden	\$1,300,000.00	\$974,782.00	75%	High
Owner Housing Repairs	\$1,125,000.00	\$750,000.00	67%	High
Owner Housing Cost Burden	\$1,200,000.00	\$1,116,000.00	93%	High
Slum and Blight (Demolition/Clearance)	\$2,296,000.00	\$2,712,844.00	118%	High
HOPWA	\$2,500,000.00	\$2,353,939.00	94%	High
Public Facility (Youth Centers, Fire Departments)	\$700,000.00	\$1,533,670.00	219%	High
Infrastructure (Sewer/Streets/Accessibility)	\$2,560,000.00	\$2,560,000.00	100%	High
Public Services	\$2,698,000.00	\$937,837.00	35%	High
Economic Development	\$400,000.00	\$215,111.00	54%	High
Lead Based Paint	\$32,000.00	\$0.00	0%	High
Planning	\$170,000.00	\$170,000.00	100%	High
Public Facility (Neighborhood Centers)	\$2,000,900.00	\$2,060,927.00	103%	Medium
Infrastructure	\$400,000.00	\$100,000.00	25%	Medium
Public Service	\$362,000.00	\$387,340.00	107%	Medium
Historic Preservation	\$100,000.00	\$100,000.00	100%	Medium
Economic Development	\$80,500.00	\$0.00	0%	Medium
Energy Efficiency	\$400,000.00	\$179,000.00	45%	Medium

The City has or will substantially meet or exceed the 5-year goals for Section 8 rental assistance, owner-occupied rehabilitation grants, outreach to the homeless and at risk for homelessness, permanent housing for the homeless, community development activities and facilities funding, economic development funding, and planning activities (all categories received CDBG or ERB funding within the 5-year plan period).

4. Summary of citizen participation process and consultation process

The City undertakes a planning process that calls for citizen participation obtained through public meetings and from input solicited from public agencies and private and nonprofit organizations that develop housing and deliver services. The City's citizen participation process began with a Mayor's Annual Grant Seminar and two Public Focus Group Meetings to identify Five-Year Priorities. This was followed by a Public Survey to obtain citizen and local agency comments. Two public forums and a virtual hearing, sponsored by the Department of Development and Planning, were conducted to obtain citizen comments pertaining to the development of the *Final Consolidated Plan*. The Draft Consolidated Plan was made available to the public for 30 days beginning April 1, 2020. The Final Plan was presented at the third public meeting on May 6, 2015, prior to the submission of the *Consolidated Plan* in final form to HUD.

In response to the COVID-19 pandemic and NJ Governor Murphy's State's mandatory self-distancing requirements, The *Draft Consolidated Plan* was available for review on the City's website from April 1, 2020 to April 30, 2020. This is the community's opportunity to review the entire document and present informed written or oral comments before the public meeting of May 6, 2020. The public meeting is held following the publication of the *Draft Consolidated Plan* in order to provide opportunity for citizen review and response as part of the final plan submitted to HUD.

5. Summary of public comments

A summary of public comments and consultation is included in the PR-10 Consultation and PR-15 Citizen Participation sections of this plan.

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

All of the comments or views were accepted by the City of Camden.

7. Summary

The City of Camden strived to prepare a 2020-2024 Consolidated Plan that outlined the development of a viable urban community by providing decent housing, a suitable living environment, expanded economic opportunities principally for low and moderate-income persons and programs that will address the needs of homeless and near homeless persons.

The City of Camden's Citizen Participation Plan and outreach was designed to encourage broad participation from the City's residents, including non-English speaking persons. The City's Citizen Participation Plan (CPP) was used to gather public comments through public meetings and the consultation process provided additional input. Information gathered from the public, and data provided by HUD was used to identify, goals and the activities of this Consolidated Plan.

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	CAMDEN	Bureau of Grants Management

HOPWA Administrator	CAMDEN	Division of Housing Services
HOME Administrator	CAMDEN	Division of Housing Services
ESG Administrator	CAMDEN	Department of Human Services

Table 1 – Responsible Agencies

Narrative

The 2020-2024 Consolidated Plan has been prepared by the Department of Development and Planning in cooperation with the Bureau of Grants Management, the Department of Finance and the City's community development consultant, Triad Associates, to meet application requirements for the following grants and programs:

- **Community Development Block Grant Program (CDBG)**
- **HOME Investment Partnerships (HOME)**
- **Emergency Shelter Grant Program (ESG)**
- **Housing Opportunities for Persons with AIDS (HOPWA)**

Organizations that carry out certain components of the Plan include, but are not limited to:

- **Camden City Division of Housing Services**
- **Camden City Division of Capital Improvements and Project Management**
- **Camden City Department of Human Services**
- **Homeless Network Planning Committee (HNPC) of Camden County (Continuum of Care (CoC))**
- **Housing Authority of the City of Camden (HACC)**
- **Camden Empowerment Zone**
- **Camden Urban Enterprise Zone (UEZ)**

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Camden has prepared a Five-Year Strategic Plan in order to strategically implement federal programs that fund housing, community development, and economic development activities within the municipality. Through a collaborative planning process that involved a broad range of public and private agencies, the City has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME) program, the Emergency Shelter Grant (ESG) program and the Housing Opportunities for People With AIDS (HOWPA) program. The City of Camden will submit this 5-Year Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD), in addition to submitting the City's Annual Action Plan (AAP) – Program Year 1 and an updated Analysis of Impediments (AI).

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Camden works with numerous agencies, both public and non-profit, to deliver economic development, housing and public services to the residents. The main agencies and organizations that significantly address the priority need areas of the Consolidated Plan and Annual Action Plan are as follows:

City Government plays a key role in getting ready for redevelopment either by completing redevelopment area plans/strategies and neighborhood strategic plans (Division of Planning), transferring city owned properties to the Camden Redevelopment Agency (CRA) for a nominal fee, or targeting funds and special programs to commercial corridors (UEZ).

Camden Redevelopment Agency (CRA) plays a key role in preparing sites for development through acquisition/clearance or through environmental remediation. CRA actively seeks and obtains environmental clean-up funds through NJ Department of Environmental Protection (NJDEP) and NJ Economic Development Authority (NJEDA).

Cooper's Ferry Partnership is a private, non-profit corporation dedicated to creating and carrying out economic development projects within the City of Camden. CFP's mission is to coherently plan and implement high-quality urban redevelopment projects in order to help replenish Camden's depleted tax base and to create a significant number of jobs for city residents. CFP also works to improve Camden's environment as a place in which to live, to work, to visit and to invest. CFP primary area of development has been the Camden Waterfront area. Camden Empowerment Zone, located mainly in the northwestern section of the City, continues to fund housing and economic development activities within the zone.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless.

In Camden County, the CEAS committee is known as the Homeless Network Planning Committee (HNPC). The HNPC is a consortium of local homeless service and human service providers, city officials, members of local government, and consumers, as mandated by the State HSAC. The committee is recognized as the lead agency for planning and coordinating the delivery of services to assist homeless individuals and families to move toward independent living and self-sufficiency through the provision of a continuum of homeless housing and supportive services. The Community Planning and Advocacy Council (CPAC), a nonprofit agency under contract to the County of Camden, provides administrative support to the Homeless Network.

Each year, a Point-in-Time count is made of the persons residing in shelter and transitional facilities and living unsheltered in the County.

Homeless Network Planning Committee (HNPC) is the primary decision-making group for the Camden City/County Continuum of Care. The Collaborative of over 45 housing providers, social service agencies, and local/county/state agencies meets several times a month to discuss and resolve the multiple issues facing the homeless and at risk of homelessness. HNPC is the entity responsible for implementing the County homeless plan entitled *Endings Have Beginnings*. This plan is a ten (10) year plan to end homelessness in Camden City, as well as Camden County. Community Planning and Advocacy Council (CPAC) coordinates county funding opportunities for public and human services. In addition to ESG, TANF, and FEMA grant funds, CPAC operates the State funded Differential Response Initiative which targets families of children at risk of abuse.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The New Jersey Housing & Mortgage Finance Agency (NJHMFA) is the administrator of the state-wide Homeless Management Information System (HMIS) and client data will be entered as per rules established. The Camden County CPAC will assist Camden City, and all City funded agencies, in ensuring that Camden City data entered into HMIS is done in an accurate and timely manner. Meetings of all City funded agencies will be held to ensure that any gaps in services are addressed as well as identifying processes to get homeless or at-risk of being homeless individuals and families to the appropriate sources.

The high incidence of domestic violence in Camden is being addressed by a special task force of City police and County prosecutors. The City has only one shelter in the City exclusively for domestic violence victims, but residents have access to the existing transitional housing shelters in the City and the County that also provide temporary housing and services for victims of domestic violence. The presence of domestic violence agencies on HNPC's Permanent and Supportive Housing (PASH) committee ensures the inclusion of domestic violence issues on an as needed basis.

The comprehensive needs of the homeless population are a high priority for the City for Program Year 2020. The City is an active participant in the Camden County Continuum of Care planning process and in the monthly and special meetings of the planning body of the Homeless Network Planning Committee.

In FY 2019 HNPC's and the City of Camden's main priorities are:

- Continue to encourage outreach assessment services to homeless individuals and families through Neighborhood Center, Respond PATH Day Center, New Visions Day Center, AIDS Coalition Ray of Hope Center, My Brother's Keeper Day Center (for substance abusers), IHOC, Cathedral Kitchen, Project HOPE (Our Lady of Lourdes Hospital), CoSTAR (for mentally impaired).

- Continue to provide rapid re-housing for people through modify programs as a part of a permanent housing solution.
- Continue to provide stabilizing rental housing assistance in lieu of transitional housing for 265 persons through Volunteers of America (VOA) at Anna Sample Transitional Housing, Safe Haven and Safe Haven 2, as well as through the Camden City Council On Economic Opportunity (OEO) at A. Wright Place, Liberty House and Imani House; through Center for Family Services at Home Base Group Home, Grand Slam Transitional Housing Home Base Apartments and Home Base Apartments STLP and through NJDMVA at Veteran's Haven Crossroads; through Respond, Inc. at Crossroads through IHOC; and through the Hospitality Network.
- Continue to maintain 237 units of permanent housing and permanent supportive housing for formerly homeless individuals and families through OEO at OMAR and Sheridan Apartments, as well as through the Center for Family Services at Camden Dreams; through Dooley House at Dooley House Supportive Housing; through RPM at Fairview Village; through UMDNJ at Housing with Heart; through VOA at Camden Supportive Housing and Baldwin's Run; and through the City's Housing Choice Voucher Program under HOPWA (Housing Opportunities For Persons With AIDS).

HNPC and CPAC continue to advocate for changes in policy that will ensure that ending homelessness remains a priority and is achievable. HNPC continues to encourage 100% participation in the HMIS by service providers. Training is continually offered to achieve quality data entry into the HMIS so that the needs of the homeless can be identified and addressed more efficiently.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CAMDEN REDEVELOPMENT AGENCY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Division of Planning staff responsible for the preparation of the Five-Year Consolidated Plan met with staff of the Camden Redevelopment Agency and the other members of the Camden Business Growth & Development Team November 19, 2019 to discuss the preparation of the Consolidated Plan and the Five-Year Plan Objectives and Priority Levels.
2	Agency/Group/Organization	Camden City Development & Planning
	Agency/Group/Organization Type	Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Division of Planning staff responsible for the preparation of the Five-Year Consolidated Plan met with staff of the Camden Business Growth & Development Team November 19, 2019 to discuss the preparation of the Consolidated Plan and the Five-Year Plan Objectives and Priority Levels.
3	Agency/Group/Organization	Cooper's Ferry Partnership
	Agency/Group/Organization Type	Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Division of Planning staff responsible for the preparation of the Five-Year Consolidated Plan consulted with staff of Cooper's Ferry and the other members of the Camden Business Growth & Development Team November 19, 2019 to discuss the preparation of the Consolidated Plan and the Five-Year Plan Objectives and Priority Levels.
4	Agency/Group/Organization	Senior Citizens United Community Services, Inc
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Division of Planning staff responsible for the preparation of the Five-Year Consolidated Plan consulted with staff of Senior Citizens United Community Services, Inc to discuss the preparation of the Consolidated Plan and the Five-Year Plan Objectives and Priority Levels. Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies.
5	Agency/Group/Organization	Respond, Inc.
	Agency/Group/Organization Type	Housing Services-Children Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November 19, 2019 Location: City Hall, 2nd Floor, City Council Chambers Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies
6	Agency/Group/Organization	Covenant House
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November 19, 2019 at 10:00 AM and 1:00 PM Location: City Hall, 2nd Floor, City Council Chambers Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies.
7	Agency/Group/Organization	PARKSIDE BUSINESS & COMMUNITY IN PARTNERSHIP, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November19, 2019 Location: City Hall, 2nd Floor, City Council Chambers Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies.
8	Agency/Group/Organization	STATE STREET HOUSING CORP
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November19, 2019 Location: City Hall, 2nd Floor, City Council Chambers. Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies.
9	Agency/Group/Organization	LAEDA
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November 19, 2019 Location: City Hall, 2nd Floor, City Council Chambers. Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies.
10	Agency/Group/Organization	NEW LIFE COMMUNITY DEVELOPMENT CORP.
	Agency/Group/Organization Type	Housing Services – Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November 19, 2019 Location: City Hall, 2nd Floor, City Council Chambers Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies.
11	Agency/Group/Organization	UNITED NEIGHBORS OF WHITMAN PARK
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November 19, 2019 Location: City Hall, 2nd Floor, City Council Chambers Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS. Persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners Community Development and Public Works (Non-Housing) Group Organizations that provide Non-housing Community Development needs (Parks & Recreation / Infrastructure), Economic Development and Organizations that are responsible for lead paint issues, including State and County health and child welfare agencies.</p>
12	<p>Agency/Group/Organization</p>	<p>Community Planning & Advocacy Council (CPAC)</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The City held two Focus Group Meetings as additional information gathering sessions on Thursday, November 19, 2019 Location: City Hall, 2nd Floor, City Council Chambers Special Needs of Non-Homeless and Affordable Housing Focus Group Organizations that provide housing and support services to special needs populations, including State and County health and child welfare agencies:</p>

Identify any Agency Types not consulted and provide rationale for not consulting

The City's Citizen Participation Process was designed to be open and encouraging to all Agency Types. There were no Agency Types that were not consulted during the Consolidated Planning process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Camden/Gloucester/Cumberland Continuum of Care	The goals of the Strategic Plan are closely coordinated with the goals of the Continuum of Care. The Division of Planning is an active participant with the applicant and administering agency for the Continuum of Care, the Emergency Solutions Grant in addition to the City's CDBG, HOME and HOPWA allocations.
City of Camden Analysis of Impediments	City of Camden	Division of Planning staff preparing the Consolidated Plan were actively involved in the development and update of the City's AI. Actions to address impediments identified in the AI are incorporated in the Action Plan and CAPERs
Rediscover Camden	Cooper's Ferry Partnership	The goals of the Strategic Plan are closely coordinated with the goals of the Rediscover Plan which are the implementation of new economic and social policy reforms for the City.
Comprehensive Economic Development Strategy	City of Camden	The goals of the Strategic Plan are closely coordinated with the goals of the CEDS Plan which identifies, prioritizes and coordinates local economic development projects.
Endings Have Beginnings	Homeless Network Planning Committee	The goals of the Strategic Plan are closely coordinated with the goals of the Endings Have Beginnings Plan which plans for a 10-year goal of ending homelessness.
Mt. Ephraim CHOICE Neighborhood Transformation Plan	City of Camden	The goals of the Strategic Plan are closely coordinated with the goals of the Mt. Ephraim Neighborhood Transformation Plan which plan to support comprehensive neighborhood revitalization through the redevelopment of distressed publicly assisted housing
City of Camden Housing Authority	City of Camden Housing Authority	The Goals of the Housing Authority's Five-Year Plan are closely coordinated with the goals of providing affordable housing for the City

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Local Government: The institutional structure for providing affordable housing and community development improvements in Camden City involves several main agencies: the CRA, Cooper's Ferry Partnership, the HACC and the City of Camden.

State Government: The coordination and provision of affordable housing is represented by two (2) essential State agencies: The Department of Community Affairs (NJDCA) and the NJHMFA. NJDCA provides funds through the Balanced Housing Program, the Shelter Support Program, the Neighborhood Preservation Program (NPP) and other State funding initiatives. NJHMFA provides below-market interest rate mortgage financing and the allocation of low-income housing tax credit (LIHTC) financing.

Federal Government: HUD provides entitlement grant funds through the CDBG, HOME Investment Partnership, ESG and HOPWA Programs. Discretionary funds may be secured through the HOPE VI, Section 8 Moderate Rehabilitation and McKinney-Vento Programs, among others.

Private Sector/Non-Profit Organizations: An important part of the institutional structure for affordable housing development in Camden is represented by private non-profit organizations. The City's nonprofit development organizations can be labeled as "specialized" organizations because they focus on fulfilling a small role in the larger picture of delivering affordable housing in a region with great need. These organizations are established either geographically or programmatically.

Most of the City's non-profit organizations limit their efforts to a small geographic area, such as a block or two within a neighborhood for maximum impact. The focus tends to be on a particular type of housing (e.g. – new units for small families) or on meeting a particular need (e.g. – rehabilitation of existing units for very LMI households).

Education and Medical Institutions: The largest employers in the City are the Cooper University Healthcare and Rutgers University. In total, the educational services, health care and social assistance sectors account for approximately 30% of the City's employment.

Financial Institutions: Like many other New Jersey communities, Camden City has observed the closing or relocation of many local banks and financial institutions. In many cases, these community lenders have been replaced by much larger institutions with no local ties to the community. The City should attempt to take an aggressive role in challenging these lenders to participate to a greater degree in providing credit on reasonable terms for low- and moderate-income residents, and to fulfill their obligations under the Federal Community Reinvestment Act.

Narrative (optional):

Each year the Mayor's Office seeks to solicit volunteers for the Consolidated Plan Advisory Panel (CPAP). The CPAP assists the City in facilitating an equitable and competitive funding process. Participation is determined by the volunteer's area of expertise – this includes Housing, Economic Development, Homeless Services, Public Services and/or Public Facilities.

The Mayor approves the members of the CPAP. All approved volunteers must attend an orientation and training session designed to educate the panel in the Request For Proposal (RFP) requirements, and the overall evaluation process. CPAP members must sign a Conflict of Interest Disclosure Statement, which includes a confidentiality clause regarding funding recommendations. The members must also disqualify themselves if they or their organization have an interest in the results of the panel's evaluation of any specific proposal.

The review and evaluation of proposals was a multi-level process. First, the Department of Finance – Bureau of Grants Management staff reviews all proposals for eligibility and completeness based on the requirements of the RFP. Second, the CPAP reviews and evaluates the proposals delineated as "complete" based on the rating criteria. The evaluation factors include:

1. Capacity and organizational experience;
2. Proposed activity and its relationship to the 5-Year Consolidated Plan;
3. Leveraging resources/funding commitments;
4. Affirmative marketing and outreach; and
5. Status of the Agency's tax liability.

Following the CPAP review, Directors and administrative staff from the Department of Finance, the Department of Health & Human Services and the Department of Development and Planning perform an Administrative Review, which includes an evaluation of prior performance, outstanding monitoring issues and the CPAP rating of the proposal. The Administrative Review Team then recommends a list of proposals for funding, whereby the Mayor considers the proposed funding list before granting final approval.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

The City of Camden's Citizen Participation Plan process has three (4) goals, as relates to the CDBG and HOME programs:

1. To present in a logical sequence the various components of the Consolidated Plan;
2. To identify the responsible departments or agencies of the City government who administer the various activities relating to the Consolidated Plan;
3. To clarify the opportunities which citizens, community organizations, and neighborhood groups, and others have to work with Municipal and City officials in developing each component of the Consolidated Plan and the activities within; and
4. To indicate the alternate courses of action which the Federal program(s) regulations make available to citizens, organizations and local government.

Following is a summary of the citizen participation process for the 2020-2024 5-Year Consolidated Plan and the 2020 Annual Action Plan (AAP):

1. Community Survey conducted from January 2020 through March 2020
2. The annual Grants Seminar was conducted the Ray and Joan Kroc Center on November 7, 2019
3. A The deadline for RFPs was February 3, 2020
4. Two Public Forums involving City stakeholders were conducted March 13, 2020.
5. A Needs Assessment Virtual Public Hearing on March 19, 2020
6. The various levels of staff, CPAP, Administrative and Executive review were conducted between February 12, 2020 and March 12, 2010
7. A Second Virtual Public Hearing on the draft Consolidated Plan, draft Action Plan and a general discussion of the Analysis of Impediments was held on April 9, 2020
8. A final Public Meeting was held on April 27, 2020 with approval by the City Council on May 12, 2020 and submission to the Newark HUD Office on May 15, 2020.

Given existing public health concerns in the United States, including New Jersey, the public hearings have been held virtually via the Zoom video conferencing platform. Notice of these virtual public hearing was printed in the paper, City's website and circulated on social media. A draft of this 2020 Analysis of Impediments to Fair Housing Choice was made available on the City of Camden's website only. This was done to gather additional public comment on the AI Plan. The display period was from April 1, 2020 through May 1, 2020.

In an effort to encourage participation by minorities and those with special needs the City held the virtual public meetings at times convenient to all residents. All survey forms were translated into Spanish as were all public meeting notices.

The Citizen Participation documents are attached and include supporting documentation such as Affidavits of Publication for public notice, sign in sheets and meeting minutes from the Consultation and Public Hearings.

In an effort to encourage participation by minorities and those with special needs the City held public meetings at times and locations convenient to all residents. Copies are included in the attachments to this Plan. A copy of the draft 2020-2024 5-Year Consolidated Plan and 2020 Annual Action Plan were available on the City's municipal webpage for review for. 30-day period, commencing on April1, 2020.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

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1	Public Meeting	Non-targeted/broad community	<p>The City of Camden administration maintains an ongoing dialogue with its constituents and organizations representing various groups within Camden. One of the benefits of doing so is an ongoing awareness on the part of the City of the needs of Camden's residents. Some of those needs fall within the parameters of the CDBG program and are reflected as part of the Analysis of Impediments. Additionally, the City maintains an ongoing relationship with more than 80 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Again, this continuous, if sometimes informal, interaction allows Community Development staff to stay abreast of community needs and opportunities.</p> <p>In addition to the continuous dialogue, City staff also conducted formal</p>	Attendees requested information on the use of the CDBG funds and the amount funds available.	All comments were accepted.	
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			<p>methods of gathering information and public input, in accordance with their Citizen Participation Plan. Meetings and/or interviews were conducted with the following agencies: Camden City School District, Camden Coalition of Healthcare Providers, Camden Housing Authority, Catholic Charities, CHW Project Hope, Inc., City of Camden, Community Planning and Advocacy Council, DePetro Real Estate Organization, Habitat for Humanity, ICCL, Joseph's House of Camden, Lanning Square West Residents Association, Saint Joseph's Carpenter Society, WERC, and Volunteers of America.</p> <p>Electronic Surveys were sent to residents' groups and each housing, social service, and community development agency in the city. This survey, sent in both English and Spanish, had 207 respondents (200 in English/7 in Spanish).</p>		
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			<p>In addition to residents, the following agencies were in attendance for the public hearings held by the City: Camden Coalition of Healthcare Providers, City of Camden, DePetro Real Estate Organization, Lanning Square West Residents Association, and WERC.</p> <p>In addition to residents, the following agencies were in attendance for three virtual focus groups (Housing and Economic Development, Homelessness and Social Services): Camden City School District, Camden Coalition of Healthcare Providers, Camden Housing Authority, Catholic Charities, CHW Project Hope, Inc., City of Camden, Community Planning and Advocacy Council, DePetro Real Estate Organization, Habitat for Humanity, ICCL, Joseph's House of Camden, Saint Joseph's Carpenter Society, WERC, and Volunteers of America. In addition,</p>			
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			staff from Clarifi provided written comment.			

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2	Public Meeting (via internet)	Non-targeted/broad community	<p>Housing Focus Group Meetings: Thursday, March 13, 2020 (10:00)</p> <p>In addition of residents, the following agencies were in attendance: Camden City School District, Camden Coalition of Healthcare Providers, Catholic Charities, CHW Project Hope, Inc., City of Camden, Community Planning and Advocacy Council, DePetro Real Estate Organization, ICCI, Joseph's House of Camden, Lanning Square West Residents Association, Saint Joseph's Carpenter Society, WERC, and Volunteers of America.</p> <p>1. Community Development and Public Works (Non-Housing) Group 1. Non-housing Community Development needs (Parks & Recreation / Infrastructure) 2. Economic Development 3. Organizations that are responsible for lead paint issues, including State and County, Health and child welfare agencies</p>		All comments were accepted.	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

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3	Public Meeting (via internet)	Non-targeted/broad community	<p>Homeless Focus Group Meetings: Thursday, March 13, 2020 (1:30)</p> <p>In addition of residents, the following agencies were in attendance: Camden City School District, Camden Coalition of Healthcare Providers, Catholic Charities, CHW Project Hope, Inc., City of Camden, Community Planning and Advocacy Council, DePetro Real Estate Organization, ICCI, Joseph's House of Camden, Lanning Square West Residents Association, Saint Joseph's Carpenter Society, WERC, and Volunteers of America.</p> <ol style="list-style-type: none"> 1. Social service providers <ol style="list-style-type: none"> a. Elderly persons. b. Persons with disabilities c. Persons with HIV/AIDS and their families d. Persons with alcohol or another (drug) addiction e. Homeless persons 2. Organizations that serve persons leaving mental/physical health facilities 		All comments were accepted.	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			3. Public Housing Agencies 4. Affordable Housing Developers/Major Section 8 Property Owners			

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4	Internet Outreach	Non-targeted/broad community	<p>The Consolidated Plan process began with a Community Survey to obtain input from residents, business owners, local non-profits, and housing and social service providers to determine what priority needs should be addressed in the 2020-2024 5-Year Consolidated Plan and the 2020 Annual Action Plan. The survey, which was provided in both English and Spanish, was undertaken from November 20, 2019 to March 2, 2020 through a Survey Monkey link but was also available in hard copy format.</p>	<p>The Consolidated Plan Survey was distributed through Survey Monkey – an online surveying program. Copies of all survey responses are included in the Consolidated Plan in the Appendix. Of the XX survey responses received, the needs with votes of 6 or more Five (High) selections included: Improve municipal facilities such as parks, libraries, & fire stations- Improve non-profit facilities providing community services- Create More Affordable Housing Available to Low Income Residents- Create more jobs available to low income residents-</p>	All comments were accepted.	
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				<p>Facilities for Abused, Abandoned and Neglected Children-</p> <p>Centers for the Disabled-</p> <p>Health Care facilities-</p> <p>Mental Health Care Facilities-</p> <p>Sidewalk Improvements-</p> <p>Cleanup of Contaminated Sites-</p> <p>Acquisition and Clearance of Vacant Lots -</p> <p>Financial Assistance for Low Income Residents for-</p> <p>Business Expansion and Job Creation-</p> <p>Financial Assistance for Low Income Individuals to Create a Small Business-</p> <p>Increase Affordable Rental Housing Inventory-</p> <p>Code Enforcement-</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				Permanent Housing for the Homeless- Housing for Other Special Needs (such as elderly & persons with disabilities)		
5	Public Hearing (via internet)	Non-targeted/broad community	The City conducted two public meetings to solicit input into the preparation of the Consolidated Plan and Action Plan. The meetings were advertised in Courier Post. The first Virtual Public Hearing was held on March 19, 2020 and the second was held on April 9, 2020 to discuss draft Consolidated Plan, draft Action Plan and a general discussion of the Analysis of Impediments.	Comments received are included in the Consolidated Plan Attachments.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Five-Year Plan Objectives and Priority Levels based on Identified Needs

The 2020-2024 5-Year Consolidated Plan documents housing and community development priorities to be used as a guide to achieve the following series of objectives over a five-year period, from Fiscal Year 2020 to Fiscal Year 2024. The complete list of the 5-Year Plan Objectives and Priority Levels are included as **Appendix A** in the Grantee Unique Appendices. Each Need or Objective is followed by one or more five-year measures based on an analysis of the needs identified by the CPAP, City Administration and Departments (responsible public agency or sub recipient organization identified in parentheses).

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2013-2017 ACS, Camden City had a total of 30,618 housing units, 17.7% of which were vacant. Of the total housing units, 67.9% were in single unit structures, 32.1% were in multi-unit structures, and 0.8% were in mobile homes. Approximately, 12.8% of housing units were built since 1990.

The median number of rooms in all housing units in Camden is 5.3. Of these housing units, 54.3% have three or more bedrooms. Of the 25,125 occupied housing units, 9,877 (39.2%) were owner occupied and 15,318 (60.8%) were renter occupied. Approximately, 74.4% of householders of occupied units had moved in since 2000. Roughly, 57.1% of the owner-occupied units had a mortgage.

The median monthly housing costs for mortgaged owners is \$1,082.00, non-mortgaged owners is \$462.00, and renters \$896.00. This constitutes approximately 57.1% of owners with mortgages, 42.9% of owners without mortgages, and 61.6% of renters in Camden spent 30 percent or more of household income on housing.

Renters between 0-30% AMI have the greatest percentage of having at least 1 or more of the four housing problems (lacks kitchen or complete plumbing, severe overcrowding and severe cost burden). Similarly, Owners between 0-30% AMI have the greatest percentage of having at least 1 or more of the four housing problems. The online survey conducted as part of the Citizen Participation process indicated a need for rehabilitation of both renter and owner-occupied housing units.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	77,344	74,608	-6.63%
Households	25,904	24,727	-2%
Families	16,918	15,775	-1%
Median Income	\$25,418.00	\$25,042.00	-1%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000-2009 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	10,960	4,360	4,390	1,905	3,370
Small Family Households *	4,270	2,335	2,285	840	1,605
Large Family Households *	1,190	460	685	330	510
Household contains at least one person 62-74 years of age	1,820	865	775	360	790
Household contains at least one person age 75 or older	900	385	255	100	160
Households with one or more children 6 years old or younger *	2,990	1,175	1,110	320	410
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	200	15	10	0	225	15	30	0	35	80
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	140	10	30	4	184	10	15	10	0	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	460	165	115	80	820	55	60	85	0	200
Housing cost burden greater than 50% of income (and none of the above problems)	4,890	530	35	4	5,459	1,390	420	145	15	1,970

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,115	1,230	405	25	2,775	445	350	550	90	1,435
Zero/negative Income (and none of the above problems)	530	0	0	0	530	185	0	0	0	185

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,685	720	190	90	6,685	1,470	525	240	50	2,285
Having none of four housing problems	2,335	1,970	1,805	590	6,700	745	1,140	2,150	1,180	5,215
Household has negative income, but none of the other housing problems	530	0	0	0	530	185	0	0	0	185

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,950	1,075	285	4,310	545	390	375	1,310
Large Related	915	235	20	1,170	130	65	55	250
Elderly	995	235	8	1,238	630	245	180	1,055
Other	1,725	340	130	2,195	595	125	105	825
Total need by income	6,585	1,885	443	8,913	1,900	825	715	3,440

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,535	350	10	2,895	400	175	50	625
Large Related	760	90	0	850	85	0	20	105
Elderly	705	50	4	759	450	155	65	670
Other	1,375	65	20	1,460	500	90	10	600
Total need by income	5,375	555	34	5,964	1,435	420	145	2,000

Table 10 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	555	145	145	20	865	49	40	60	0	149
Multiple, unrelated family households	24	40	0	54	118	14	35	35	0	84
Other, non-family households	40	0	0	10	50	0	0	0	0	0
Total need by income	619	185	145	84	1,033	63	75	95	0	233

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2.

Data Source: 2011-2015 CHAS

Describe the number and type of single person households in need of housing assistance.

HUD CHAS data breaks households into four (4) categories including Small Related (2-4 persons), Large Related (5 or more), Elderly and Other. CHAS data places single person household into the "Other" category. Single person households, categorized as "Other" by CHAS data, are the most highly likely to be housing cost burdened renters.

According to the CHAS data, 2,195 (24%) of the 8,913 single person renter households at or below 80% AMI are housing cost burdened (greater than 30%). Similarly, 1,460 (24%) of the 5,924 single person renter households below 80% AMI are severely housing cost burdened with housing costs exceeding 50% of monthly income.

These numbers do not include the single person unsheltered homeless households, who are the majority of single person households in need of housing assistance. These are, by HUD's definition of a single individual who has been homeless for one year or more, or experienced four episodes of homelessness over the past three years and who has a disability.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Populations: The Census Bureau reports disability status for non-institutionalized disabled persons age five and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Discrimination based on physical, mental or emotional handicap, provided "reasonable accommodation" can be made, is prohibited under the Fair Housing Act. Reasonable accommodation may include changes to address the needs of disabled persons and may include adaptive structural changes as well as administrative changes, provided these changes can reasonably be made.

In Camden, among the civilian non-institutionalized population in 2013-2017, 16.7% reported a disability. Census data indicates that 12.2% of people under 18 years old report a disability, whereas 32.1% of people 18 to 64 years old and 44.9% of those 65 and over report a disability.

New Jersey has eighteen (18) County Offices on Disability Services that work to advance independent living for people with disabilities by providing a wide range of services. Coordination of disability services in Camden is overseen by the Camden County Division of Senior and Disabled Services, an agency residing within Camden County's Department of Health and Human Services.

Victims of Domestic Violence: The New Jersey Task Force on Domestic Abuse notes that up to 50% of families have experienced domestic violence at some point prior to becoming homeless. Women fleeing domestic abuse are likely to seek out housing assistance from an advocacy organization that can provide them with shelter rather than seeking housing from the traditional emergency shelter system.

Victims of violence have varying needs. Some may need the support of a shelter setting while others would benefit greatly from transitional or permanent housing. Many victims of violence decide to stay in a hazardous situation due to the lack of housing availability and the lack of housing options. This is noted in several reports by the New Jersey Advisory Council on Domestic Violence report which indicates that housing is a huge issue and many local Domestic Violence Response Teams (DVRTs) cannot confidently say that there will be housing for victims and their children.

What are the most common housing problems?

The most common housing problems are Affordable Housing and the condition of the housing currently occupied and/or available for rent or purchase.

Affordable housing is defined as paying no more than 30% of gross household income for monthly housing expenses including mortgage, utilities, insurance and taxes, or rent and utilities, regardless of income level. It should be noted that some households may choose to pay more than 30% of their income for housing. However, when households spend more than 30% of their income on housing, it is considered excessive and these households are classified as cost burdened.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost-burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among LMI households, who overall have fewer housing choices.

The most common housing problems are housing cost burden greater than 50% of income for renter households and a housing cost burden greater than 30% of income for owner households. Renters with 0-30% AMI have the highest percentage of having 1 or more of the severe housing problems, while owners between 50-80% AMI have the highest percentage of having 1 or more of the severe housing problems.

Are any populations/household types more affected than others by these problems?

In examining Tables 8 through 11 on Housing Problems, Cost Burdens, and Crowding, it is clear that renters earning less than 30% of the median are affected by these problems more than double those of renters earning more than 30% of the median and owners on a consistent basis.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The 2014-2018 ACS data (estimates) indicates that there were 24,727 households in Camden City. The average household size was 2.89 people. This constitutes a decrease in household size by of 3% since 2010. Alternatively, 15,775 families were reported, where the average family size was 3.68 people. Of these families, 35.2% were in poverty. Of all families, 43.5% have related children under 18 were below the poverty level. The rate of overall poverty decreases with married couple families (20.8% living in poverty), as does the poverty rate for married couple families with related children under 18 (22.5%). Conversely, families with a female householder with no husband present have a greater rate of living in poverty (46%) than overall families or married couple families. This rate also substantially increases where related children under the age of 18 are present (54.6%).

Extremely Low Income (Below 30% MFI)

According to the 2014-2018 ACS data, the City's Median Family Income (MFI) is considered to be \$27,0070.00. Nearly a quarter of all families had income below \$15,000.00 a year. Accordingly, an Extremely Low-income household would typically earn up to \$7,609 annually and would tend to experience the most distressed housing conditions. 6,180 of Extremely Low-income households were considered Cost Burdened more than 30% and 4,855 of Extremely Low-income households were considered Cost Burdened more than 50%.

According to the 2013-2017 5-Year ACS, 37.4% of residents within Camden City live in poverty. This is a stark comparison and improvement for City's residents, as census data from 2006 had 52% of the city's residents living in poverty, which at the time was the highest rate in the Nation – making Camden America's poorest City. Currently, forty-eight percent (48%) of related children under 18 were below the poverty level, compared with 28.7% of people 65 years old and over.

Comparably, thirty-five percent (35%) of all families and 46% of families with a female household and no husband present had incomes below the poverty level.

The incident of housing problems does not decline substantially for homeowners relative to renters, as is the case with other income groups. The Continuum of Care administered often sees families who are “doubled-up”. Doubled-up may be families who are living with friends and family and are at risk of becoming homeless. Families in this situation are doubled-up due to lack of employment, a change in family make-up or sub-standard housing.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost-burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among LMI households, who overall have fewer housing choices.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Households who pay higher proportions of their incomes for housing have been linked with instability and an increased risk of homelessness due to their housing cost burdens and trouble they encounter maintain their dwelling.

In addition, single person households with special needs are linked to an increased risk of homelessness due to the lack of single room efficiency units available in the City.

Many other non-housing characteristics also play a role such as chronic health issues, unemployment, mental health issues, substance abuse and criminal activity. Additional information is provided in the NA-40 Homeless Needs Assessment.

Discussion

A-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. Among renters and owners, the following trends were noted:

The data shown in the 0-30 AMI notes that 84% of the Black population in the 0%-30% Area Median have one or more of four housing problems. This number does not exceed the percentage of persons as a whole who have one or more of four housing problems, which is 81%. In addition, the data show that 76% of the Hispanic population have more than one or more of four housing problems, not exceeding the percentage as a whole.

The data shown in the 30-50 AMI notes that 63% of the Black population in the 30%-50% Area Median have one or more of four housing problems. This number does not exceed the percentage of persons as a whole who have one or more of four housing problems, which is 67%. In addition, the data show that 74% of the Hispanic population have more than one or more of four housing problems, not exceeding the percentage as a whole.

The data shown in the 50-80 AMI notes that 41% of the Black population in the 50%-80% Area Median have one or more of four housing problems. This number does not exceed the percentage of persons as a whole who have one or more of four housing problems, which is 37%. In addition, the data show that 30% of the Hispanic population have more than one or more of four housing problems, not exceeding the percentage as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,720	1,520	715
White	380	115	8
Black / African American	4,245	640	350
Asian	65	10	65
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	8,720	1,520	715

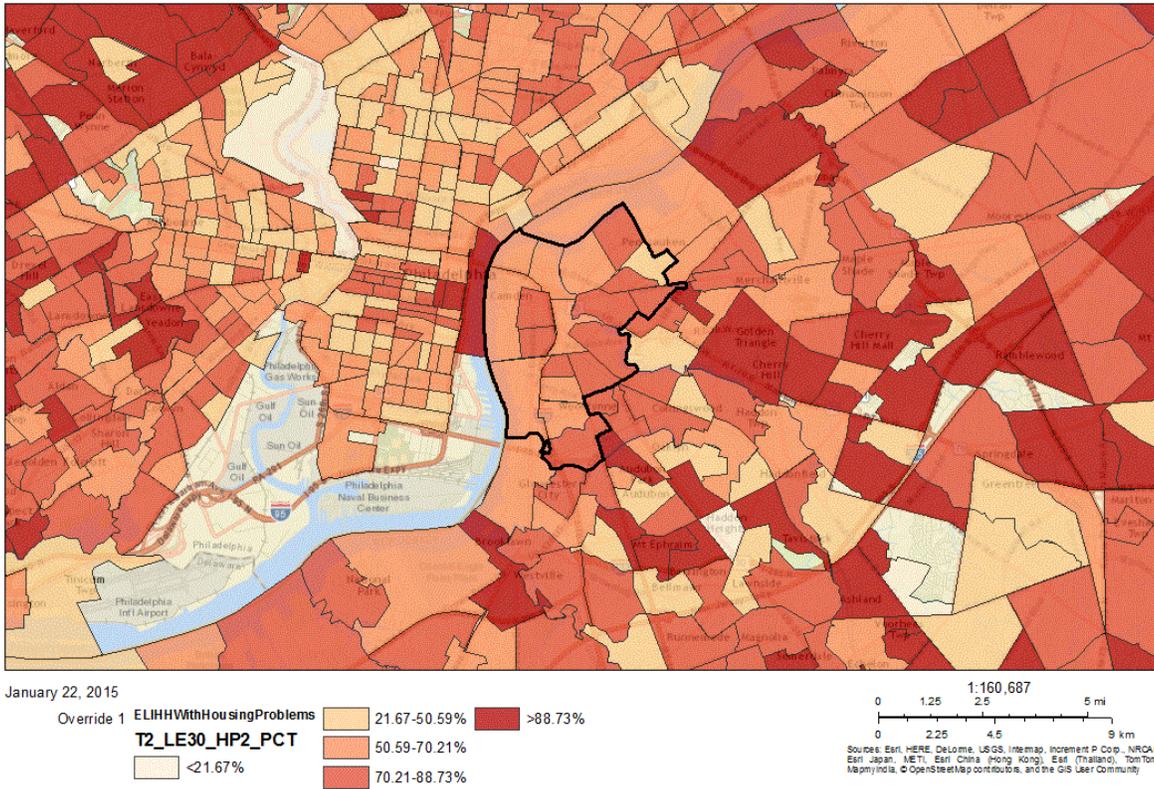
Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-Burden greater than 30%

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30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,835	1,525	0
White	185	75	0
Black / African American	1,270	685	0
Asian	120	10	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	10	0
Hispanic	1,215	730	0

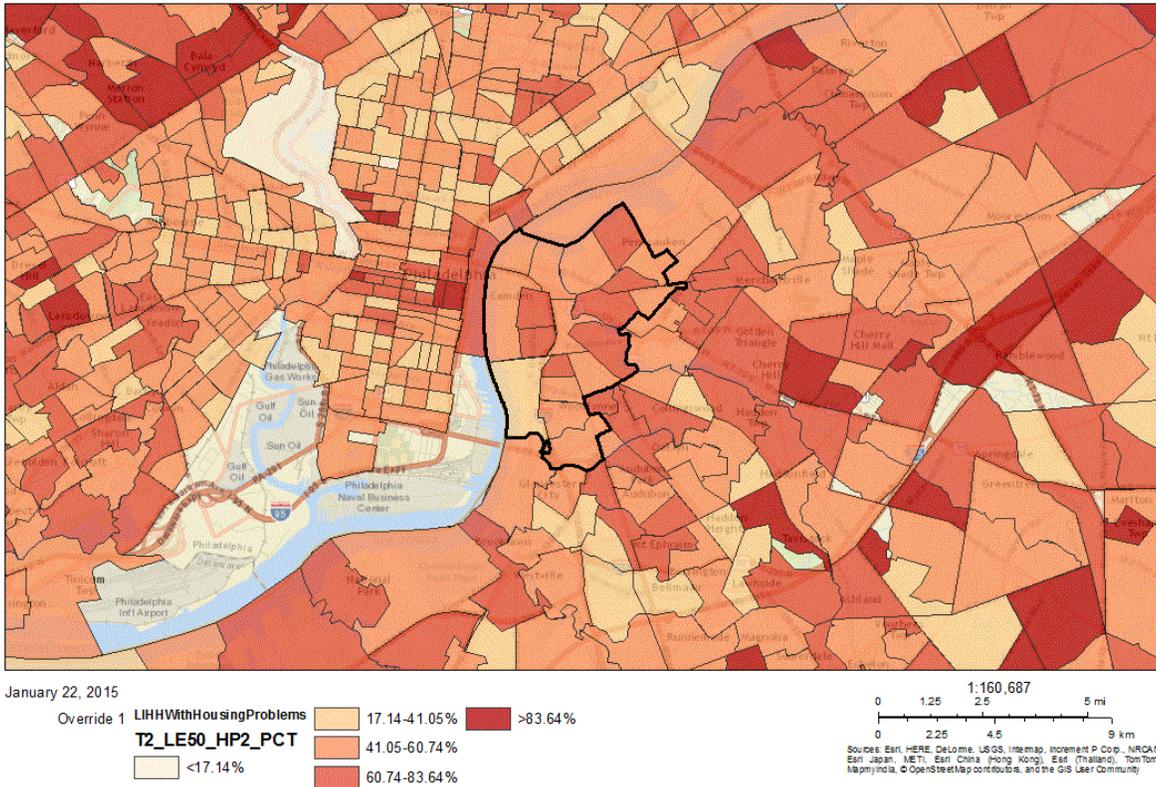
Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

CPD Maps % of LI Households - 4 Housing Problems - Consolidated Plan and Continuum of Care Planning Tool



CPD Maps % of LI Households - 4 Housing Problems - Consolidated Plan and Continuum of Care Planning Tool

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,395	2,995	0
White	65	85	0
Black / African American	640	1,610	0
Asian	35	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	650	1,255	0

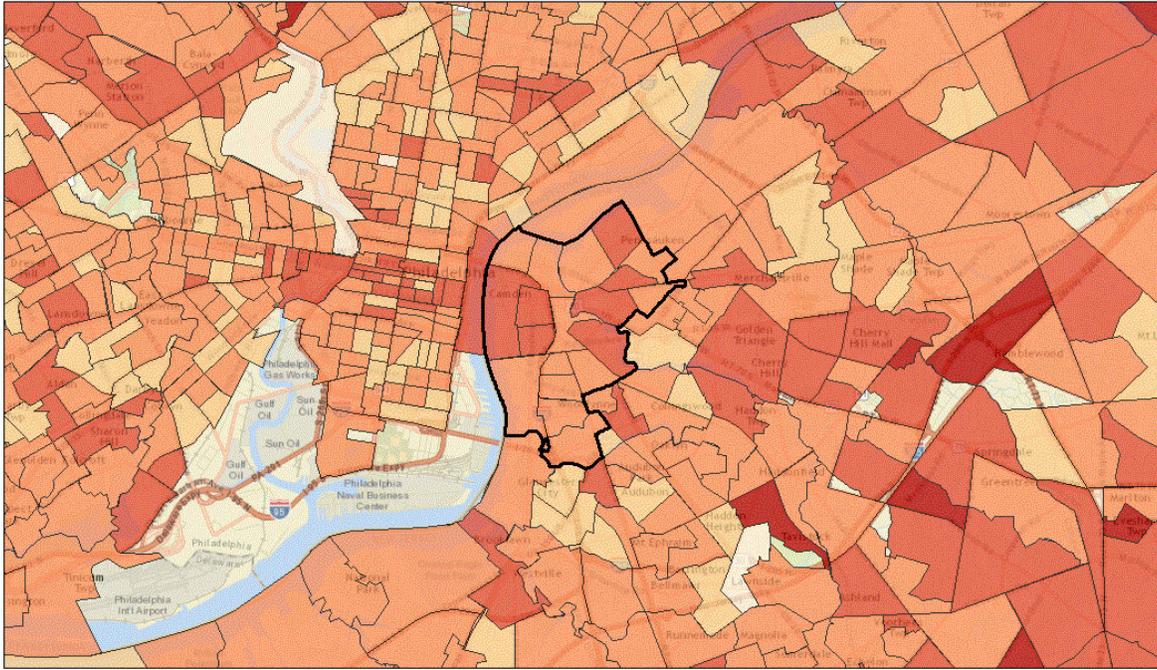
Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

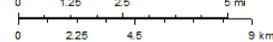
CPD Maps - % of MI Households - 4 Housing Problems -



January 22, 2015



1:160,687



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri, Thailand, TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

CPD Maps - % of MI Households - 4 Housing Problems -
80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	255	1,650	0
White	14	120	0
Black / African American	120	685	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	800	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Camden is a racially and ethnically rich city with a racial and ethnic composition of 39.9% African- American, 50.3% Hispanic, 0.3% Some Other Race, 5.9% White, 2.6% Asian and 1.1 % others (American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander and Two or More Races). While the City in 2000 had a plurality of Black, Non-Hispanic residents, as of 2010 the City's largest group is Hispanic, and as of 2018 there is a Hispanic Majority in the City of Camden. According to the 2014-2018 ACS, 30.8% of Camden residents identified themselves as being of Puerto Rican heritage. Approximately, 15.2% of the population is foreign-born, a majority of which come from the Caribbean (mostly Dominican Republic), Central America (mostly Mexico) and South Eastern Asia (mostly Vietnam).

In order to identify those who have **Severe** Housing Problems at a Disproportionately Greater Need, a *disproportionately* greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

The data shown in the 0-30 AMI notes that 65% of the Black population in the 0%-30% Area Median have SEVERE housing problems. This number does not exceed the percentage of persons as a whole who have SEVERE housing problems, which is 62%. In addition, the data show that 59% of the Hispanic population have SEVERE housing problems, not exceeding the percentage as a whole. Overall, 78.8 percent of owner households in this income group have a housing cost burden greater than 30.0 percent, compared with 76.9 percent of renter households. Extremely Low-income owners are slightly less likely to have a severe housing cost burden as renters: 59.5 percent of owner households have severe cost burdens compared with about 62.8 percent of renter households.

The data shown in the 30-50 AMI notes that 19% of the Black population in the 30%-50% Area Median have SEVERE housing problems. This number does not exceed the percentage of persons as a whole who have SEVERE housing problems, which is 25%. In addition, the data show that 32% of the Hispanic population have SEVERE housing problems, not exceeding the percentage as a whole. According to the 2011-2015 CHAS, while 28.7 percent of all Low-income households are Elderly, an overwhelming 53.56 percent of all Low-Income households are Small Related households. Approximately, 52.85 percent of all owner-occupied households report having housing problems, representing a slight decrease from the 2006-2010 CHAS when 57.2 percent of Low-Income owner-occupied households reporting a housing problem. Many of these housing units are deteriorated; however, these units are not counted in the census as substandard because they do not lack complete kitchens or bathrooms.

The data shown in the 50-80 AMI notes that 4% of the Black population in the 50%-80% Area Median have SEVERE housing problems. This number does not exceed the percentage of persons as a whole who have SEVERE housing problems, which is 10%. In addition, the data show that 2% of the Asian population have SEVERE housing problems and the Hispanic population is 17%, both not exceeding the population as a whole. According to the 2011-2015 CHAS, Small Related households represent the largest faction with cost burden in Moderate-Income households. 28.88% of Small Related Moderate-Income households report housing cost burden, whereas 10.9 percent of Large Related households in this income stratum report cost burden. Just 18.25% of elderly, moderate-income households have cost burden this may be due to the possibility that many Elderly homeowners have already retired their mortgage and therefore, have lower monthly housing expenses. However, Elderly households in this category may have difficulty keeping their homes in proper repair due to their generally fixed incomes and their inability to assume debt needed to finance repairs. Notwithstanding the lower- reported incidence of housing problems, deteriorated conditions may be more prevalent in the households of Elderly homeowners, than is indicated by the data.

The data shows in the 80%-100% of Area Median Income that Moderate- and Middle-Income households exhibit less severe housing needs in terms or problems and affordability. According to the 2012-2016 CHAS, of these 6,025 households within the upper stratum, about 1,020 have a cost burden and 130 a severe cost burden. Just 16.92 percent of these households have a cost burden. Of the 3,300 owners in the upper stratum, 675 (20.45 percent) have at least one housing problem and 95 (2.88 percent) have a severe cost burden. Of the 2,725 renter households in the upper stratum, 695 (25.5 percent) have at least one housing problem and 35 (1.3 percent) have a severe cost burden.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,155	3,080	715
White	325	170	8
Black / African American	3,395	1,490	350
Asian	55	20	65
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	3,285	1,385	300

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,245	3,110	0
White	125	140	0
Black / African American	490	1,465	0
Asian	60	70	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	10	0
Hispanic	545	1,395	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	3,955	0
White	20	125	0
Black / African American	155	2,100	0
Asian	25	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	1,675	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	140	1,770	0
White	8	130	0
Black / African American	45	760	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	835	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

In order to identify those who experience **Housing Cost Burdens** at a Disproportionately Greater Need, a disproportionately greater need exists when the percentage of persons in a category of need who are members of a

particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole

The data shown in the 0-30 AMI notes that 43% of the Black population in the 0%-30% Area Median have Housing Cost Burdens. This number does not exceed the percentage of persons as a whole who have Housing Cost Burdens, which is 46%. In addition, the data show that 48% of the Hispanic population have Housing Cost Burdens, not exceeding the percentage as a whole.

The data shown in the 30-50 AMI notes that 25% of the Black population in the 30%-50% Area Median have Housing Cost Burdens. This number does not exceed the percentage of persons as a whole who have Housing Cost Burdens, which is 23%. In addition, the data show that 22% of the Hispanic population have Housing Cost Burdens, not exceeding the percentage as a whole.

The data shown in the 50-80 AMI notes that 31% of the Black population in the 50%-80% Area Median have Housing Cost Burdens. This number does not exceed the percentage of persons as a whole who have Housing Cost Burdens, which is 30%. The Hispanic population is 29%, not exceeding the population as a whole.

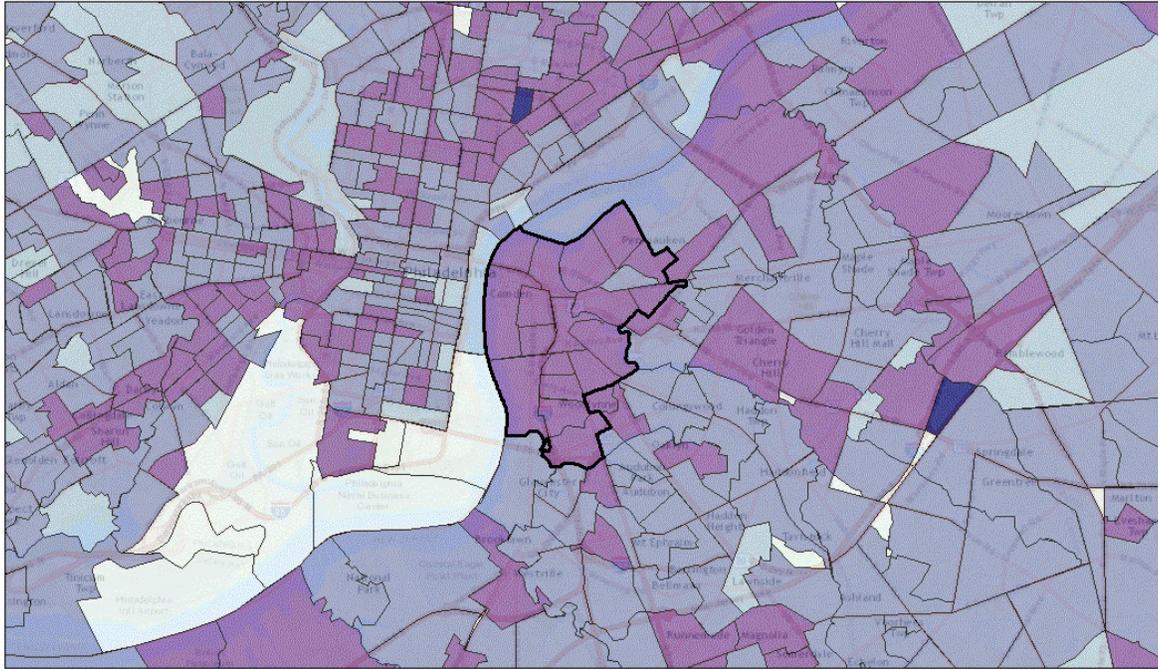
Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,525	4,650	7,975	840
White	635	205	445	8
Black / African American	5,640	2,295	3,730	400
Asian	240	110	125	65
American Indian, Alaska Native	25	0	15	0
Pacific Islander	10	0	0	0
Hispanic	4,915	2,010	3,545	370

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

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January 22, 2015

Override 1 **HousingCostBurden**

B25106_CB_PCT

<11.6% Paying>30%

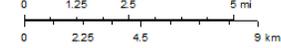
11.6-29.15% Paying>30%

29.15-44.93% Paying>30%

44.93-72.98% Paying>30%

>72.98% Paying>30%

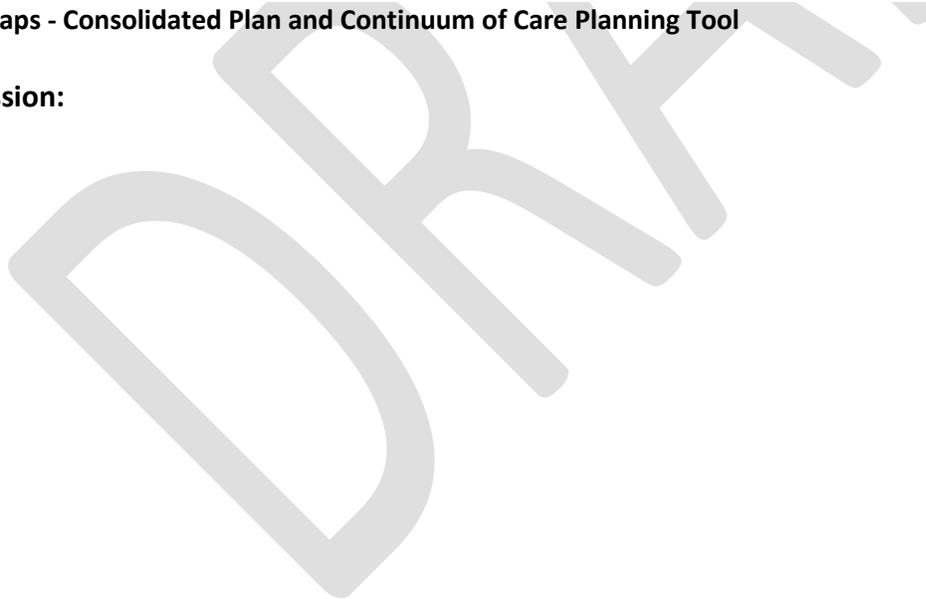
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Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

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Discussion:



NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are no income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole for having one or more of four housing problems, having one or more severe housing problems, or housing cost burden. The percentages for the jurisdiction as a whole and for the African American and Hispanic groups are consistently less than 10 percentage points in difference. The population counts for the White and Asian groups are also consistently less than 10 percentage points, even though these populations are in the minority.

If they have needs not identified above, what are those needs?

In addition to the needs identified above, Housing Problems, Severe Housing Problems, and Housing Cost Burdens, the needs not identified above are improved incomes, housing rehabilitation assistance, homebuyer assistance, homebuyer education, demolition of deteriorated structures, affordable housing, code enforcement, child care services, additional Section 8 and Tenant-based rental assistance funding, public services identified in the public input session and online survey, and additional jobs and job skills.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

NA-35 Public Housing – 91.205(b)

Introduction

The HACC has developed and submitted its 5-Year Consolidated Plan to HUD detailing its Public Housing Needs. The Camden City Department of Development & Planning has indicated that the HACC Plans are in conformance with the City's Consolidated Plan. The HACC's mission, as expressed in its 5-Year Plan, is to: "To expand community growth by offering quality housing choices and proven empowerment programs."

The Housing Authority owns and manages four (4) family sites, three (3) high-rises for seniors and the physically disabled, a homeownership development and three (3) HOPE VI ventures (two (2) for families and one (1) for seniors). The Housing Authority maintains 1,828 units of public housing at nine (9) sites.

- William Stanley Ablett Village: This development is composed of 306 row-type family units in 23 two-story buildings.
- Clement T. Branch Village: The development includes 245 family units in 20 two-story buildings. Thirty-four (34) units were demolished and a new community center was built.
- Chelton Terrace Phase I and II: Phase I consists of 66 new family townhomes that are owned by HACC but managed privately. A community center was completed as part of this phase. Phase II was completed in 2005 and consists of 101 family townhouse units. These units are privately owned and managed.
- Peter J. McGuire Gardens: The original 367 units of family housing were reconfigured, and 9 units were demolished in phases and replaced with 75 new family units and 178 reconfigured and completely rehabilitated family units for a total of 253 units.
- Franklin D. Roosevelt Manor: The original 265-unit complex was demolished through a HOPE VI grant and. Subsequently HACC and its developers replaced the units both on and off-site with 452 new mixed income units, 22 new homeownership units which were sold to low- and moderate-income families.
- Baldwin's Run I and II: The development consists of 516 new homes on site and off site in the surrounding neighborhood with 219 units being owner occupied. The rental units were completed in four phases. 74% of the units are in a senior mid-rise building.
- Kennedy Tower: This is a 10-story Senior building. The first floor houses the administrative offices of the HACC's Assisted Living Program that serves the residents of the 88 units in the building. This is a State approved Assisted Living program. The second-floor houses HACC's Administrative Offices. A new 5,000 square foot addition was added to the Kennedy Tower in order to accommodate expansion of the Associate Living Program. The addition there is a new Adult Day Care program to serve residents throughout the public housing inventory should families need daily assistance or a break providing care to their loved ones. Van goes out daily, throughout the City to HACC sites to pick up those who are participating in the program. HACC just recently completed in December 2014 a state-of-the-art community supportive services facility at McGuire Gardens that's for the use of all public housing residents. The facility will also house the Adult Basic education Program, the Youthbuild Program and an early HeadStart Program.
- Westfield Tower: This development presently has 103 elderly and disabled units in a 10-story building. As with Kennedy Tower, recent improvements include two new elevators, a new fire suppression system and installation of smoke and CO detectors.
- Mickle Towers: There are presently 104 elderly and disabled units in this 9-story building. Received recent restoration of exterior of building.
- Baldwin's Run Senior: This recently constructed 74-unit senior complex building is fully leased.
- Morgan's Village: This recently constructed 40-unit complex is fully leased.

Totals in Use

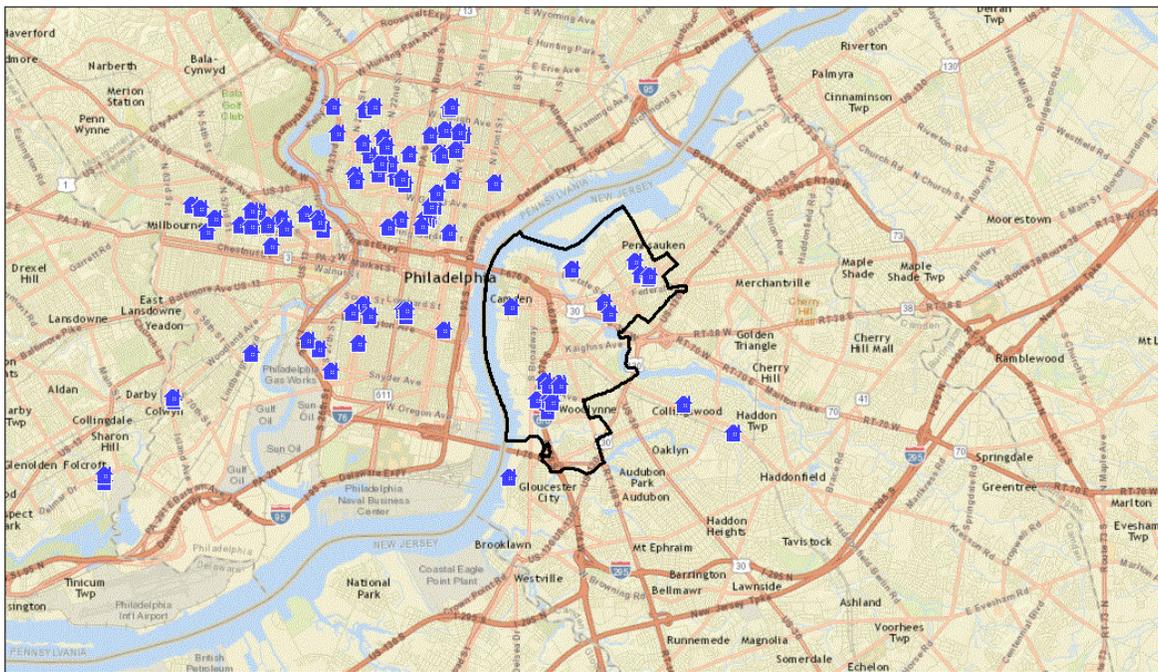
Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit's vouchers in use	0	0	1,662	1,220	147	1,008	55	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

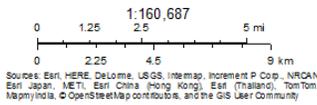
Data Source: PIC (PIH Information Center)

CPD Maps - Public Housing -



January 22, 2015

Public Housing Development
Override 1



CPD Maps - Public Housing -

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,655	14,221	12,420	14,404	14,165	0
Average length of stay	0	0	7	6	3	7	0	0
Average Household size	0	0	2	2	2	3	1	0
# Homeless at admission	0	0	57	30	11	3	16	0
# of Elderly Program Participants (>62)	0	0	402	98	10	81	4	0
# of Disabled Families	0	0	298	259	18	212	28	0
# of Families requesting accessibility features	0	0	1,662	1,220	147	1,008	55	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	213	53	3	33	17	0	0
Black/African American	0	0	1,439	1,162	143	971	38	0	0
Asian	0	0	7	2	0	2	0	0	0
American Indian/Alaska Native	0	0	3	3	1	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	617	366	24	339	0	0	0
Not Hispanic	0	0	1,045	854	123	669	55	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Camden City Housing Authority completed a Section 504 Needs Assessment in 2008. Currently, XX units meet the Uniform Federal Accessibility Standards (UFAS) for persons with mobility disabilities and another XX units are accessible to persons with visual and hearing disabilities.

The needs of public housing tenants and applicants vary. As with any public housing tenant, some individuals have intellectual and/or developmental impairments and/or visual, hearing and/or physical mobility impairments. These needs tend to be more prevalent with low-income programs, as much of the disabled community, like that of seniors, live on fixed incomes.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of 2019, there are 6,729 households on the waiting list for Section 8 Tenant-Based Rental Assistance (TBRA). The waiting list has been closed since 2012. The HACC is currently in the process of reviewing and updating all applications to determine bedroom and income distributions. As of 2019 there are 287 Housing Choice Vouchers (HCVs) issued for studio/efficiency units; 2,785 HCVs issued for 1-bedroom units; 2,674 HCVs issued for 2-bedroom units; and 137 HCVs issued for 4-bedroom units. The most immediate needs of residents of Housing Choice voucher holders is the lack of Decent, Safe, and Sanitary units available to rent in the vicinity of the Voucher holders.

How do these needs compare to the housing needs of the population at large?

The needs of the population on the HACC's waiting lists are comparable to the needs of the City's low- and extremely low-income residents. They are largely the same group of residents.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless. In Camden County, the CEAS committee is known as the Homeless Network Planning Committee (HNPC). The HNPC is a consortium of local homeless service and human service providers, city officials, members of local government, and consumers, as mandated by the State HSAC. The committee is recognized as the lead agency for planning and coordinating the delivery of services to assist homeless individuals and families to move toward independent living and self-sufficiency through the provision of a continuum of homeless housing and supportive services.

The Community Planning and Advocacy Council (CPAC), a nonprofit agency under contract to the County of Camden, provides administrative support to the HNPC.

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

The City of Camden is part of the Camden City and Camden County Continuum of Care (CoC) and thus participates in the annual point in time count sponsored by the Camden County Department of Homeless, HNPC and in partnership with the New Jersey Department of Community Affairs (NJDCA). Although the City does participate in the Point-In-Time count, there is only modest reliable and current information on the homeless in the City of Camden.

Assessing the homeless population is no easy task due to their transient nature and general lack of trust in social services. Each year the City and County organizes a point in time count, which coincides with the New Jersey State's count. Teams of volunteers are sent to known locations where homeless congregate such as soup kitchens, emergency shelters and houses of worship. In addition, teams actively try to pursue homeless populations located in tent camps and within their known overnight locations.

On the night of January 22, 2019, a total of 603 persons, in 560 households, were experiencing homelessness in Camden County according to the 2019 Camden County Point-In-Time count. A total of 170 persons were identified as chronically homeless and 161 persons were unsheltered on the night of the count. This is an increase of 26 persons (5%) and 57 households (11%) from the number counted in 2018. In 2019, Camden County comprised of 7% of New Jersey's statewide homeless population.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	4	172	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	62	406	0	0	0	0
Chronically Homeless Individuals	25	59	0	0	0	0
Chronically Homeless Families	0	3	0	0	0	0
Veterans	8	118	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	7	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Homeless Population Type

1. **Chronically Homeless Individuals & Families:** Chronically Homeless households, as defined by HUD, are persons with a long-term disabling condition, who have been continually homeless for a year or more, or at least four times in the past three years where the length of time in those episodes add up to a year or more. Any family with a head of household that meets this definition is considered a chronically homeless family. In 2019, 169 households (with 170 persons) were chronically homeless in Camden County. This was an increase of 70% in chronically homeless persons counted since 2018 and a 193% increase since 2015. No chronically homeless families were identified in 2019. Not surprisingly, 78.4% of chronically homeless persons identified multiple disabilities – most notably mental health issues (69% of persons) and substance abuse disorders (68%).
2. **Families with Children:** Of the 560 homeless households counted in Camden County in 2019, 20 (4%) were families with at least one child under the age of 18 and one adult. This is a decrease of about 31% from the number counted in 2018. These families included 59 persons, including 37 children under age 18 and 22 adults. The average family size was 2.9 persons. In 2019, 18 families (90%) were staying in emergency shelters and 2 (10%) were staying in transitional housing. There no families identified as living unsheltered.
3. **Unsheltered Homeless:** HUD’s definition of “unsheltered homeless” applies to any individual or family “with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.” Unsheltered homeless individuals and families are among those with the most critical housing needs in a community. In 2019, 160 persons were identified as unsheltered – of which 103 were chronically homeless. This indicates a 77% increase in persons counted since 2015. As with many homeless

populations, 86% reported a disability or multiple disabilities (a majority of which is contributed by substance abuse disorders and mental health issues). These populations are also overwhelmingly male at 70.2%.

4. **Homeless Veterans:** The Camden County 2019 Point-In-Time Count reported 109 homeless veterans – a modest reduction from prior years (19.9% decrease since 2015). 12 were part of adult only households and 1 was part of a family. The largest contingent of homeless veterans was found to be staying in transitional housing. In addition, four (4) veterans were unsheltered and ten (10) were in emergency shelters. Like much of the chronically homeless, 83.5% of homeless veterans reported having some kind of disability, the most common of which was substance abuse disorders, followed by mental health issues and chronic health problems.
5. **Unaccompanied Youth:** Youth are defined as persons under the age of 25 who are not accompanied by a parent or guardian. The 2019 report indicates a 14% decrease in homeless youth households since 2018. Unlike adults, 54.1% of homeless youth are female. As of 2019, 34 homeless youths were staying in an emergency shelter, where 15 were staying in transitional housing, and 12 were unsheltered on the night of the count.
6. **Victims of Domestic Violence:** The 2019 Point in Time Count captured information for individuals and families “Fleeing” Domestic Violence. For the purposes of the Point-In-Time Count, Domestic Violence is defined as any household that is fleeing domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has taken place in their home, or has created a situation in which the individual or family is afraid to return to their home. In 2019, the count identified 25 homeless victims of domestic violence in 15 households, which constitutes a 108% increase since the prior year. Approximately, 36% of these households have children under the age of 18. It should be noted that 47.1% of the identified homeless victims of domestic violence are Black or African American and 28% are males.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	201	0
Black or African American	412	0
Asian	32	0
American Indian or Alaska Native	58	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	105	0
Not Hispanic	549	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

1. **Families with Children:** Of the 560 homeless households counted in Camden County in 2019, 20 (4%) were families with at least one child under the age of 18 and one adult. This is a decrease of about 31% from the number counted in 2018. These families included 59 persons, including 37 children under age 18 and 22 adults. The average family size was 2.9 persons. In 2019, 18 families (90%) were staying in emergency shelters and 2 (10%) were staying in transitional housing. There no families identified as living unsheltered.
2. **Homeless Veterans:** The Camden County 2019 Point-In-Time Count reported 109 homeless veterans – a modest reduction from prior years (19.9% decrease since 2015). 12 were part of adult only households and 1 was part of a family. The largest contingent of homeless veterans was found to be staying in transitional housing. In addition, four (4) veterans were unsheltered and ten (10) were in emergency shelters. Like much of the chronically

homeless, 83.5% of homeless veterans reported having some kind of disability, the most common of which was substance abuse disorders, followed by mental health issues and chronic health problems.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2019 Point-In-Time Count indicates that 50.6% of respondents self-identified their race as Black or African American, making that the largest racial subgroup of homeless persons reported. The next largest group self-identified as White (35%), followed by those identifying as Asian (0.3%) and American Indian/Alaska Native (0.2%). With regard to ethnicity, 14.1% of respondents identified themselves as Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

HUD's definition of "unsheltered homeless" applies to any individual or family "with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground."

Unsheltered homeless individuals and families are among those with the most critical housing needs in a community. The unsheltered are especially vulnerable in the cold weather and the elements, which are in evidence at the end of January when the Count takes place. The Point in Time survey can play an important role in helping communities understand why some of the homeless remain unsheltered, and who is included in this group.

In 2019, 86% of unsheltered persons reported having some disability. The disabilities most commonly identified were substance abuse disorders, mental health issues, physical disabilities, and chronic health conditions.

Among the unsheltered households on the night of the count, 56.5% reported having no source of cash income. The average monthly income among unsheltered households was approximately \$308.73. Additionally, only 20% received SSI, 8.9% received SSDI and 6.2% received General Assistance.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction:

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

Persons with special needs are those that are physically, emotionally or mentally impaired or suffer from mental illness, developmentally disabled, youth aging out of foster care, persons with addictions, HIV/AIDS and their families and victims of domestic violence. There are consistent patterns between the special needs' population and the increased risk for homelessness because of a lack of adequate housing facilities.

The City of Camden has a shortage of permanent housing for non-homeless persons with special needs, but there is a well-integrated service delivery system. The Camden City and Camden County Department of Human Services and the agencies that provide services for these populations work closely and cooperatively. The access to mainstream resources for these populations has a well-defined intake system. The main issue is one of capacity and adequate funding.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	3,768
Area incidence of AIDS	109
Rate per population	9
Number of new cases prior year (3 years of data)	308
Rate per population (3 years of data)	8
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,003
Area Prevalence (PLWH per population)	239
Number of new HIV cases reported last year	0

Table 27 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	31
Short-term Rent, Mortgage, and Utility	30
Facility Based Housing (Permanent, short-term or transitional)	9

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Due to the diversity of the special-needs population, it is important to provide assistance appropriate for many different needs. Traditionally, many housing programs for persons with special needs have come through the health or social welfare systems specific to individual type of special need. Thus, persons with physical disabilities may need only

accessible housing units or attendant care to live independently. Persons with HIV/AIDS who desire to live in their own independent housing units as long as possible, avail themselves of a wide range of in-home services.

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

What are the housing and supportive service needs of these populations and how are these needs determined?

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

- Keeping a Senior Warm & Safe Program provides blankets, hats, gloves, scarves and coats in an effort to keep seniors safe and warm during inclement weather.
- Older Americans Month Health & Safety Fair via a series of 10 seminars provides health, safety and educational awareness such as: free cancer screenings, breast awareness, diabetics, vision and hearing, home safety activities.
- Fitness and Endurance Classes
- Senior Wellness Workshops promote the general physical health of the Senior community
- Senior Field Trips to various cultural and educational outings for senior citizens of Camden City.
- Senior Health Workshops provide programs to improve and maintain the health of Seniors
- Senior Book Club provides increased socialization for Seniors
- Senior Leisure Activities provide a variety of leisure activities
- Senior Arts and Crafts provides supplies and instruction for arts and crafts workshops
- Billiards and Bowling Clubs provides exercise and socialization.

Persons with Disabilities: Affordable and accessible housing is a priority for persons with disabilities. Disabled individuals seeking supportive services or housing are generally economically disadvantaged. The vast majority of the disabled population who require assisted services derive income from Supplemental Security Income (SSI). SSI is at most \$814.25 a month for a single individual, making it financially impossible for most single people with disabilities to afford housing without a subsidized rent. Additionally, accessible housing is in short supply and is essential for persons with mobility, hearing and vision disabilities to live independently. Also, housing requirements may vary as the disabled community also includes households of adults and children as well as homeless people.

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

Persons in Recovery: Individuals recovering from substance abuse need additional permanent housing resources, particularly to support the recovery process upon completion of treatment programs, half-way house or transitional

housing programs. The ongoing support of McKinney funded programs and activities are essential to the needs of this population.

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

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons with HIV/AIDS and Families of Persons with HIV/AIDS: In the Camden Metropolitan Service Area (MSA), defined as Burlington, Camden & Gloucester Counties, there is an estimated 2,873 persons living with HIV/AIDS (a rate of 271.9 persons per 100,000 persons). This was identified in the Center for Disease Control and Prevention (CDC) per the 2017 HIV Surveillance Supplemental Report. The report also identified that a majority of those infected are males (2,018) and there are approximately 855 females. Diagnoses statistics for 2017 to 2018 reported that 121 persons (a rate of 11.4) were diagnosed with HIV/AIDS for the Camden MSA Division.

Additionally, the 2017 HIV Surveillance Supplemental Report, as published by the Division of HIV/AIDS Prevention, National Center for HIV/AIDS, Viral Hepatitis, STD, and TB Prevention, among Hispanic/Latino females, 3 of the 5 MSAs with the highest rates of diagnoses of HIV infection were in the Northeast and 2 were in the South. The highest was within the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (13.1) – for which the Camden MSA Division is part.

Prior City-based Needs Assessments have documented that homelessness is a serious problem for a person with HIV or AIDS. The lack of shelter markedly increases the risk of developing infections in persons with an already weakened immune system. Additionally, a person who has no home or shelter is unable to adhere to the very complex anti-viral medication regimens that are necessary to prevent HIV disease progression. Accordingly, the City Council established the HIV/AIDS Advisory Board. This committee recognizes that the greatest threat to a sick individual is the loss of domicile where consistent homecare services may be administered. This body has worked to educate the council and the citizens of Camden on the prevention and treatment of this ravishing disease.

In the Camden Metropolitan Service Area (MSA) defined as Burlington, Camden & Gloucester Counties, there is an estimated 2,972 persons living with HIV/AIDS, many in need of affordable housing. This need was identified in the responses of the 2012 HIV Needs Assessment. The Needs Assessment also documented that homelessness is a serious problem for a person with HIV or AIDS. The lack of shelter markedly increases the risk of developing infections in persons with an already weakened immune system. Accordingly, the City Council established the HIV/AIDS Advisory Board. This committee recognizes that the greatest threat to a sick individual is the loss of domicile where consistent homecare services may be administered. This body has worked to educate the council and the citizens of Camden on the prevention and treatment of this ravishing disease.

HOPWA funding in the Camden MSA continues to be targeted to tenant-based rental assistance. The City's goal is to continue to assist 90 individuals and households. The AIDS Coalition of Southern New Jersey and a number of agencies involved with the Community Planning and Advocacy Council provide confidential assessment and evaluation, referral and treatment placement assistance and regional intensive case management services and transportation advocacy.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The following non-housing Community Development goals have been prepared based on needs, which were determined through an analysis of the following information:

- Review of the Choice Neighborhood Transformation Plan;
- Review of previous funding requests received from non-profit organizations and municipal participating jurisdictions; and
- Review of existing programs and services already available to City residents.

The following are the overall goals by category:

- **Goal 1: Support improvements to or construction of public facilities.**
Public facilities in Camden are important in improving the quality of life by supporting needs for open space and recreational needs, providing spaces for provision of services, and holding of events that bring the community together. Many of the existing public facilities are old and in need of improvements to treat lead paint and improve accessibility. Preference will be given to public facilities that are supported by consideration of a comprehensive and inclusive list of improvements that support those funded by the City, avoiding piecemeal development and improvement of public facilities. The City's need for Public facilities in the City of Camden include improvements to buildings, parks and recreational facilities, senior centers, handicapped centers, homeless facilities, youth centers, childcare centers, neighborhood facilities, fire stations and equipment, health facilities and facilities for special needs populations. In addition to the below identified needs, projects planned and under consideration by Coopers Ferry Partnership is included at the end of this section.
- **Goal 2: Improve and maintain infrastructure.**
Particularly in the Choice Neighborhood municipalities, the infrastructure is dated and in need of repair and upgrading. There also is the need for maintenance of infrastructure to avoid neglect that will result in costly future replacement. Maintaining and improving the infrastructure is important in support of the long-term viability of the communities as a place to live, operate a business, and to work. Needs include complete and maintain flood drain, water, street, and sewer improvements, maintain solid waste disposal improvements, sidewalk improvements, and asbestos removal activities
- **Goal 3: Support vital public services.**
There are varied public services available in the community to address service needs. There continue to be service needs that are important to the long-term ability of persons to sustain themselves and in support of their health and safety. Within the city, there is a network of social service agencies that provide service and training for senior citizens, youth, disabled persons, battered spouses, and abused children. The City will prioritize public services dollars available to those areas when significant gaps are identified.

How were these needs determined?

Priorities for community development needs were established from citizen input and a variety of consultations and meetings. While priorities can be established for the overall program, individual communities may have specific projects, and programs identified as critical only to them. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.

The priorities were established using the following definitions:

- **High** priorities are those activities that **WILL** be funded with CDBG funds;
- **Medium** priorities are those activities that **MAY** be funded with CDBG funds but only after high priorities have been funded; and
- **Low** priorities are those activities that **WILL NOT** be funded with CDBG funds by the City; however, the City will consider providing certifications of consistency and supporting applications submitted for non-city funds by other entities.

Medium and low priority activities are still important and should not be interpreted as unnecessary. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five-year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priorities need to ensure that funds can be spent in a timely manner.

Describe the jurisdiction’s need for Public Improvements:

See Above Narrative

How were these needs determined?

See Above Narrative

Describe the jurisdiction’s need for Public Services:

See Above Narrative

How were these needs determined?

See Above Narrative

Cooper's Ferry Partnership

Mission: Created by the RCA Corporation, Campbell Soup, and the City of Camden in 1984 as a private non-private organization, the mission of Cooper's Ferry Partnership (CFP) is to design and implement public/private partnerships to effect sustainable economic revitalization and promote Camden as a place in which to live, work, visit and invest.

Improvements to Camden Parks: \$55 million - While the City of Camden offers a relatively extensive neighborhood park system to its residents (according to the Trust for Public Land’s Park Serve database, 94% of Camden residents are within a 10-minute walk of a park), many city parks are in deteriorated condition as a result of a sustained structural deficit that has severely limited the City’s past investment in public infrastructure. A robust investment strategy was put in place to begin improving the park system in Camden. To date, \$55 million in park improvements have been advanced. They include:

- **Von Nieda Park: \$4.6M**

- **Cooper’s Poynt Waterfront Park: \$3.8**
- **Dominick Andujar Park: \$105,000**
- **Alberta Woods Park: \$775,000**
- **Cramer Hill Waterfront Park at Harrison Avenue Landfill: \$34M**
- **RCA Pier Park: \$6.3M**
- **4th & Washington Park: \$1.4M**
- **Whitman Park \$2M**
- **Reverend Evers Park \$1.5M**

Investing in Camden’s Transportation Systems- \$2,192 billion: With the ongoing and rapid growth of jobs in the city, it is critical that Camden’s aging and outdated transportation system be modernized to handle increased traffic volumes. This modernization can build on a strong foundation. Camden is fortunate to have one of the most impressive multi-modal infrastructure systems in the State of New Jersey. The City is connected to the entire region thanks to the PATCO high speed line, the River LINE, the Walter Rand Transportation Center, the Benjamin Franklin and Walt Whitman bridges, and an array of local, state and interstate roads and highways. These transportation assets connect the residents of Camden to the regional economy and will be important factors in helping the city establish a strong and sustainable economic footprint. Upcoming projects include:

- **Glassboro-Camden Line: \$2 billion**
- **Walter Rand Transportation Center & Pedestrian Bridge: \$150 million**
- **TIGER Grant Projects: \$20.9 million**
- **Gateway and Local Road Improvements: \$22 million**

Neighborhood Investments

Green Infrastructure Investment for Camden: \$71 million- Camden is one of only two cities in Camden County that has a combined sewer/storm system. The system is considered overburdened and antiquated, factors which result in the flooding of neighborhoods. To improve this system, the Camden County Municipal Utilities Authority (CCMUA) is working with the city of Camden to invest \$20 million in sewer overflow netting systems, \$30 million to separate combined the sewer system and to build a pumping station, and \$6 million for a sewer line replacement project. Additionally, the CCMUA is making \$15 million in improvements to its treatment plant.

Demolition of Abandoned & Blighted Structures: \$3 million - In order to address the negative effects of blight in Camden, the City in conjunction with Camden County undertook an ambitious effort of razing 1,500 abandoned or blighted structures. With an interest free loan from the State of New Jersey, a total of 600 structures have been razed in two years. The City will work to move these properties to Sheriff’s sales in order to raise more funds for the demolition program.

Building Camden’s Housing Inventory: \$190 million- Building Camden’s affordable and market-rate housing stock has been a priority of local policymakers and Camden residents since 2013. With growing economy and opportunity to provide more cost-efficient alternatives to Philadelphia, the market rate housing market in Camden is about to go through a significant expansion. A recent survey on housing trends among Camden residents and employees concluded that 60 percent of the respondents were interested in staying in Camden. A 2017 report from HUD on Camden’s Housing Market Area forecasted a demand for 2,725 new market-rate rental units, and that 710 market-rate units are currently being constructed. The report additionally forecasted demand for 2,675 new single-family homes, and just 300 homes were under construction.

Two developments of interest are the Eleven Cooper and the Pierre Apartments. Eleven Cooper, a \$48 million residential development, will bring 156 market-rate rental apartments to the Camden waterfront. This development represents the first new market rate development on the waterfront in at least two decades. The development, led by The Michaels Organization, is under construction and will open in the spring of 2019. The second is the Pierre, which will have 32 one- and two-bedroom apartments, including seven affordable housing units reserved for low-income residents. This \$8.2 million development is currently being developed by M&M Development on Cooper Street.

MA-05 Overview

Housing Market Analysis Overview:

As outlined in the Camden CHOICE Neighborhood Planning analysis, Camden was once a bustling manufacturing and transportation hub, however, the City was one of the hardest hit municipalities during the deindustrialization of the country. Unlike many other cities that were able to create job and economic growth in other service sectors, Camden experienced great difficulty in replacing its economic base and continued to lose businesses and residents.

As the City's fortunes further declined, families began fleeing Camden in droves, leaving behind households that were not in a position to relocate elsewhere. Based upon U.S. Census data, between 1950 and 2000, Camden's population shrunk from a thriving city of 124,555 to 79,904, losing almost 20,000 people between 1970 and 1980 alone. By the 1960s, vast areas of the City were dilapidated and in need of significant re-investment. In the 1960s and 1970s federally funded slum clearance projects resulted in vast demolition and ambitious plans for redevelopment. By the time the Urban Renewal programs expired in the early 1970s, only limited development had occurred, and most of the neighborhoods were scarred by vacant and abandoned residential and industrial buildings and a concentration of publicly assisted housing.

Camden is made up of 19 neighborhood census tracts, each with its own unique identity. Some of the city's most historic districts lie in and on the periphery of Downtown Camden and are positioned for rapid social and economic growth. Residents are working with economic development partners to undertake community-led neighborhood plans to guarantee that communities stay connected physically and socially to the increased investment taking place in Downtown Camden. In conjunction with the City of Camden, Coppers Ferry Partnership provides technical expertise for the planning and subsequent implementation in a number of these communities.

Per the 2013-2017 American Community Survey (ACS), the Camden population was 75,550 residents. There were 25,195 households. The average household size was 2.89 persons and the median household income is \$26,105.00. Nearly 31.5% of the households had income below \$15,000.00 a year and 37.4% of people were in poverty. Of all persons in the City, 48.2% of related children under 18 were below the poverty level, compared with 28.7% of people 65 years old and over. Of all families within the City, 37.4 were living in poverty, whereas 46% of families with a female householder and no husband present had incomes below the poverty level.

According to the 2014-2018 ACS, 87.41 percent of the civilian labor force in the City's market area is employed and 12.59 percent are unemployed. In comparison, 94.14 percent of the U.S. civilian labor force is employed, and 5.86 percent are unemployed. Like national trends, nearly all the growth has occurred in the service-providing sectors. According to the U.S. Department of Housing and Urban Development (HUD), employment in the education and health services and the leisure and hospitality sectors has increased steadily since the mid-1990s

A comprehensive Housing Market Analysis on the Camden HMA can be found on the HUD USER portal at: <https://www.huduser.gov/portal/publications/pdf/CamdenNJ-comp-17.pdf>.

Choice Neighborhoods: Whitman Park, Liberty Park, and Centerville

An important project to the City in 2020-2024 involves its CHOICE Neighborhoods designation. In 2012, the US Department of Housing and Urban Development awarded the Housing Authority of the City of Camden (HACC) a \$300,000 Choice Neighborhoods Planning Grant to revitalize public housing in three Camden neighborhoods: Whitman Park, Liberty Park, and Centerville. As one of 17 successful recipients of the grant, the HACC and its team, including residents and other partners, will craft a comprehensive, community based, measurable Transformation Plan that addresses economic redevelopment, energy- and cost-efficient housing, transportation, employment, education, and healthy living.

The City of Camden and HACC worked with local stakeholders, including Cooper Ferry Partnership, to complete the Transformation Plan. The plan will build on key institutional presence and strategic growth opportunities and use the revitalization of housing and mixed-use development as a catalyst for neighborhood revitalization. The plan served as the basis for the HACC to apply a \$30 million Choice Implementation Grant application in 2015. In 2016, The City was successful in receiving a Choice Neighborhood award of \$13.2 million for the Mt. Ephraim neighborhood to focus on the redevelopment (demolition/new construction) of Branch Village public housing complex. The project is currently underway and is now in its final phase- Phase IV. In 2020, the City will dedicate \$200,000 CDBG funds to this neighborhood to restore the adjacent Elijah Perry Park.

The City and the HACC was denied Choice funding for the Cramer Hill neighborhood in 2019 but will reapply for in 2020 when during the next HUD funding cycle. The Cramer Hill application will target the redevelopment of Ablett Village on the south side of the neighborhood. The site currently consists of 306 family units that was originally constructed to house World War II effort workers. The application will include 5 phases of new housing including 156 replacement units, 75 off-site low-rise replacement units, a 65-unit senior low-rise complex, and 25 scattered-site homeownership units throughout the Cramer Hill neighborhood. The final phase of this application will include 30 replacement units and 20 Low Income Tax Credit units to bring the total of newly constructed 371 units. The pending application will also support recent and on-going projects throughout Cramer Hill including the new \$90 million Salvation Army Kroc Center, a \$47 million school opposite Ablett Village, a 60-acre waterfront park, improvements to Von Nieda Park and the future Cramer Hill Nature Preserve next along the Delaware River.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2014-2018 ACS, there were 29,938 housing units in Camden with a vacancy rate of 17.41%, compared to the 10.87% of units being vacant in all of New Jersey. In 2000, according to the Census, 18.8% of units were vacant in Camden. Approximately, 12.8% of these housing units were built since 1990.

Property values are much lower in Camden compared to most of the region and state. Of those properties sold in 2017 according to the PolicyMap and Zillow.com, the median sales price was \$30,000, dramatically lower than the Median Sales Price in Camden County-\$142,000 and New Jersey-\$260,000. Since 2010, the Median Sales Price of homes have decreased as in 2010 the Median Sales Price in Camden was \$35,000, Median Sales Price was also higher in 2010 in the County and State. Large amounts of foreclosures, sheriff's auction sales, tax lien foreclosures and generally a distressed housing market is one of the reasons for such low median sale prices in Camden

Camden's housing market is influenced by the combination of its housing stock, population loss, and depressed income. These factors have directly contributed to the City's widespread housing deterioration and abandonment. Other basic factors include significant housing affordability and house maintenance problems for lower-income residents and residents with special needs.

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

According to TRF's analysis, most of the City consists of Reclamation markets (in which abandonment rates are high, property values are low, and all other indicator provide evidence of failing real estate markets) or Distressed Public markets (in which conditions are slightly better, due in part to the existence of a substantial amount of government subsidized rental housing).

A few relatively small sections of Camden are categorized as Transitional markets. Located in or near the downtown or waterfront areas and in some small areas at the southern or eastern edges of the city, Transitional markets have higher average real estate values, lower abandonment, and more investment activity, as documented by the higher number of alteration and addition permits issued for properties in these areas.

Markets in adjacent suburban areas are grouped into three categories, High Value, Strong Value and Steady. These areas are characterized by strong real estate markets (with High Value the strongest), high property values relative to most of the rest of the region and positive real estate indicators. None of these market types exist within the city itself.

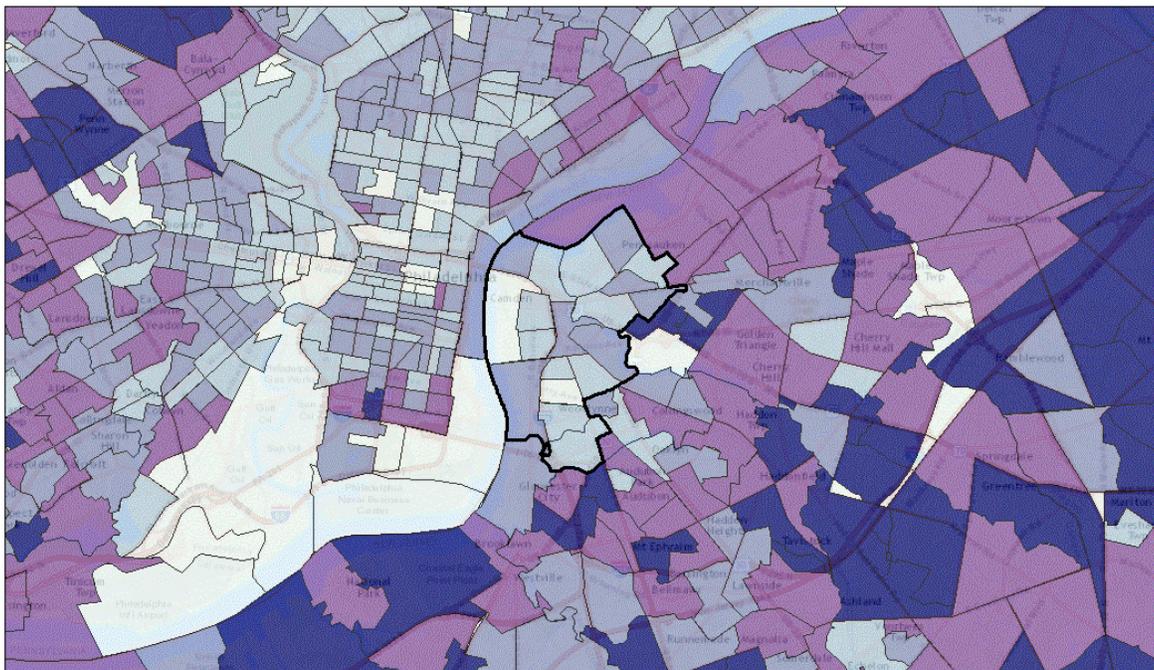
Based on this analysis, TRF recommended a framework for future investment that emphasizes preservation activities in strong market areas (including housing rehabilitation, with demolition of any dangerous buildings and some infrastructure improvements) and significant relocation, demolitions and site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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,985	13%
1-unit, attached structure	16,665	54%
2-4 units	4,165	14%
5-19 units	2,455	8%
20 or more units	3,085	10%
Mobile Home, boat, RV, van, etc.	265	1%
Total	30,620	100%

Table 29 – Residential Properties by Unit Number
 Data Source: 2011-2015 ACS

CPD Maps - % Owner Occupied -



January 22, 2015

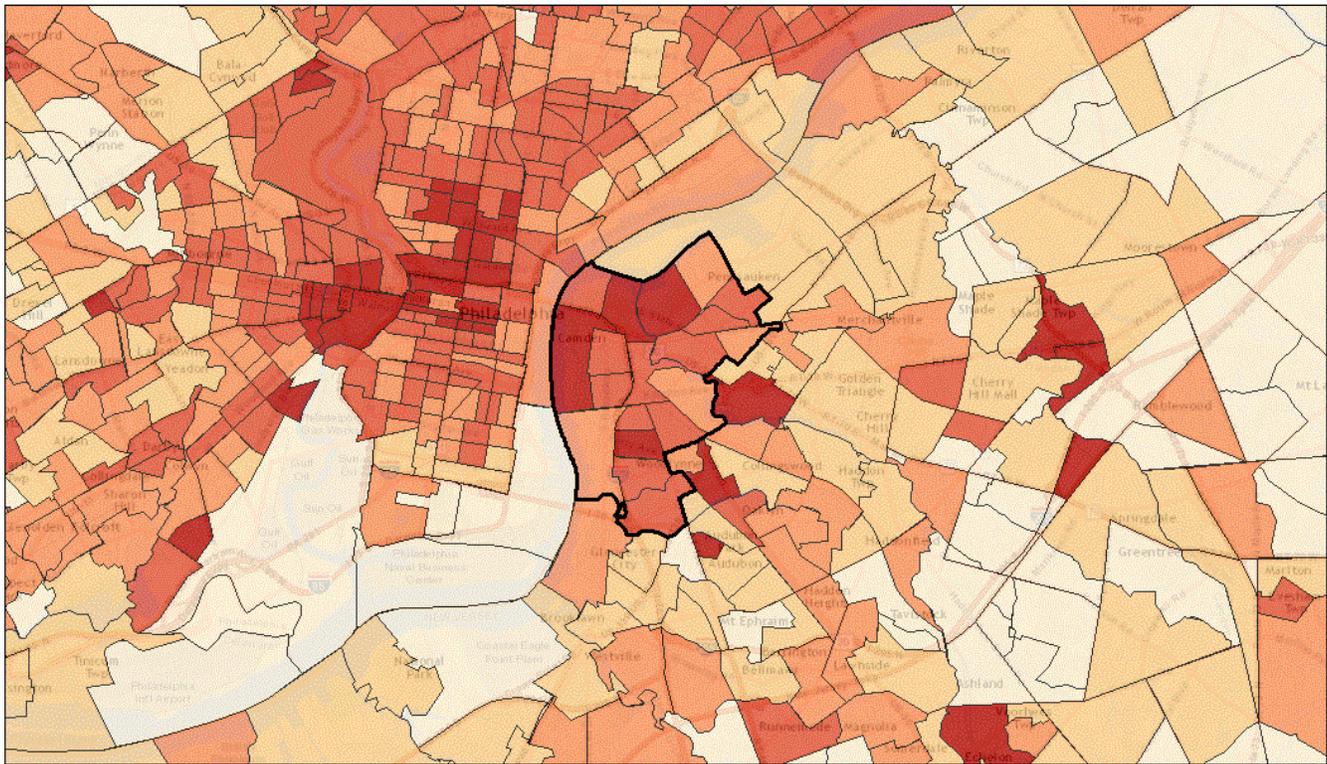
Override 1 **OwnerOccupiedHousing**
B25009EST2_PCT

- 18.58-47.9% Owner Occupied
- 47.9-69.59% Owner Occupied
- 69.59-87.34% Owner Occupied
- >87.34% Owner Occupied
- <18.58% Owner Occupied

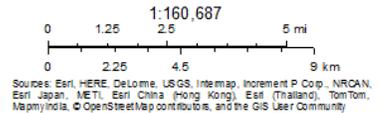
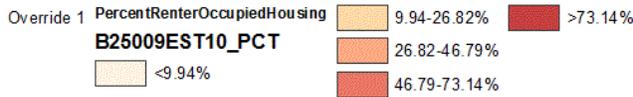
1:160,687
 0 1.25 2.5 5 mi
 0 2.25 4.5 9 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

CPD Maps - % Owner Occupied -

CPD Maps % Renter Occupied -



January 22, 2015



CPD Maps % Renter Occupied -

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	60	1%	640	4%
1 bedroom	105	1%	3,610	24%
2 bedrooms	1,980	20%	5,185	34%
3 or more bedrooms	7,580	78%	5,820	38%
Total	9,725	100%	15,255	100%

Table 30 – Unit Size by Tenure

Data Source: 2013-2017 ACS data

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

A list of the number and targeting (income level/type of family served) of units assisted with federal, state and local programs is included in in the Guide to Affordable Housing, included as **Appendix B** in the Grantee Unique Appendices of this plan and can also be seen in the following link:

http://www.state.nj.us/dca/divisions/codes/publications/pdf_guide_2_afford_hsg/camden.pdf

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Over the years, the Housing Authority has been forced to demolish many public housing units that had become uninhabitable due to age and advanced deterioration. Additional demolition will be required for any units that cannot be repaired economically. In order to offset this loss of public housing assets, the Housing Authority has worked in collaboration with the Camden Redevelopment Agency to secure HOPE VI, Low-Income Housing Tax Credits, and other financing to rehabilitate vacant housing or produce new units. In addition, the City Government has begun the bond-financed demolition of about 600 abandoned houses in an effort to improve a blighted landscape.

Does the availability of housing units meet the needs of the population?

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

Despite the City's extensive stock of subsidized housing units, there are still significant shortages of rental and homeownership units that are affordable to extremely low, low, middle and even moderate-income households. As discussed in the Needs Assessment, there are renter and homeowner households with severe housing cost burden (paying over 50% of household income for housing) and households with a moderate housing cost burden (paying 30-50% of their household income for housing).

Describe the need for specific types of housing:

Affordable Rental housing for low-income and extremely low-income households continues to be in high demand due to the existing condition of the market rate units and the fact that market rents often translate into high housing costs burden for low-income families. Special Needs handicapped accessible housing assistance continues to be needed, especially for the frail elderly and physically disabled population. Likewise, affordable housing for families with children remains a need throughout the City, as evidenced by the numbers of people experiencing overcrowding.

Affordable homeownership units are needed to increase the homeownership percentages in the City and increase of the number of units in decent, safe, and sanitary condition.

Discussion

Per the Realty Trac website ([realtytrac.com/statsandtrends/nj/camden-county/camden/](https://www.realtytrac.com/statsandtrends/nj/camden-county/camden/)) there are currently 324 properties in Camden, NJ that are in some stage of foreclosure (default, auction or bank owned) while the number of homes listed for sale on RealtyTrac is 83.

As of December 2019, the number of properties that received a foreclosure filing in Camden, NJ was 4% lower than the previous month and 36% lower than the same time last year.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

One of the most important factors in evaluating a community's housing market is the cost of housing and, even more significant, whether the housing is affordable to households who live there or would like to live there. Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs.

The 2013-2017 ACS reports a median home value as \$62,000.00. According to the website (http://www.trulia.com/real_estate/Camden-New_Jersey), the median sales price for homes in Camden NJ for October 2018 through September 2019 was \$62,000.00. Compared to the same period one year ago, the median home sales price increased 6.1%, or \$2,750, and the number of home sales decreased 27.7%. There are currently 226 resale and new homes in Camden on Trulia, including 742 homes in the pre-foreclosure, auction, or bank-owned stages of the foreclosure process. The average listing price for homes for sale in Camden NJ was \$67,006 for the week ending Dec 10 2014, which represents an increase of 0.1%, or \$54, compared to the prior week. Popular neighborhoods in Camden include Fairview and Parkside, with average listing prices of \$51,152 and \$64,027. A copy of this webpage is included in as Appendix C in the Grantee Unique Appendices

The 2013-2017 ACS reports a median contract rent of \$896.00. As of April 1, 2020 there were 88 properties listed for rent (http://www.zillow.com/homes/for_rent/Camden). The rents ranged from \$650.00 for a studio unit to \$3,950.00 for a six (6) bedroom/three (3) bath unit. A copy of the units listed is included in **Appendix D** of the Grantee Unique Appendices of this plan.

Similar listings were also found on <http://southjersey.craigslist.org>. On April 1, 2020 there were 88 sites listed for rent. The rents ranged from \$650 for a one bedroom/one bath unit to \$1,875 for a four bedroom/one- and one-half bath unit. Total average id \$896.

In New Jersey, the average Fair Market Rent (FMR) for a two-bedroom apartment is \$1,467.00 – for which New Jersey has the 5th highest rent in the country. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,890.00 monthly or \$58,680.00 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into minimum Housing Wage of \$28.21 per hour. The average FMR for a 2-bedroom within the City of Camden (per the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA) is \$1,152.00. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,840.00 monthly or \$46,080.00 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into minimum Housing Wage of \$22.15 per hour.

Per the 2013-2017 ACS, the median monthly housing costs was \$1,082.00 for mortgaged owners, \$462.00 non-mortgaged owners and \$896.00 for renters. Overall, 47.6% of owners with mortgages, 27.9% of owners without mortgages, and 61.6% of renters in Camden spent 30 percent or more of household income on housing costs.

Per HUD's data listed below, Of the 14,943 units where rent is being paid, there are 5,749 households paying between less than \$500 per month, 7,547 households paying between \$500-999 per month, 1,329 households paying between \$1,000 and \$1,499 per month and 267 households paying more than \$1,500 per month.

The City of Camden maintains a website entitled Live Camden (www.livecamden.org), which is a clearinghouse of information about buying a home and living in Camden, New Jersey.

Cost of Housing

	Base Year: 2011	Most Recent Year: 2019	% Change
Median Home Value	74,000	61,446	1%
Median Contract Rent	899	896	1%

Table 31 – Cost of Housing

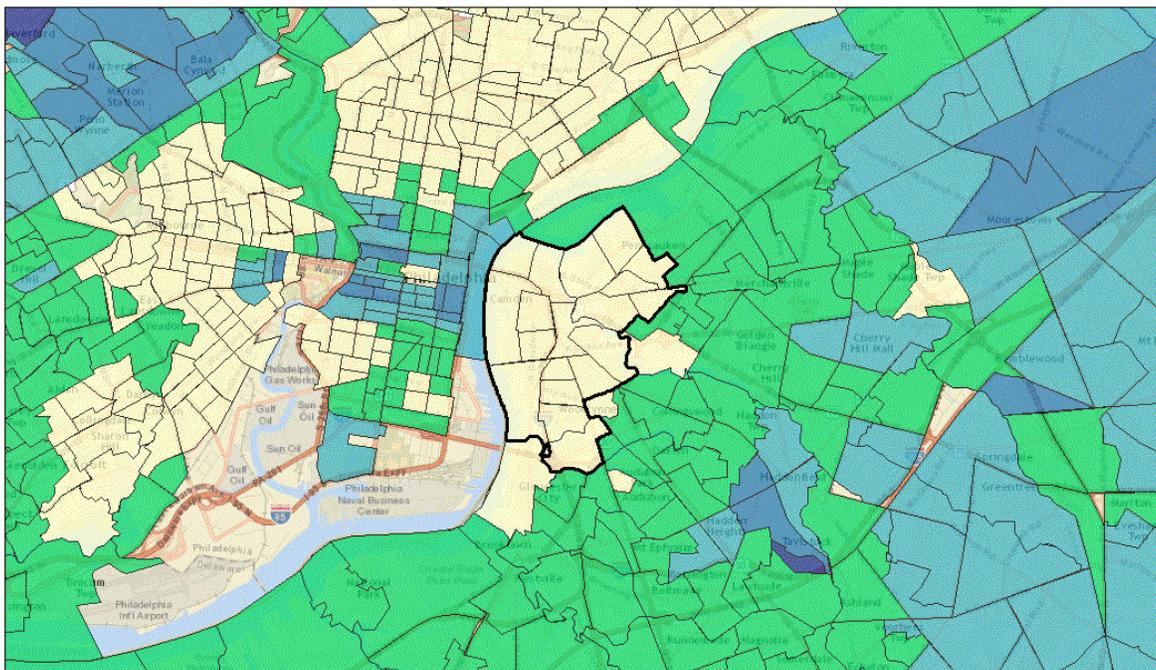
Data Source: 2014-2017 ACS

Rent Paid	Number	%
Less than \$500	3,184	32.9%
\$500-999	5,363	55.0%
\$1,000-1,499	5,086	10.5%
\$1,500-1,999	681	1.4%
\$2,000 or more	227	0.2%
Total	14,541	100.0%

Table 32 - Rent Paid

Data Source: 2014-2017 ACS

CPD Maps- Median Home Value -



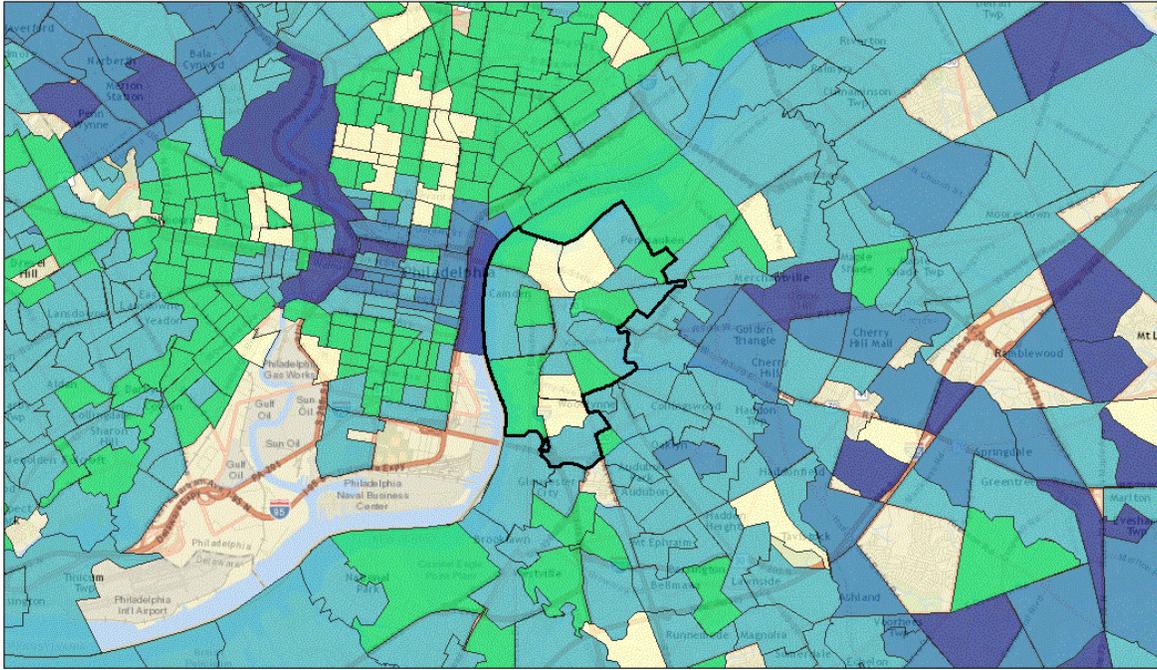
January 22, 2015

Override 1 MedianHomeValue
B25097EST1
 <=\$140,400 \$140,400-\$272,900 \$272,900-\$463,100 >\$474,800

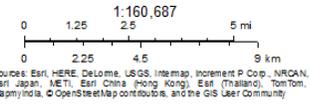
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 0 1.25 2.5 5 mi
 0 2.25 4.5 9 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, iPlanet, P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CPD Maps- Median Home Value -

CPD Maps - Median Contract Rent -



January 22, 2015



CPD Maps - Median Contract Rent -

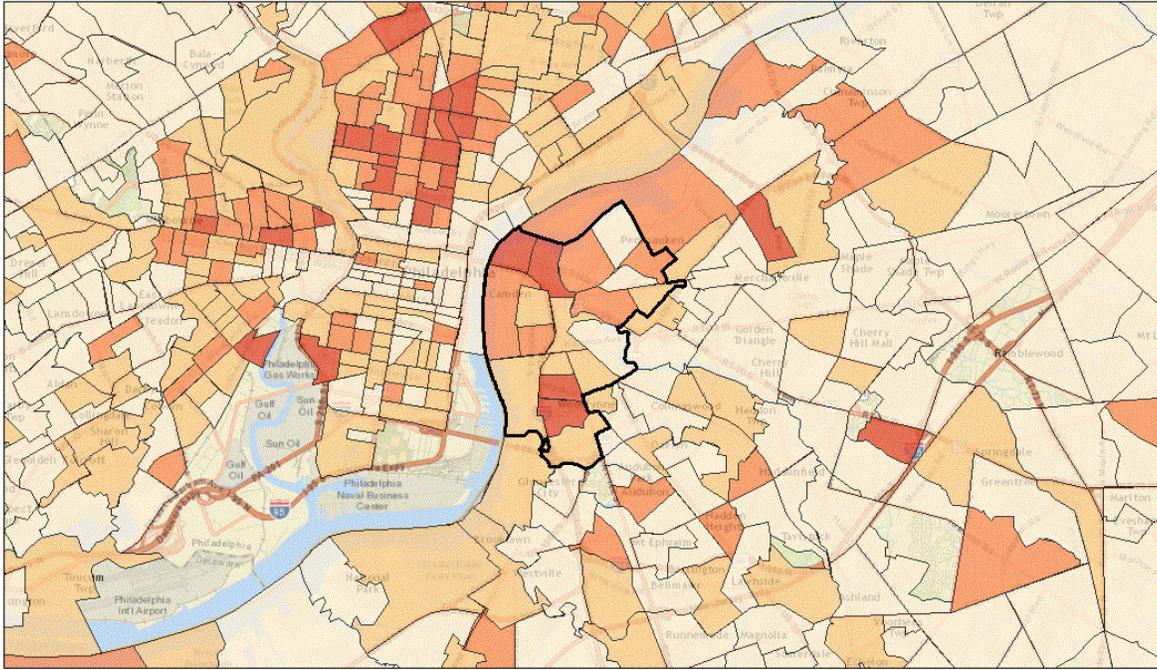
Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,105	No Data
50% HAMFI	7,230	3,640
80% HAMFI	13,125	6,185
100% HAMFI	No Data	7,560
Total	23,460	17,385

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

CPD Maps - Rental Units Affordable to 30% HAMFI -

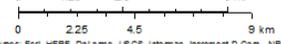


January 22, 2015

Override 1



1:160,687

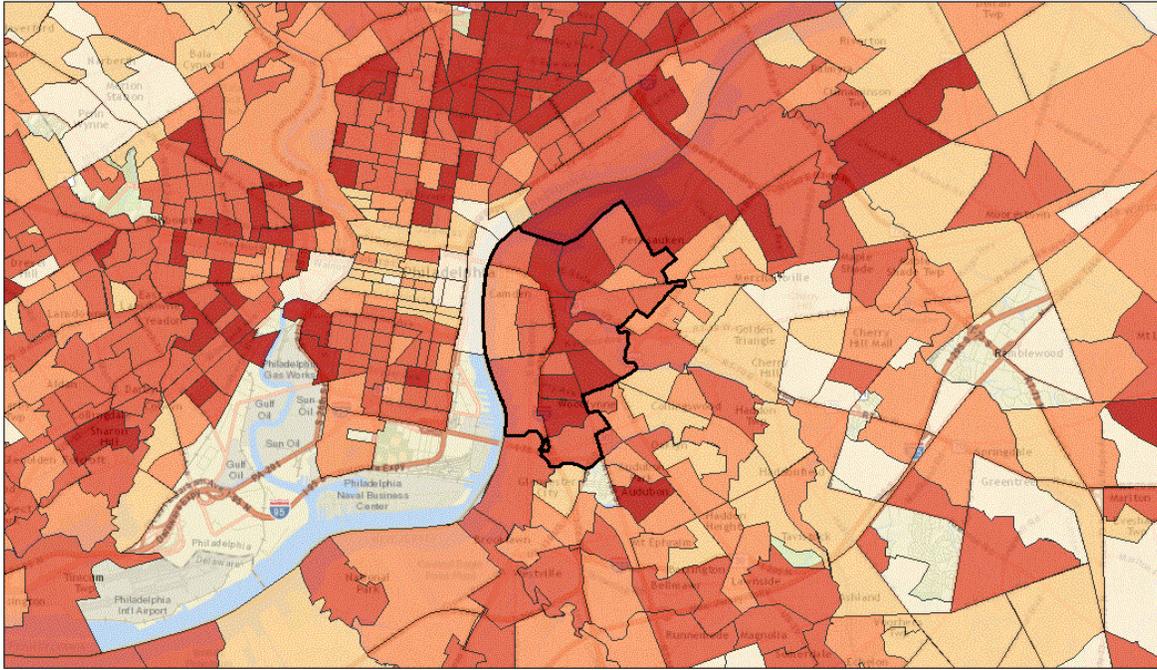


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

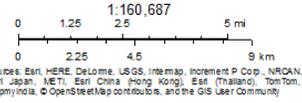
CPD Maps - Rental Units Affordable to 30% HAMFI -



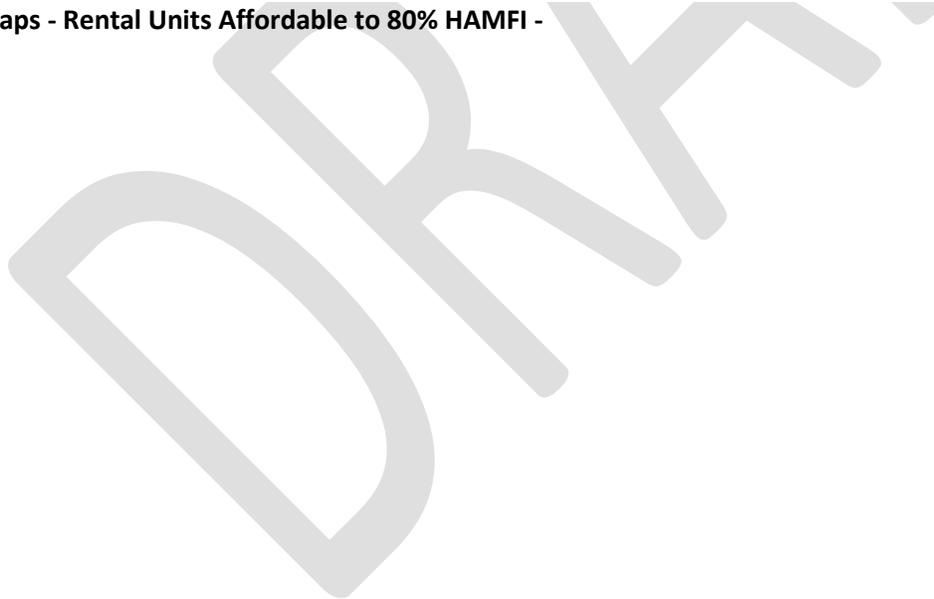
CPD Maps - Rental Units Affordable to 80% HAMFI -



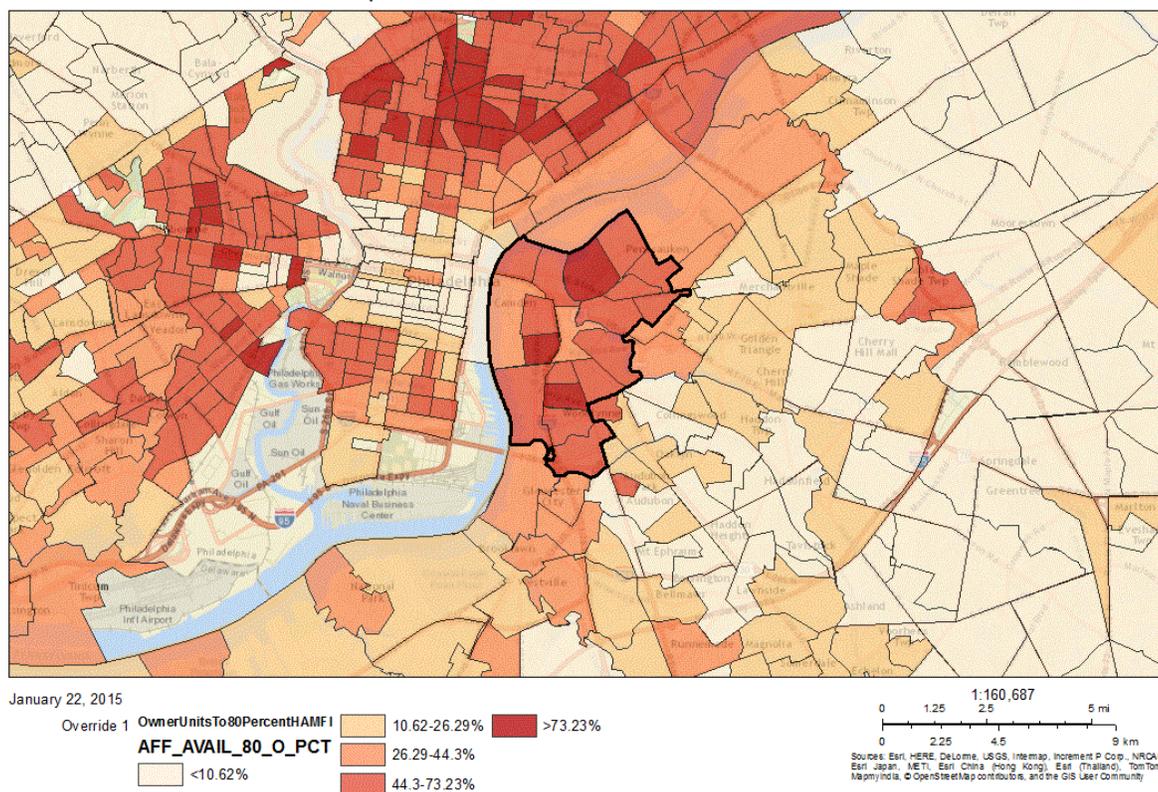
January 22, 2015



CPD Maps - Rental Units Affordable to 80% HAMFI -



CPD Maps - Owner Units Affordable to 80% HAMFI -



CPD Maps - Owner Units Affordable to 80% HAMFI -

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	850	990	1,200	1,500	1,720
High HOME Rent	840	992	1,200	1,503	1,708
Low HOME Rent	788	845	1,013	1,171	1,307

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The 2014-2018 ACS reports that that median household income was \$26,105.00 for the City of Camden (\$76,475.00 for the State of New Jersey). The per capita income for the City was \$14,405.00 (\$39,069.00 for the State of New Jersey). 37.4% of the persons in Camden City were below the poverty line (10.7% for the State of New Jersey); 48.2% of related children under 18 were below the poverty level within the City, as compared to 15.1% for the State.

Per the 2013-2017 ACS, the homeownership rate for Camden City is 39.2%, whereas the State has a homeownership rate of 64.1%. A household earning the median at \$26,105.00 and who spends 30% of their income on rent/mortgage payments would pay approximately \$652.00 per month. With averages this low, there is clearly not sufficient housing that is decent, safe, and sanitary for the number of low- and moderate-income Camden City residents.

How is affordability of housing likely to change considering changes to home values and/or rents?

The median home value in Camden is currently \$61,446. Camden home values have gone up 13.7% over the past year and many predict they will rise 6.4% within the next year. The median list price per square foot in Camden is \$52, which is lower than the Philadelphia-Camden-Wilmington Metro average of \$151. The median price of homes currently listed in Camden is \$64,693. The median rent price in Camden is \$1,160, which is lower than the Philadelphia-Camden-Wilmington Metro median of \$1,550. Conversely, renter occupied units became less affordable as rents remained stable, but incomes decreased. At this time, the housing market is more affordable for buyers as the median housing value has decreased, provided that more lower income households can qualify for mortgages.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Per the 2013-2017 ACS, the Median Contract Rent for Camden was \$896.00. The average FMR for a 1-bedroom within the City of Camden (per the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA) is \$952.00. The average FMR for a 2-bedroom within the City of Camden (per the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA) is \$1,152.00. The High HOME rent for a 2-bedroom unit is \$1,202.00 and the low HOME rent is \$941.00. These figures impact the City's strategy to continue to assist to preserve affordable housing and to continue to rehabilitate existing housing to ensure that the affordable housing stock is decent, safe, and sanitary.

Discussion

HUD considers a housing unit affordable if the occupant household expends no more than 30% of its income on housing costs. If the household spends more than 30% of its income on housing costs, the household is considered to be cost-burdened. Cost burdened households have fewer financial resources to meet other basic needs (food, clothing, transportation, medical, etc.) less resources to properly maintain the housing structure, and are at greater risk for foreclosure, eviction, and housing orders from the City's Bureau of Housing-Property Maintenance Division.

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

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The majority of units in Camden, approximately 89.5%, were built before 1990. These homes are more likely to need repairs to provide safe, decent and affordable housing. Conditions of units may be associated with the lack of complete kitchen or plumbing facilities, more than one person per room, or having a cost burden greater than 30% of their household income. According to the Condition of Units data listed in the following section, 43% of owner-occupied units and 58% of renter-occupied units have at least one of the selected conditions.

Definitions

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

For the purposes of the Consolidated Plan, a housing unit is termed “substandard” if it requires major repair or replacement of one or more major systems or it requires rehabilitation costing \$25,000.00 or more in order to achieve compliance with municipal codes.

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,780	39%	8,920	58%
With two selected Conditions	150	2%	665	5%
With three selected Conditions	0	0%	70	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,795	60%	5,600	37%
Total	9,725	101%	15,255	100%

Table 35 - Condition of Units

Data Source: 2011-2015 CHAS

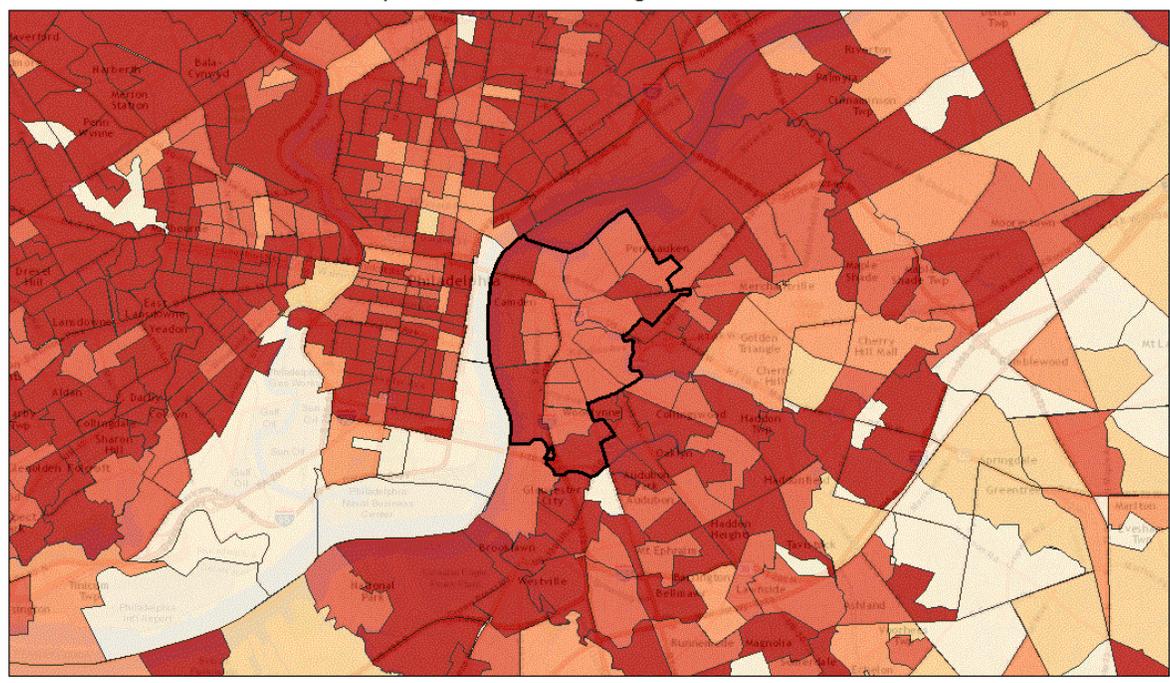
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	675	7%	2,400	16%
1980-1999	425	4%	1,580	10%
1950-1979	2,465	25%	4,705	31%
Before 1950	6,155	63%	6,575	43%
Total	9,720	99%	15,260	100%

Table 36 – Year Unit Built

Data Source: 2011-2015 CHAS

CPD Maps - % Rental Housing Built Before 1980 -



January 22, 2015

Override 1 RentalHousingBuiltBefore1980

B25036_RENT_80MINUS_PCT

<15.6%	15.6-42.66%	>86.85%
	42.66-65.75%	65.75-86.85%

1:160,687

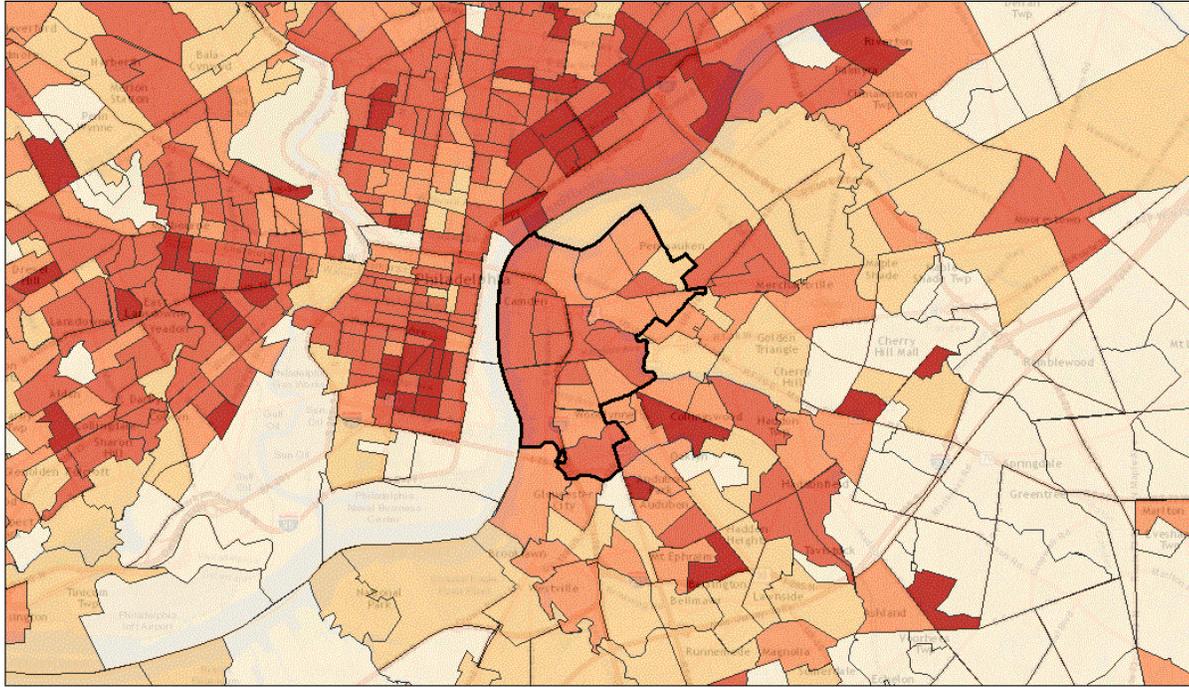
0 1.25 2.5 5 mi

0 2.25 4.5 9 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

CPD Maps - % Rental Housing Built Before 1980 -

CPD Maps - % Rental Housing Built Before 1948 -



January 22, 2015

Override 1 RentalHousingBuiltBefore1949
B25036_RENT_49MINUS_PCT
 <9.92%
 9.92-29.59%
 29.59-52.41%
 52.41-80.38%
 >80.38%

1:160,687
 0 1.25 2.5 5 mi
 0 2.25 4.5 9 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, Inrement P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS User Community

CPD Maps - % Rental Housing Built Before 1948 -

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,620	89%	11,280	74%
Housing Units build before 1980 with children present	1,460	15%	285	2%

Table 37 – Risk of Lead-Based Paint

Data Source: 2014-2017ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable Rehabilitation for	Not Suitable Rehabilitation for	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

According to the table above identifying the Condition of Units, a total of 8,887 owner-occupied units were built prior to 1980 and 12,087 renter-occupied units were built prior to 1980 creating a large pool of units over 35 years old and potentially in need of repairs. 43% of the owner-occupied units and 58% of the renter occupied units have one selected condition in need of repair.

Data depicts that much of the City's housing stock was constructed during the nineteenth and early twentieth centuries when the City was a thriving manufacturing epicenter. Row house development was an inexpensive way of providing housing for a growing industrial workforce. As these homes have aged, owner-occupant, particularly elderly persons, experience difficulty in keeping up with critical maintenance and repair needs until these homes become unsafe. The lack of regular maintenance, especially roof repair and/or replacement, accelerates property deterioration and increases the cost of repair. Vacant and abandoned properties are a serious threat to the social stability and economic well-being of the neighborhoods in which they are located.

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

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

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

According to the Risk of Lead Based Paint Assessment chart included above, there are a total of a total of 8,887 owner occupied units that were built prior to 1980 and 12,087 renter occupied units that were built prior to 1980 that may contain lead- based paint.

Children under the age of six typically constitute about 7% of the population in an area. However, according to 2013-2017 ACS data, Camden's percentage of children under five (Census data is grouped by 5 and under) is approximately 8.9% - modestly above what is considered typical. Because virtually all areas of the City have very high numbers of pre-1969 housing, any area with a high concentration of younger children is a concern for lead-based paint poisoning. The neighborhoods with the highest concentrations of children under the age of five are: (1) Waterfront South, (2) Centerville, (3) Morgan Park, (4) Marlton, (5) Rosedale and (6) the western half of Cramer Hill.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

In the HACC's 5-Year Plan the following was identified as the Authority's Strategy for Addressing Housing Needs:

- Maximize the number of affordable units available to the Housing Authority
 1. Employ effective maintenance and management policies to minimize the number of public housing units off-line
 2. Reduce turnover time for vacated public housing units
 3. Reduce time to renovate units
 4. Seek replacement of units lost to the inventory through mixed finance development and/or demolition
 5. Seek replacement units lost to the inventory through Section 8 replacement housing resources
 6. Maintain or increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the HACC's jurisdiction
 7. Maintain or increase Section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentrations
- Increase the number of affordable housing units
 1. Apply for additional Section 8 vouchers should they become available
 2. Leverage affordable housing resources in the community through the creation of mixed-finance housing
 3. HACC received \$13.2 million Choice Implementation Grant for the redevelopment of Branch Village and the surrounding neighborhood.
 4. Pursue housing resources other than public housing or Section 8 tenant-based assistance
 5. Increase housing stock by working with the City to acquire additional properties and securing financing to renovate
- Target available assistance to families at or below the 30% and 50% of AMI
 1. Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing and Section 8 tenant-based assistance
 2. Employ admission preferences aimed at families with economic hardships
 3. Adopt policies to support and encourage work
- Target available assistance to the elderly
 1. Seek designation of public housing for the elderly
 2. Apply for special-purpose vouchers targeted to the elderly, should they become available
 3. Continue to market the HACC Assisted Living Program at Kennedy Tower and Westfield Tower

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project based	Tenant based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,835	1,333	134	1,199	381	0	0
# of accessible units			6						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

HACC manages a total of 1,583 units and 1,255 Section 8 HCVs, totaling a real estate portfolio of 2,838 units. HACC has demolished over 1,000 severely distressed housing units and has redeveloped over 1,000 new units in the last 10 years.

The Authority's owns and manages four (4) family sites, three (3) high-rises for seniors and the physically disabled, a homeownership development and three (3) HOPE VI ventures, two (2) of which are for families and one (1) is for seniors. As shown below, the HACC maintains 1,509 units of public housing at nine (9) sites. This includes:

- William Stanley Ablett Village:** This development is composed of 306 row-type family units in 23 two-story buildings.
- Clement T. Branch Village :** The Choice Neighborhood redevelopment project includes 245 family units in 20 two-story buildings. Thirty-four (34) units were demolished and a new community center was built.
- Chelton Terrace:** The original development was demolished in 2002 and redeveloped in two phases. Phase I consists of 66 new family townhomes that are owned by HACC but managed privately. A community center was completed as part of this phase. Phase II was completed in 2005 and consists of 101 family townhouse units. These units are privately owned and managed.
- Peter J. McGuire Gardens:** The original 367 units of family housing were reconfigured, and 92 units were demolished in phases and replaced with 75 new family units and 178 reconfigured and completely rehabilitated family unit for a total of 253 units.
- Franklin D. Roosevelt Manor:** The original 268-unit complex was demolished in 2007 and HACC and its developers replaced the units, both on and off-site with 319 new homes for rent public housing units and sale.
- Acres now called Baldwin's Run:** The development consists of 516 new homes on-site and off-site in the surrounding neighborhood with 219 units being owner occupied. The rental units were completed in four phases. 74% off the units are in a senior mid-rise building.

7. **Kennedy Tower:** This 10-story Senior building recently had the second floor converted to HACC administrative offices. The first floor houses the administrative offices of the HACC's Assisted Living Program that serves the residents of the 88 units in the building. This is a State approved Assisted Living program.
8. **Westfield Tower:** This development presently has 103 elderly and disabled units in a 10-story building. As with Kennedy Tower, recent improvements include two new elevators, a new fire suppression system and installation of smoke and CO detectors.
9. **Mickle Towers:** There are presently 104 elderly and disabled units in this 9-story building. As with Kennedy Tower, recent improvements include two new elevators, a new fire suppression system and installation of smoke and CO detectors.
10. **Project-Based Vouchers:** Four project-based voucher programs at three complexes are identified by HACC in their 5-Year Plan

Public Housing Condition

Public Housing Development	Average Inspection Score
William Stanley Ablett Village	45
Clement T. Branch Village	88
Chelton Terrace Phase I	84
Peter J. McGuire Gardens	55
Franklin D. Roosevelt Manor Phase V	85
Baldwin's Run	94
Carpenter's Hill	75
Baldwins Run II	89
Baldwins Run Senior Building	96
Kennedy Tower	87
Mickle Tower	87
Westfield Tower	92
Chelton Terrace Phase II	71
Roosevelt Manor Phase 9 and 10	94
Branch Village/Roosevelt Manor Phase 2	90
Roosevelt Manor Phase VII	89

Table 40 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

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

- In September 2009 the Housing Authority of the City of Camden was awarded two HUD Capital Fund Recovery Competitive Grants. A \$10 Million CFRC Grant was for the revitalization of C.T. Branch Village and John F. Kennedy Tower. This program includes the construction of 64 family mixed-income rental units that will initially act as a relocation resource during the Branch Village redevelopment. The \$1 Million grant is to expand supportive staff of the Assisted Living Program and to expand the multi-purpose community room in the John F. Kennedy Tower.
- With HOPE VI funding support in 2004, the former Westfield Acres site was developed as Baldwin's Run, a 516-unit venture that includes both new and rehabilitated housing.
- The 253-unit McGuire Gardens HOPE VI development was completed in 2002 with 178 rehabilitated homes and 75 new housing units
- The second phase of Chelton Terrace, consisting of 101 newly constructed public housing family rental units, was constructed in 2002. The first phase of the venture, completed in 2001, involved the development of 66 public housing units and a community building. **Secure an ISPII grant for \$14.1 million in 2012 that constructed 40 newly affordable rental units, 27 of which were public housing and rehabilitated 38 homeownership units in the Liberty Park and Waterfront South neighborhoods.**

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

- Operations
 1. Continue to implement the Asset Management Policy in accordance with HUD rules and regulations
 2. Continue to forecast the operating subsidy in an effort to help HACC meet its budget and financial goals.
 3. Evaluate information on cost cutting decisions in an effort to achieve a 7 – 10% savings over expenses for a three-year period and for each AMP to be HUD High Performer.
 4. Develop detailed individual site evaluations to attain High Performance status
 5. Continue use of QC forms for tracking site performance as an efficient management tool
 6. Continue to maintain 95% PIC compliance
 7. Continue to comply with HUD mandated 3% vacancy rate
 8. Improve Public Housing and housing choice voucher management
 9. Continue to undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status or disability
- Homeownership
 1. Work with families seeking to participate in the Housing Choice Voucher Homeownership Program
 2. Continue to apply for additional Section 8 vouchers as a means of meeting the demand of the homeownership program
 3. Continue to implement the LIPH Homeownership Program and Section 8 Homeownership Program for use at Roosevelt Manor

- Quality of Life
 1. Continue to improve the quality of life by enforcing all laws equally
 2. Create a non-profit foundation that includes scholarships for HOPE VI residents wishing to further their education.
 3. Continue the Assisted Living Program so that the elderly can age in place
 4. Expand services to high-risk youth through the expansion of the Youth Build Program
 5. Expand Community Services at Baldwin's Run
 6. Continue monthly residents' meetings and encourage use of the HACC website as a means of identifying customer service feedback
 7. Continue the process of de-concentrating properties by bringing higher income public housing households into lower income development through the use of homeownership programs

- Employment
 1. Continue the use of the Section 3 program to increase the number of employed persons in assisted families.

- Property Improvement
 1. Work with residents of Branch Village in preparation of a HOPE VI application to redevelop that complex. Continue the use of the Section 3 program to increase the number of employed persons in assisted families. Continue the use of CFP funds to improve and upgrade the HACC housing stock. Install new energy efficiency windows in 306 units at Ablett Village. Install 612 new entry doors at Ablett Village. Install new energy efficient screen doors at Ablett Village. Renovate the interiors of 12 units at Branch Village
 2. Continue the use of CFP funds to improve and upgrade the HACC housing stock
 3. Use ARRA funds for Capital Improvements
 4. Rehabilitation of 13 units at C.T. Branch Village
 5. Rehabilitation of 10 units at Ablett Village

- Roof Replacements
 1. Mickle Tower (1 roof), Westfield Tower (1 roof), Ablett Village (24 roofs), Additional parking lots at Kennedy Tower and Westfield Tower Use ARRA funds for Force Account Program to
 2. Renovate the interiors of 10 units at Ablett Village
 3. Install new energy efficiency windows in 306 units at Albett Village
 4. Install 612 new entry doors at Albett Village
 5. Install new energy efficient screen doors at Albett Village
 6. Renovate the interiors of 12 units at Branch Village

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Camden provides a number of supportive services to the homeless and soon to be populations within the City. Assistance comes in the form of participation on various County and City planning/policy councils and committees as well as funding to nonprofits agencies that provide direct service to the homeless. Activities that the City of Camden supports include the provision of emergency shelter beds, transitional beds, supportive services, food bank activities as well as other directly related wrap around services that support the homeless population.

The City of Camden is part of the Camden City and Camden County HUD Continuum of Care (CoC). The Continuum of Care process is a collaboration of agencies seeking funding through the McKinney-Vento Act; a program that includes services such as Supportive Housing Programs, Shelter+ Care Vouchers, etc. In addition to the CoC process the City of Camden also seeks input and plans service provision through the Homeless Network Planning Committee (HNPC).

With the assistance from the Homeless Network Planning Committee (HNPC), Community Planning and Advisory Council (CPAC), and documents submitted through the Continuum of Care process, the facilities and services specific to the City of Camden have been identified. The facilities include Emergency Shelters, Transitional Housing, and Permanent Supportive Housing. Services include prevention activities, outreach, and emergency supportive services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	346	754	350	0	0
Households with Only Adults	134	754	233	0	0
Chronically Homeless Households	0	0	0	60	0
Veterans	91	0	121	245	0
Unaccompanied Youth	12	0	25	51	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Services:

Emergency Support Services: Several agencies provide short-term emergency assistance to the homeless and those at risk of becoming homeless. The following is the list provided through the Continuum of Care application; all have been listed as member organizations.

- NJ Department of Human Services
- NJ Department of Military and Veteran’s Affairs

- NJ Housing and Mortgage Finance Agency
- NJ Department of Children and Families
- Camden City Department of Human Services
- Camden County Board of Social Services
- NJ Department of Community Affairs
- University of Medicine and Dentistry NJ/MICA Program
- Camden County Woman’s Shelter
- New Jersey Parole Board
- Camden County Workforce Investment Board
- AIDS Coalition of Southern NJ
- Camden Area Health Education Center
- Camden County Council on Economic Opportunity
- Center for Family Services
- Consumer Credit Counseling Services
- Corporation for Supportive Housing
- COSTAR Homeless Drop-In Center
- Dooley House
- Group Homes, Inc.
- Genesis Counseling
- My Brother’s Keeper
- NAACP
- Neighborhood Center, Inc.
- New Visions Community Services of Camden, Inc.
- Respond, Inc./PATH Day Center for Men
- Sikora Center, Inc.
- Transitional Housing Services, Inc.
- Cathedral Kitchen, Inc.
- Catholic Charities
- Generations, Inc.
- Interfaith Homeless Outreach Council
- Salvation Army
- Volunteers of America, Delaware Valley, Inc.
- Camden County Mental Health Task Force
- Community Planning and Advocacy Council
- NJ Alliance for the Homeless
- United Way of Camden County
- Cooper Hospital
- Our Lady of Lourdes Medical Center/Project Hope
- Steinger Center (Medical Clinic)
- Food Bank of South Jersey
- South Jersey Legal Services, Inc.
- Youth Consolation Services
- City of Camden Code Enforcement
- Mental Health of South Western New Jersey
- Second Chance Outreach Services
- Housing and Community Development
- Mt. Calvary Baptist Church, Concerned Black Clergy

- Families on a Mission
- Village Wrap
- New Jersey Division of Mental Health Services

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Homeless Facilities: There are four (4) day drop-in centers for the homeless and special needs population (3 VOA and 1 Joseph's House) located in the City, providing respite, case management, job training, referral services, and a place to shower and change. These providers include Respond, Inc., PATH, New Visions, Ray of Hope and CoStar. There are three (3) main feeding centers for the homeless and working poor in the City, which include Neighborhood Center, New Visions and Cathedral Kitchen. There are also two (2) mobile outreach agencies in the City serving the medical and life needs of the homeless and special needs population, which include Project HOPE and AHEC, and 12 food pantry's located throughout the City.

A complete list of the facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth is included in **Appendix B** Grantee Unique Appendices to this Plan.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

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

In addition to services provided and funded through the City's CDBG, HOME and ESG grants, the City is the grantee and administrator for the Housing Opportunities for Persons With AIDS (HOPWA) allocation.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	90
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 42– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Due to the diversity of the special-needs population, it is important to provide assistance appropriate for many different needs. Traditionally, many housing programs for persons with special needs have come through the health or social welfare systems specific to individual type of special need. The City recognizes the need for housing programs which allow each person with a special need to live as independently as possible and which provide the appropriate level of supportive care for each person's unique condition. Following is a description of the major programs targeting each special-needs population.

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

Persons with Disabilities: Affordable and accessible housing is a priority for persons with disabilities. Disabled individuals seeking supportive services or housing are generally economically disadvantaged. The vast majority of the disabled population who require assisted services derive income from Supplemental Security Income (SSI). SSI is at most \$690 a month for a single individual, making it financially impossible for most single people with disabilities to afford housing without a subsidized rent. Additionally, accessible housing is in short supply and is essential for persons with mobility, hearing and vision disabilities to live independently.

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

of the City of Camden has the largest inventory of accessible housing units. The Department of Health and Human Services provides assistance for income-eligible disabled City residents who require modifications to make their existing residences accessible.

Persons in Recovery: Individuals recovering from substance abuse need additional permanent housing resources, particularly to support the recovery process upon completion of treatment programs, half-way house or transitional housing programs.

Persons with HIV/AIDS and Families of Persons with HIV/AIDS: In the Camden Metropolitan Service Area (MSA) defined as Burlington, Camden & Gloucester Counties, there is an estimated 2,600 persons living with HIV/AIDS, many in need of affordable housing. This need was identified in the responses of the 2002 HIV Needs Assessment. The Needs Assessment also documented that homelessness is a serious problem for a person with HIV or AIDS. The lack of shelter markedly increases the risk of developing infections in persons with an already weakened immune system. Additionally, a person who has no home or shelter is unable to adhere to the very complex anti-viral medication regimens that are necessary to prevent HIV disease progression. Accordingly, the City Council established the HIV/AIDS Advisory Board. This committee recognizes that the greatest threat to a sick individual is the loss of domicile where consistent homecare services may be administered. This body has worked to educate the council and the citizens of Camden on the prevention and treatment of this ravishing disease.

HOPWA funding in the Camden MSA continues to be targeted to tenant-based rental assistance. The goal is to continue to assist 90 individuals and households.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Facilities and Service for Persons with Mental Illness

The Steininger Center operates a 24-hour crisis center in Camden City that provides a mental health assessment to determine the level of care needed to either inpatient or various outpatient programs. The Center also serves as a screening center for local mental health inpatient units, county and state hospitals.

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

Additionally, the South Jersey Behavioral Health Center/COSTAR program provides substance abuse treatment for mentally ill persons.

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

Facilities and Services for Persons with Alcohol or Drug Histories

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

- Respond, Inc. PATH Day Center providing substance abuse counseling for single adult males.
- The Sikora Center provides intensive outpatient drug treatment, mental health services and family support services to women in Camden. Case Management, childcare and transportation are also provided while clients

are receiving treatment. Under general program operation, clients have variable terms of stay and attend treatment sessions up to five days a week for a minimum of three hours a day. Program assists up to 100 Camden City female residents.

- Cooper Health Center of New Jersey provides intensive outpatient recovery for women, includes free childcare.
- Hispanic Family Health Center of New Jersey provides substance abuse programs to Hispanic persons.
- IHOC provides substance abuse counseling and treatment for its residents.
- Our Lady of Lourdes Bergen Lanning Health Center provides primary health care to homeless persons, including substance abuse counseling.
- Urban Treatment and Parkside Recovery provide methadone maintenance programming and other supportive services to addicts.
- South Jersey Behavioral Health Center/COSTAR Program provides substance abuse treatment for mentally ill persons.
- Substance Abuse Center of Southern New Jersey, located in Camden City, provides a full range of drug treatment programs for persons with substance abuse issues. Programs range from methadone maintenance to HIV testing, counseling and education.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Strategy and Objectives for Meeting Priority

Non-Homeless Special Needs

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

Non-Homeless Special-Needs Housing Production Objectives

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

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following statements are a response to the City's review of its public policies that affect the cost of housing or the incentives to develop, maintain or improve affordable housing:

- Affordable housing production and preservation are key elements of the redevelopment plans that are completed;
- The annual Request for Proposals (RFPs) issued by the Bureau of Grants Management (BGM) provides HUD funding to nonprofit producers of affordable housing and providers of housing services every year;
- All RFP documentation is made available to nonprofit housing producers;
- HUD regulations 24 CFR 91 and 92 are described and prospective sub-recipients are provided with detailed information about long-term affordability requirements associated with housing development ventures supported with HUD funding;
- The consolidation of responsibility for all City administered housing and development activities within the CRA was undertaken in part to make the City more efficient in mobilizing available resources to support land assembly, affordable housing development financing, relocation services, and replacement housing development activities;
- The establishment of a stronger working relationship between the City and HACC was made a priority in part because of the need for collaboration to make fullest use of affordable housing funding, service support, and administrative resources; and
- Homeownership is inaccessible to many Camden residents who may need assistance in obtaining credit or who may not have sufficient funds to pay for down payment and closing costs. The City has supported housing counseling services and financing support to help address these barriers.

Through the establishment of CRA's central role and the staffing of CRA with experienced housing and community development professionals, the City has been doing more to assist affordable housing producers by completing financing proposal review in a timely manner and coordinating relationships with other City agencies.

The time-consuming process for city acquisition and disposition of real estate and processing of applications for funding is being addressed as follows:

- Centralization of responsibility for real estate acquisition/disposition and development financing at CRA;
- Assignment of NJHMFA staff to assist the City in property acquisition, relocation and site assemblage activities; and
- Assignment of CRA Housing Director to evaluate feasibility and financial packaging of projects and recommend Economic Recovery Board (ERB) funding.

Barriers outside the Public Policy Arena

Redlining appears to continue, if not with respect to neighborhoods, at a minimum with race and ethnicity. Affordable homeowner's insurance is also an issue when it comes to barriers.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section of the Consolidated Plan identifies economic sectors in the City of Camden where job opportunities exist and identifies reasons why some employment sector positions are not being filled. The main employment challenges are education, training and certification deficiencies.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	87	15	0	0	0
Arts, Entertainment, Accommodations	2,814	1,185	11	6	-5
Construction	1,235	290	3	1	-1
Education and Health Care Services	7,758	10,257	26	51	25
Finance, Insurance, and Real Estate	867	427	5	2	-3
Information	225	27	1	0	-1
Manufacturing	2,552	1,786	9	9	0
Other Services	1,134	502	3	3	-1
Professional, Scientific, Management Services	2,396	1,479	5	7	2
Public Administration	889	0	0	0	0
Retail Trade	3,619	1,066	14	5	-8
Transportation and Warehousing	1,883	590	4	3	-1
Wholesale Trade	908	918	5	5	0
Total	26,3637	18,542	--	--	--

Data Source: 2013-2017 ACS (estimates)

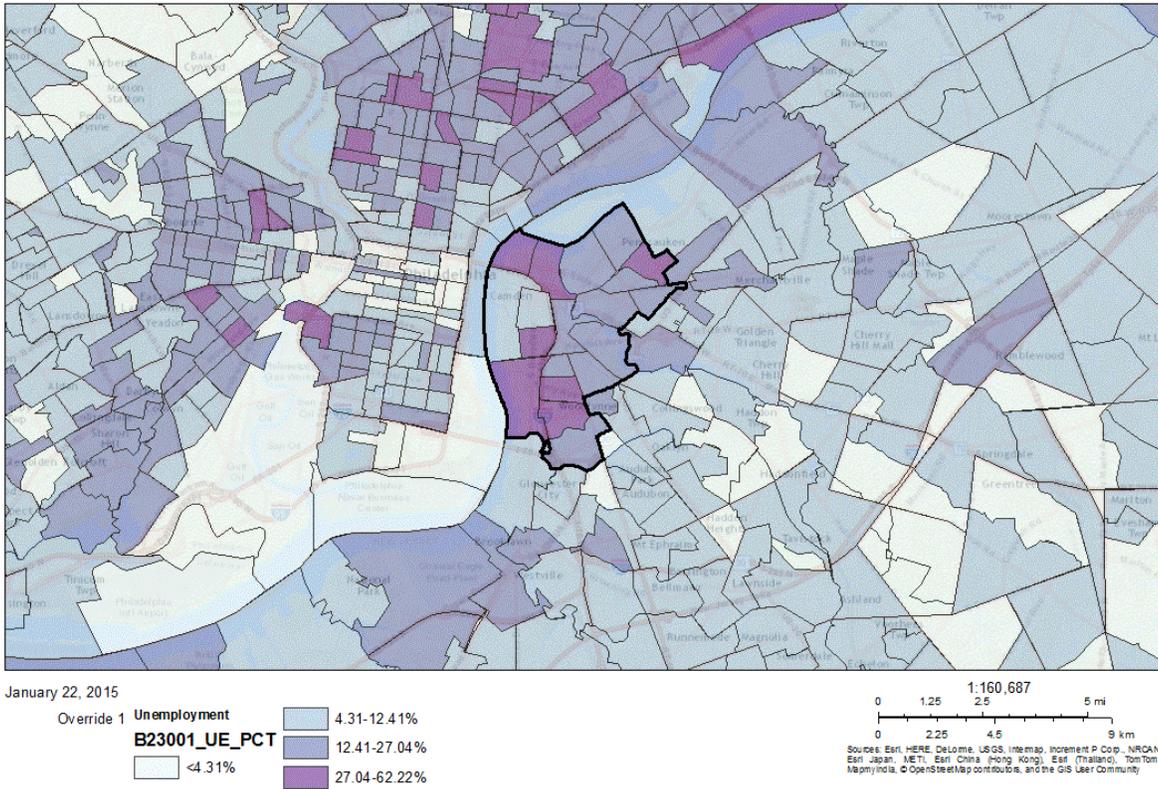
Labor Force

Total Population in the Civilian Labor Force	26,077
Civilian Employed Population 16 years and over	23,695
Unemployment Rate	19.60
Unemployment Rate for Ages 16-24	35.12
Unemployment Rate for Ages 25-65	12.17

Table 43 - Labor Force

Data Source: 2007-2011 ACS

CPD Maps - % Unemployment -



CPD Maps - % Unemployment -

Occupations by Sector	Number of People
Management, business and financial	1,985
Farming, fisheries and forestry occupations	1,070
Service	5,240
Sales and office	5,670
Construction, extraction, maintenance and repair	1,800
Production, transportation and material moving	2,025

Table 44 – Occupations by Sector

Data Source: 2011-2015 ACS

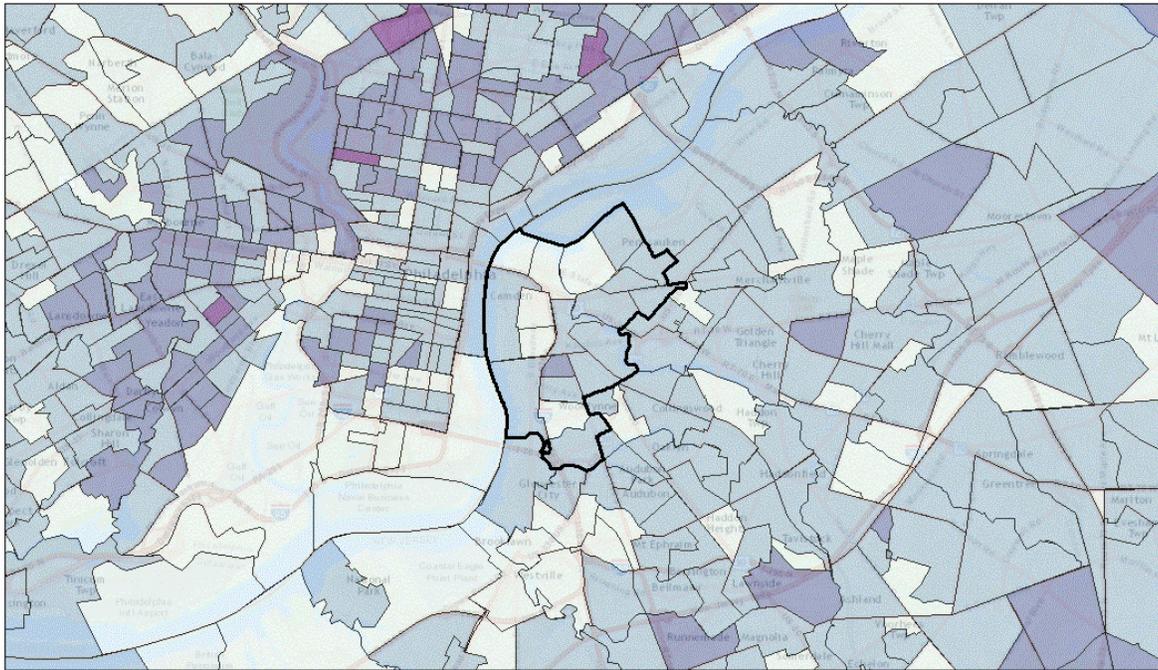
Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,640	67%
30-59 Minutes	6,360	27%
60 or More Minutes	1,320	6%
Total	23,320	100%

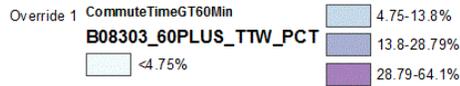
Table 45 - Travel Time

Data Source: 2011-2015 ACS

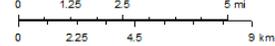
CPD Maps - % Commute Time Greater Than 60 Minutes -



January 22, 2015



1:160,687



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

CPD Maps - % Commute Time Greater Than 60 Minutes -

Education:

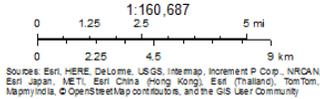
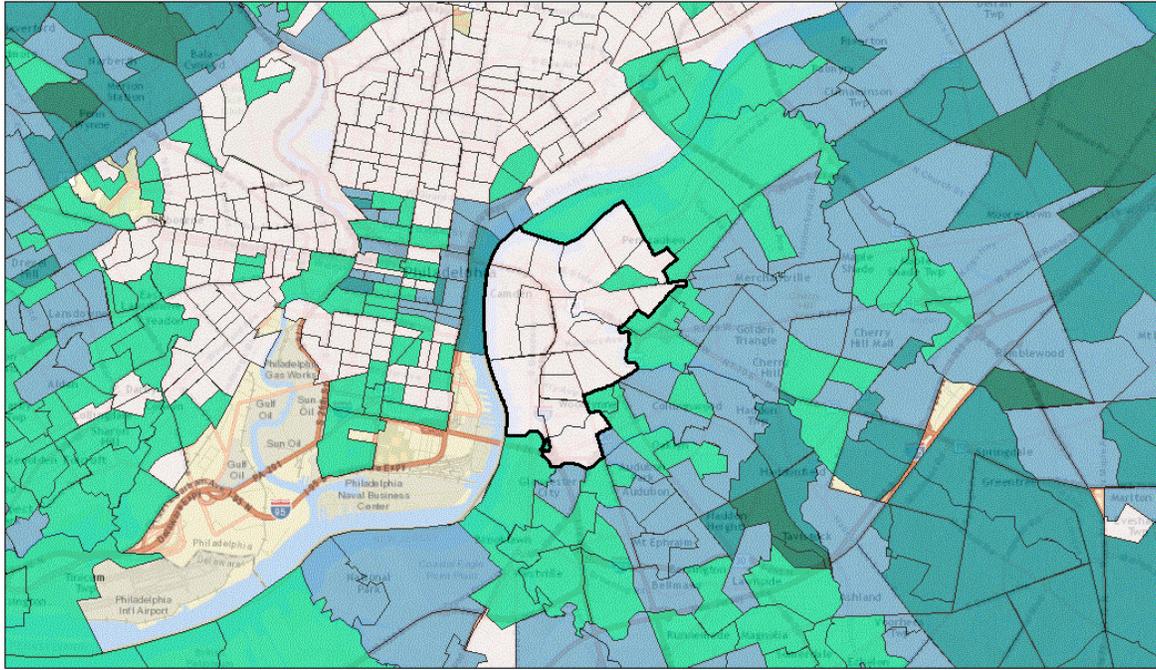
Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,005	945	5,540
High school graduate (includes equivalency)	8,355	1,895	3,915
Some college or Associate's degree	5,445	1,310	2,320
Bachelor's degree or higher	2,125	320	480

Table 46 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

CPD Maps - Median Household Income - Consolidated Plan and Continuum of Care Planning Tool



CPD Maps - Median Household Income - Tool

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	250	820	1,105	2,355	2,155
9th to 12th grade, no diploma	1,610	1,940	1,430	2,835	1,310
High school graduate, GED, or alternative	3,740	5,030	3,680	5,450	1,565
Some college, no degree	3,300	2,360	2,410	2,860	750
Associate's degree	175	460	310	680	110
Bachelor's degree	165	820	605	760	360
Graduate or professional degree	0	195	185	355	180

Table 47 - Educational Attainment by Age

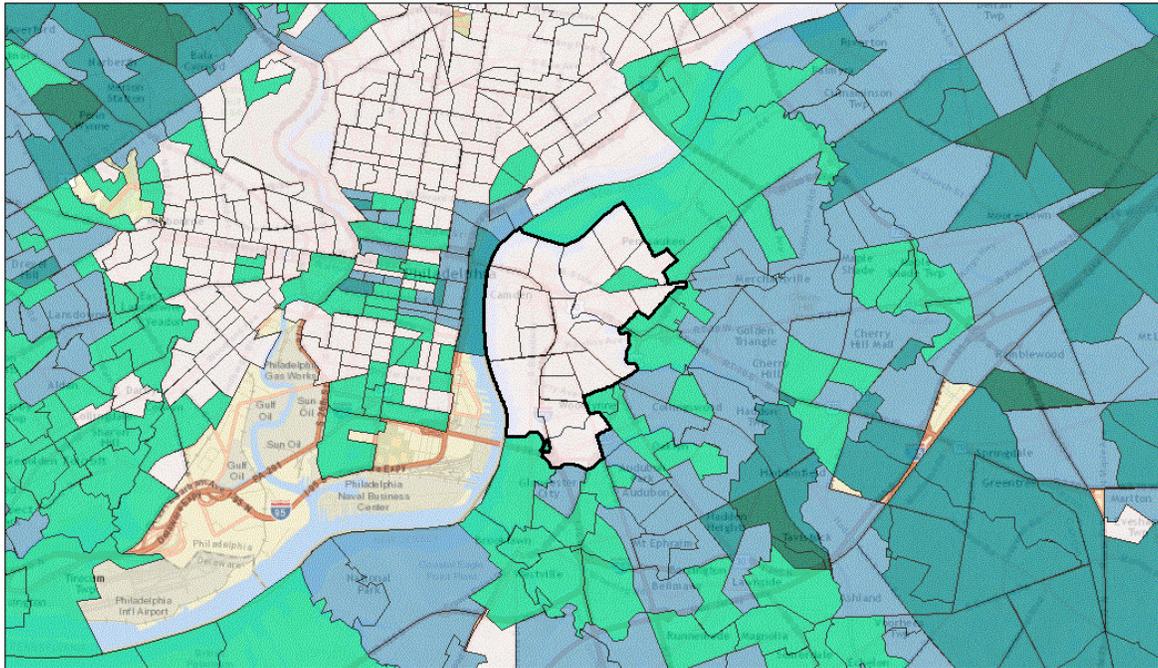
Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

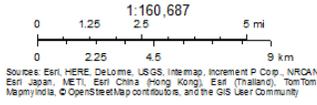
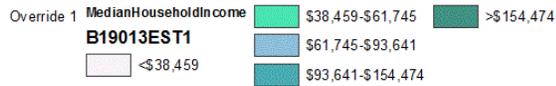
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,405
High school graduate (includes equivalency)	24,280
Some college or associate degree	30,222
Bachelor's degree	27,866
Graduate or professional degree	41,132

Table 48 – Median Earnings in the Past 12 Months

CPD Maps - Median Household Income -



January 22, 2015



CPD Maps - Median Household Income -

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to 2013-2017 ACS data, 86.2% of Camden City residents were private wage and salary workers, whereas 10% were government workers and 3.6% are self-employed.

The major employments sectors reported include:

- **Education and Health Care Services:** 29.4%
- **Retail Trade:** 13.7%
- **Arts, Entertainment, and Recreation, and Accommodation and Food Services:** 10.7%
- **Manufacturing:** 9.7%
- **Professional, Scientific, Management Services:** 9.1%

Describe the workforce and infrastructure needs of the business community:

Economic development projects in the City of Camden are funded by the following agencies and the private funds they leverage: the Urban Enterprise Zone, the Empowerment Zone, Promise Zone, the New Jersey Economic Development Authority, the Delaware River Port Authority, the New Jersey Department of Environmental Protection, the Camden County Improvement Authority and the New Jersey Economic Recovery Board. The City recently was approved qualified for Opportunity Zone status and will soon identify eligible projects within the designated zones.

The recommendations identified in the City of Camden most recent CEDS report are identified as follows:

1. Recent and planned development along the Waterfront is beginning to create a vibrant commercial and entertainment hub. The area around the Rutgers-Camden campus is now home to a number of South Jersey institutions that have collectively invested significantly in development and redevelopment that has spurred additional public and private investment. Additionally, a considerable hub of government services in the heart of Downtown brings works and visitors consistently on weekdays. Finally, adjacent to Downtown, the Cooper Hospital area is rapidly intensifying with additional facilities and the Rowan Medical School. An effort should be made to knit these areas of activity together and capitalize on the energy and investment in each of these districts.
2. The North Camden Waterfront offers an unparalleled opportunity in Camden to incorporate new development and open space that will bring new investment while simultaneously connecting the existing neighborhood to the waterfront and to the Downtown. A significant amount of planning has gone into re-visioning the neighborhood and the waterfront by way of the North Camden Neighborhood Plan. The City should support efforts to bring new development that is consistent with the community's vision,
3. The Ferry Avenue Transit Village takes advantage of existing rail infrastructure to benefit not only potential new residents, but also the existing residential and institutional community. New retail will serve surrounding communities, rail passengers, nearby workers, and new residents. Our Lady of Lourdes Hospital will gain additional parking as well as a stronger physical connection to the existing station for visitors and employees.
4. The Lanning Square Neighborhood is located adjacent to the Downtown as well as Broadway, a critically important commercial corridor, Cooper Hospital and surrounding Cooper Plaza, and the new Rowan Medical School.
5. Retaining industrial uses on the south waterfront should be a focus of the City and its partners. Expansion is currently planned for existing uses in the former "terraces" properties east of Broadway.
6. Admiral Wilson Boulevard offers access, visibility, and site availability for new development. Between the planned office development from Campbell's and available commercial land to the north of the Boulevard, there are strong opportunities for private development in this area. Assistance may be needed for improving connectivity between potential sites

A Map of the Economic Development Districts is included as **Appendix F** in the Grantee Unique Appendices.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Over the past 5 years, six major development projects were funded by the New Jersey Economic Development Authority for tax credits worth a total of \$614 million, leading to the creation, retention or relocation of approximately 2,000 jobs in the City of Camden.

Grow NJ and NJ Economic and Redevelopment and Growth Grant Program (ERG) presence in Camden have been significant. Between 2013 and 2017, \$1.6 billion in Grow NJ awards have been given to businesses that are likely to relocate to will make at least \$1.3 billion in capital investments in Camden. In addition, these companies have created an economic environment that has provided new non-EOA businesses intrinsic certainty to open or expand their operations in Camden. made Growth Grant Awards to companies wanting to advance developments in Camden amounted to approximately \$80 million. To date, at least \$100 million capital investments associated with these projects are advancing. Companies are doing more than investing their capital in Camden. Corporate and institutional social responsibility has become more evident and quantifiable in Camden.

Subaru of America received \$117.8 million in tax credits to build a new headquarters and training center in Camden, Cooper Health received \$39.9 million to consolidate its back-office operations, with the retention of some 350 jobs

The Philadelphia 76ers, the professional basketball team moved its team headquarters and practice facility from Philadelphia, just across the Delaware River, to a new 120,000-square-foot building in Camden, bringing 250 jobs to the city. The move qualified the N.B.A. franchise for \$82 million in tax credits, payable over 10 years, under New Jersey's Economic Opportunity Act of 2013.

Cooper, Camden County College, and the Rowan University/Rutgers–Camden Board of Governors call Camden home.

A Hilton Garden Inn hotel is being built in the city, the first hotel the city has seen in several decades.

Holtec International, a maker of parts for nuclear power plants, received \$260 million in tax credits to build a 600,000 square-foot plant in Camden's port area, with the addition of around 400 jobs. Total Holtec investment in Camden exceeded \$320 million.

Economic Development projects that have been approved and are scheduled to be completed within the next 5 years include

Over \$1 billion in capital has been invested in the "Eds and Meds" sector, with an additional \$175 million planned. The "Eds & Meds" corridor employs almost 40% of the Camden workforce. Some of the most well-recognized institutions such as Rutgers University, Rowan University, Cooper University Health Care, Camden Coalition of Health Care Providers, Cooper Medical School at Rowan University, Virtua Health System, Coriell Institute for Medical Research, MD Anderson Cancer Center at

American Water Co. have committed to raise private funds for a workforce initiative called *Camden Works*, which was formed in the fall of 2019 to provide residents career opportunities in Camden companies, appropriate soft skills training, and wrap-around social services. *Camden Works* is overseen by the New Jersey NAACP, Latin American Economic Development Association, Cooper's Ferry Partnership, Center for Family Services, Camden County Workforce Development Board, and Hopeworks.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to 2013-2017 ACS, 37.1% of people 25 years and over had a high school diploma or equivalency and 6% had a bachelor's degree or higher. Approximately, 31.8% were dropouts; they were not enrolled in school and had not graduated from high school. This corresponds with the Occupation by Sector table showing that the Service and the Sales

& Office sectors has the highest number of people. The Management, business, science and art occupation sector usually requires an education of a bachelor's degree or higher to hold these positions. The Sales and office occupations may or may not require an education beyond high school diploma or equivalency. The lowest proportion of positions are in the Natural resources, construction and maintenance occupation at 7% of the civilian employed population 16 years old and over.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

In addition to sponsoring the Summer Youth Employment Program, the Camden County Workforce Investment Board (CCWIB) has established as a new program for businesses. This program is called HIRE ONE. The focus of this initiative is to help businesses connect with an often-untapped resource in Camden County, including veterans, individuals with disabilities or someone previously incarcerated who is qualified and ready to work.

Camden County College (CCC) partners with EducationToGo (Ed2Go), a leading provider of online training, to provide an array of courses in numerous areas such as allied health, computers, business, paralegal and personal enrichment. All you need to get started is a computer with internet access, an e-mail address and a web browser. All instruction takes place on your computer at home or at work during the hours you choose. All online courses are six weeks, and students are granted to lessons through their online instruction each week. Each lesson is accompanied by an interactive discussion area. Quizzes and tests are part of the course to enable you to assess your understanding.

Across New Jersey, Advanced Manufacturing employers face the challenge of finding qualified candidates with the necessary skills required for employment in this industry. Employers also have concerns about replacing retiring workers. It was determined by CCC, along with the other New Jersey community colleges and the New Jersey Community College Consortium for Workforce and Economic Development that they could assist the 17,000 Advanced Manufacturing employers address this workforce development initiative if mobile learning labs were available to deliver training programs throughout the state.

CCC accomplished this initiative with funding from the United States Department of Labor (USDOL) Trade Adjustment Assistance Community College and Career Training (TAACCCT) Grant award. CCC utilized the funding to equip two (2) 48' X 8' trailers as mobile learning labs. These mobile learning labs will help employers by expanding the employment pool of qualified workers and provide career pathways such as: machinists, combination machine operators, set up operators, machine operators and tenders, and mechanical drafters.

Camden County One-Stop Center: The Camden County One-Stop System is comprised of a group of nine (9) partners who together coordinate and provide workforce development services throughout the County. Residents and employers alike will see the One-Stop Career Center as the place to seek solutions for their workforce and employment needs.

Medical Assistant Certificate Training: The Certificate Training in Medical Assistantships is a partnership between HopeWorks, the Joint Board, and One-Stop. The program trains Camden residents to be Certified Medical Assistants (CMA).

Holtec Training and Employment Program: Holtec has collaborated with One-Stop and the Camden County College to connect Camden residents with professional welding training to meet employment needs at Holtec. To date, 15 Camden residents have completed the program and are now receiving additional on-the-job training in their new roles as manufacturing support assistants at Holtec

In Demand: The In Demand workforce development program was implemented at the end of 2017 by the Center for Family Services, Cooper Hospital System's nonprofit community partner. The training program provides life skills focused on job readiness and is tailored to specific trades and training identified by Camden City employers as priorities. The program is specifically designed to work with both participants and potential employers to develop the required skills for long-term success in the workforce.

Subaru University: Subaru of America has launched Subaru University, through its inaugural partnership with Respond Inc. Subaru University is partnership program designed to combine the resources and talents of Subaru of America, its 600+ retailers nationwide, and select Secondary and Post-Secondary schools accredited by NATEF/AYES. It is intended to provide knowledge of Subaru vehicles and the company's systems, to prepare students for possible employment opportunities with the company.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The most recent Comprehensive Economic Development Strategy (CEDS) prepared for the City of Camden was in October of 2012. The consolidation of responsibility for all City administered housing and development activities within the Camden Redevelopment Agency (CRA) was undertaken in part to make the City more efficient in mobilizing available resources to support land assembly, affordable housing development financing, relocation services and replacement housing development activities. Concurrently, the CRA is responsible for the coordination of activities funded through grants received by the City, including those activities funded by CDBG dollars.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Camden Percent of Households with Severe Cost Burden map shows the distribution of low-income households (household income under 50% of Area Median Income) with a severe housing cost burden (paying more than 50% of household income for housing costs). For the purposes of this question, we are defining concentration as an area where more than 30% of the population is low-income households with a severe housing cost burden.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City of Camden's population is "majority minority." According to the most recent ACS data, 42.38% of Camden's population is Black or African American and 50.5% is Hispanic or Latino. Approximately, 21.9% is White. The attached maps show the distribution of the City's "minority" population. For the purposes of this question, we are defining "concentration" as an area where more than 75% of the populations are non-white or Hispanic. With regard to low-income, we consider an area where more than 40% of the population has incomes below the poverty line to be areas with a concentration of low-income persons. The attached City of Camden Poverty Rate shows the distribution of persons living in poverty

What are the characteristics of the market in these areas/neighborhoods?

These census tracts typically have a lack of shopping opportunities, depressed housing values, a larger percentage of rental housing, housing needing rehabilitation, few job opportunities and households with lower incomes.

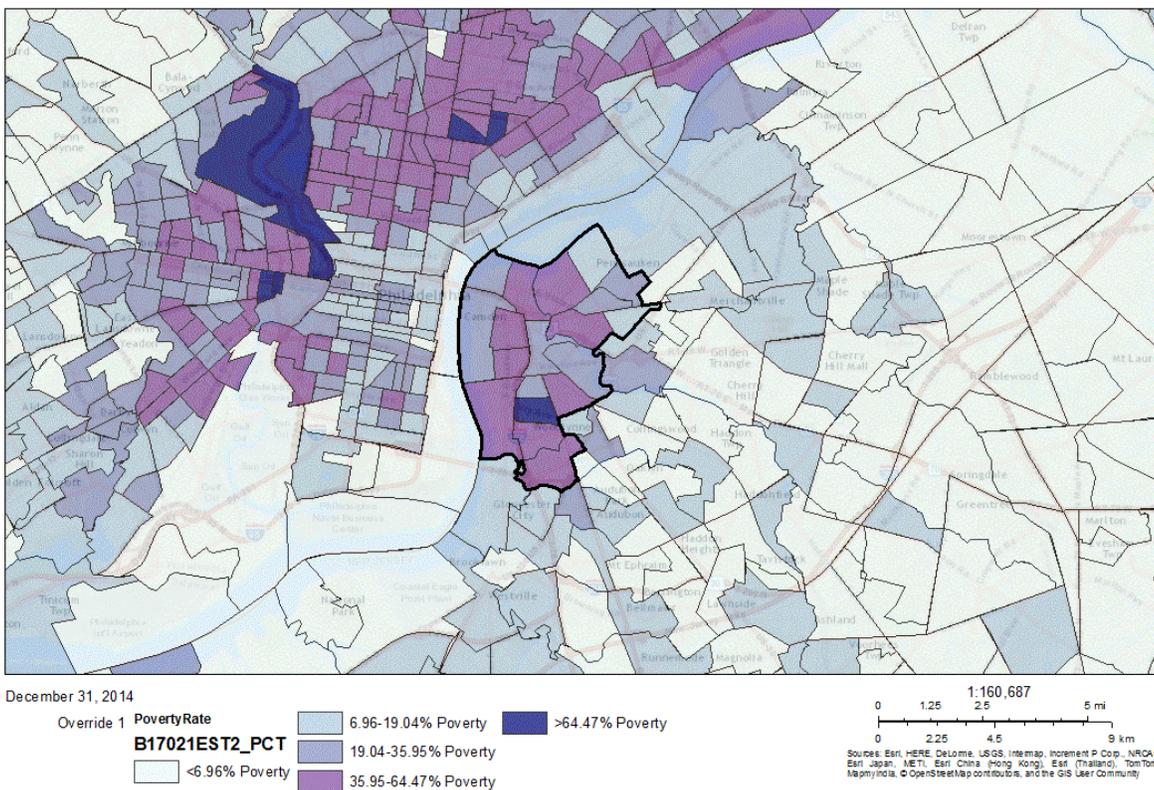
Are there any community assets in these areas/neighborhoods?

Camden’s geographic location is one of its greatest assets. Its proximity to two (2) waterways—the Delaware and Cooper Rivers—and to Philadelphia contributed to the rise of industry in the early nineteenth century. The City is reviving many of its historic transit networks to reconnect Camden to economic opportunity and to direct business back to the city. Over the past decade, over \$2 billion was invested in Downtown infrastructure improvement projects, including comprehensive streetscape improvements and a light rail line connecting Camden and Trenton.

Are there other strategic opportunities in any of these areas?

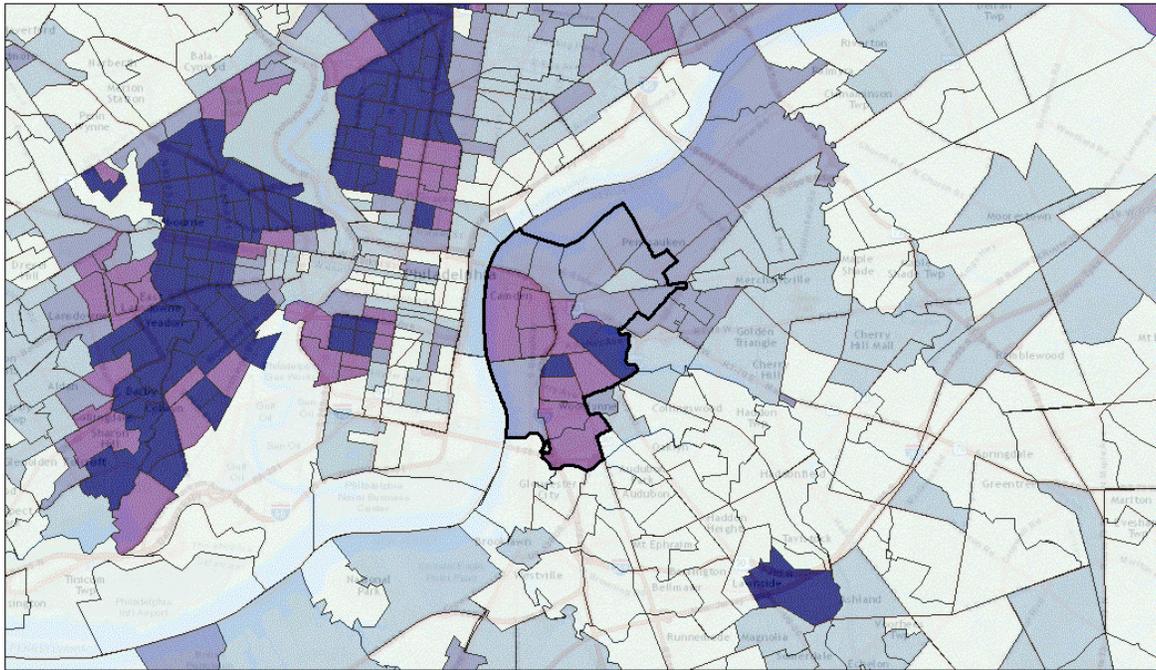
The 2014 Annual Report, Rediscover Camden, completed by Coopers Ferry Partnership provides a full outline of the strategic opportunities in the various neighborhoods in the City. The Report outlines the opportunities in Public Transit, Educations, Medical Facilities, and Neighborhood Housing.

City of Camden Poverty Rate - Consolidated Plan and Continuum of Care Planning Tool

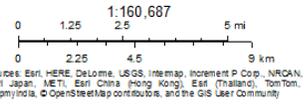


City of Camden Poverty Rate - Consolidated Plan and Continuum of Care Planning Tool

CPD Maps - Black or African American - Consolidated Plan and Continuum of Care Planning Tool



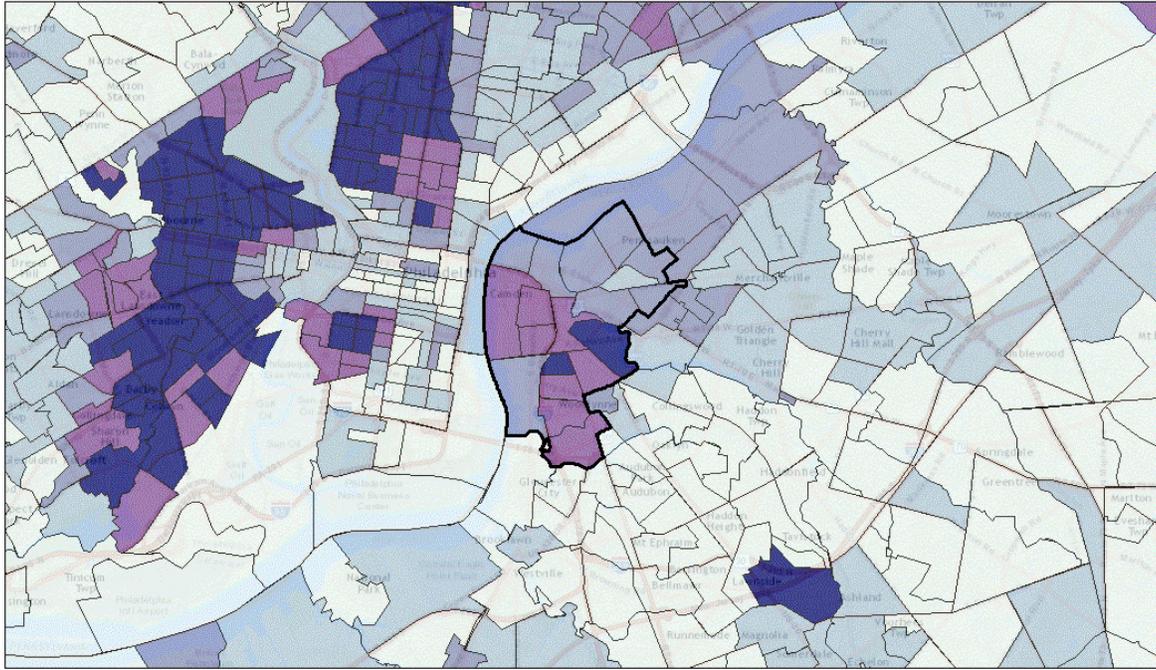
January 22, 2015



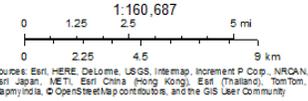
CPD Maps - Severe Cost Burden - Consolidated Plan and Continuum of Care Planning Tool

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CPD Maps - Black or African American - Consolidated Plan and Continuum of Care Planning Tool



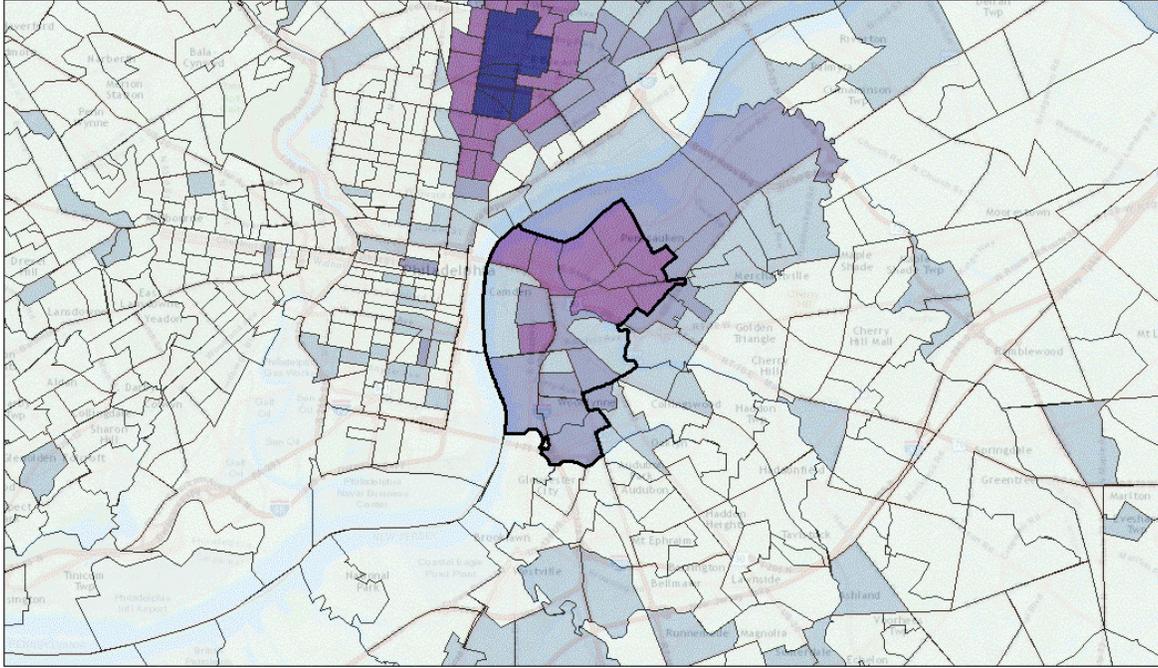
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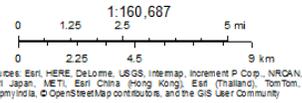
CPD Maps - Black or African American - Consolidated Plan and Continuum of Care Planning Tool

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CPD Maps - Persons of Hispanic Origin - Consolidated Plan and Continuum of Care Planning Tool



January 22, 2015



CPD Maps - Persons of Hispanic Origin - Consolidated Plan and Continuum of Care Planning Tool

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan for Housing and Community Development that will guide the City of Camden's allocation of Community Development Block Grant, HOME, ESG and HOPWA Program funding during the 2020-2024 planning period.

The City of Camden's goals for the 2020-2024 program years focus on a number of identified priority needs and targeted available resources toward several specific goals that are designed to address those needs. These needs include housing assistance for low income persons, the elderly, homeless and special needs persons, public improvements and facilities for low- and moderate-income persons and households.

These goals primarily focus on helping residents maintain and improve their quality of life in the City. To this end, Camden will continue to build on successful projects and programs that meet the needs of low- and moderate-income residents. Projects selected for funding in the 5-year period will be managed as efficiently as possible in order to address a wide range of issues that exist in the City.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 49 - Geographic Priority Areas

1	Area Name:	City-Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	2	Area Name:
Area Type:		Local Target area- Mt. Ephraim Neighborhood
Other Target Area Description:		Cramer Hill Neighborhood

HUD Approval Date:	
% of Low/ Mod:	
Revitalization Type:	Comprehensive
Other Revitalization Description:	

DRAFT

<p>Identify the neighborhood boundaries for this target area.</p>	<p>▲ An important project to the City in 2020-2024 involves the CHOICE Neighborhoods. In 2012, the US Department of Housing and Urban Development awarded the Housing Authority of the City of Camden (HACC) a \$300,000 Choice Neighborhoods Planning Grant to revitalize public housing in three Camden neighborhoods: Whitman Park, Liberty Park, and Centerville. As one of 17 successful recipients of the grant, the HACC and its team, including residents and other partners, will craft a comprehensive, community-based, measurable Transformation Plan that addresses economic redevelopment, energy- and cost-efficient housing, transportation, employment, education, and healthy living. The City of Camden and HACC worked with local stakeholders, including Cooper’s Ferry Partnership (CFP), to complete the Transformation Plan. The plan will build on key institutional presence and strategic growth opportunities and use the revitalization of housing and mixed-use development as a catalyst for neighborhood revitalization.</p> <p>The plan served as the basis for a \$30 million Choice Implementation Grant application that was funded at \$13.3 million. The City and HAC decided to focus its efforts to revitalize the Brach Village, a 1940s-era public housing complex housing authority complex in the southern section of the Mt. Ephraim Neighborhood, with mixed-income town houses and apartments, developments that would transform the neighborhood. The award will allow the City to build 176 new town houses and 50 apartments for seniors in a city-street grid with small parks, a senior building and new family housing. The project would replace existing units with 307 mixed- income rental units and 11 owner-occupied units.</p> <p>In addition, the plan suggests redeveloping the surrounding area to infill with other new housing and open space, rehabilitating the 60-unit Nimmo Court development, and building a "transit-oriented" housing development near the Ferry Avenue PATCO station</p> <p>In 2019, the City applied for \$35 million Choice Grant for the Cramer Hill section of the City. The application was unsuccessful, but the HACC will reapply at the next HUD funding round opportunity in 2020. That application will propose to reduce the density of that complex by adding mix-income units on the edge of the site with a mix of 156 replacements and rehabbed units, 75 off-site low-rise units, a 65-senior low rise community and 25 home ownership units, 30 replacement units and 20 Low Income Tax Credit units- totaling 371 units for the entire project.</p> <p>map of the area is included in the Grantee Unique Appendices</p>
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<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Although residents of this neighborhood face many challenges, the Mt. Ephraim Choice Neighborhood Transformation Plan aims to build on successful efforts and opportunities provided by local institutional anchors, leverage recent investments, and enhance access to opportunities for current and future residents. New partnerships with Virtua and Our Lady of Lourdes Medical Center, new investments in the Haddon Avenue Corridor, the inherent value of the historic commercial corridor along Mt. Ephraim Avenue, planned Transit Oriented Development at the Ferry Avenue PATCO Station, and the millions of dollars that the Housing Authority and the City have made in housing development within the neighborhood in recent years highlight the activity and momentum occurring in the Mt. Ephraim Choice Neighborhood.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Working with project partners, the City developed a detailed public engagement strategy that identified specific tools for community engagement based on neighborhood demographics and stakeholder needs. These tools included interviews, public meetings, focus groups, and Task Force Working Groups. Disseminating information to residents of the Mt. Ephraim Corridor was a key component of the engagement plan. Residents remained informed throughout the planning process through a project website developed by HACC, newsletters, and capacity building training sessions led by the Enterprise Community Development Corporation. The planning Team organized five Task Force working groups to ensure broad participation and to guarantee that the plan tapped into the expertise found in the existing organizations, institutions and residents.</p>
<p>Identify the needs in this target area.</p>	<p>The Neighborhood Plan incorporates redevelopment, rehabilitation, and infill housing strategies as the basis for overall neighborhood transformation with a focus on creating new connections along key corridors that link residential areas with schools, open space, transit, and retail amenities. The Neighborhood Plan utilizes the LEED for Neighborhood Development (LEED ND) rating system to determine ways for future development to achieve high levels of environmental, economic, and social sustainability. LEED, or Leadership in Energy & Environmental Design, is a green building certification program that recognizes best practices in sustainable development. An initial LEED ND assessment was made possible through a Technical Assistance grant provided by Global Green USA with the US Green Building Council to the City of Camden through funding from the US EPA. The City's efforts as part of the Camden SMART (Stormwater Management and Resource Training) initiative has focused on utilizing green infrastructure to not only respond to stormwater management issues, but also to develop a comprehensive open space framework with environmental, social, and economic benefits.</p>

<p>What are the opportunities for improvement in this target area?</p>	<p>Within the neighborhood there are two major healthcare institutions that have a vested interest in the neighborhood’s future – Virtua and Lourdes Health System. Centrally located, Virtua has created an urban campus that includes eldercare, clinical services and satellite emergency care. Lourdes anchors the eastern corridor of Haddon Avenue and in addition to providing healthcare services, focuses on education with a nursing school and the Brimm Medical Arts High School. These quality anchor institutions are supplemented by businesses along Haddon and Mt. Ephraim Avenues and a number of faith-based community organizations. The Mt. Ephraim Avenue Corridor is not only the main street of the neighborhood, but also the figurative seam of opportunities for comprehensive neighborhood revitalization. The Mt. Ephraim Choice Neighborhood builds on opportunities provided by neighborhood institutional anchors, Virtua and Lourdes Health System, new investment in the Haddon Avenue Corridor, planned Transit Oriented Development at the Ferry Avenue PATCO Station, new infrastructure with the planned Glassboro-Camden Line, and the millions of dollars that the Housing Authority and the City have made in housing development within the neighborhood in recent years.</p>
<p>Are there barriers to improvement in this target area?</p>	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City Council reviews and evaluates each project individually and determines the effect it will have on the city, the specific neighborhood and the residents that will be impacted. Each neighborhood has a Redevelopment Plan or is in the process of having a Redevelopment Plan prepared. These Plans are guidance to the City in its evaluations.

Unless otherwise specified, all of Camden's HUD-funded housing and community development programs are generally available to eligible low and moderate-income persons citywide. Certain programs have funding restrictions associated with a particular funding source that impose geographic restrictions. Also, CDBG-funded projects or programs such as Grassroots that rely on the Low-Mod Area (LMA) National Objective must be located within a primarily residential area in which more than 51% of residents have incomes below 80% of the metropolitan area median income.

An important project to the City in 2020-2024 involves the CHOICE Neighborhoods. In 2012, the US Department of Housing and Urban Development awarded the Housing Authority of the City of Camden (HACC) a \$300,000 Choice Neighborhoods Planning Grant to revitalize public housing in three Camden neighborhoods: Whitman Park, Liberty Park, and Centerville. As one of 17 successful recipients of the grant, the HACC and its team, including residents and other partners, will craft a comprehensive, community-based, measurable Transformation Plan that addresses economic redevelopment, energy- and cost-efficient housing, transportation, employment, education, and healthy living. The City of Camden and HACC worked with local stakeholders, including Cooper’s Ferry Partnership (CFP), to complete the Transformation Plan. The plan will build on key institutional presence and strategic growth opportunities and use the revitalization of housing and mixed-use development as a catalyst for neighborhood revitalization.

The plan served as the basis for a \$30 million Choice Implementation Grant application that was funded at \$13.3 million. The City and HAC decided to focus its efforts to revitalize the Brach Village, a 1940s-era public housing complex housing authority complex in the southern section of the Mt. Ephraim Neighborhood, with mixed-income town houses and apartments, developments that would transform the neighborhood. The award will allow the City to build 176 new town houses and 50 apartments for seniors in a city-street grid with small parks, a senior building and new family housing. The project would replace existing units with 307 mixed-income rental units and 11 owner-occupied units.

In addition, the plan suggests redeveloping the surrounding area to infill with other new housing and open space, rehabilitating the 60-unit Nimmo Court development, and building a "transit-oriented" housing development near the Ferry Avenue PATCO station

In 2019, the City applied for \$35 million Choice Grant for the Cramer Hill section of the City. The application was unsuccessful, but the HACC will reapply at the next HUD funding round opportunity in 2020. That application will propose to reduce the density of that complex by adding mix-income units on the edge of the site with a mix of 156 replacements and rehabbed units, 75 off-site low-rise units, a 65-senior low rise community and 25 home ownership units, 30 replacement units and 20 Low Income Tax Credit units- totaling 371 units for the entire project. The system for establishing the priority for the selection of these projects in Camden is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME Programs
- Meeting the needs of low- and moderate-income residents
- Focusing on low- and moderate-income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

The City has established that CDBG funds will be used to address the needs on a city-wide basis with the beneficiary being an individual of low-to moderate income (limited-clientele benefit). However, activities that provide a benefit on an area basis do so in areas that are determined to have a low-to moderate income population of at least 51%.

While funding is always a significant obstacle to meeting underserved needs in the City, often more significant are the difficulties in assembling land for development, site remediation issues, coordination of agencies with the City Departments and the merging of multiple funding sources with different interests and administrative, reporting and access to funds requirements. Each of the agencies and programs outlined in this narrative must not only coordinate with the City but with their many local partners and State and Federal funding sources.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table – Priority Needs Summary

1	Priority Need Name	Affordable Housing: Rental and Homeownership
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	City-Wide
	Associated Goals	Rental Affordable Housing Owner Occupied Affordable Housing Tenant Based Rental Assistance Planning and Administration
	Description	Provide a realistic opportunity for the: - The development of affordable for sale and rental housing through construction of new and/or converted housing units (High priority). - The provision of Temporary Rental Assistance - Rehabilitation of Existing Units - Provision of Assistance to First Time Homebuyers
	Basis for Relative Priority	<p>Priorities were established from citizen input and a variety of consultations and meetings. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.</p> <p>The priorities were established using the following definitions:</p> <ul style="list-style-type: none"> • High priorities are those activities that WILL be funded with CDBG funds • Medium priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded. • Low priorities are those activities that will NOT be funded with CDBG funds by the city; however, the city will consider providing certifications of consistency and supporting applications submitted for non-city funds by other entities. <p>Medium and low priority activities are still important and are not meant to be understood as unnecessary in the city. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five-year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priorities needs to ensure that funds can be spent in a timely manner.</p>
2	Priority Need Name	Homelessness
	Priority Level	High

Population	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	City-Wide
Associated Goals	Homeless Prevention & Support Activities Tenant Based Rental Assistance
Description	Homelessness (High priority) - Outreach - Emergency/Transitional Housing - Rapid Re-housing - Prevention - Assist homeowner-occupants in financing home repair and improvement projects
Basis for Relative Priority	<p>Priorities were established from citizen input and a variety of consultations and meetings. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.</p> <p>The priorities were established using the following definitions:</p> <ul style="list-style-type: none"> • High priorities are those activities that WILL be funded with CDBG funds • Medium priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded. • Low priorities are those activities that will NOT be funded with CDBG funds by the city; however, the city will consider providing certifications of consistency and supporting applications submitted for non-city funds by other entities. <p>Medium and low priority activities are still important and are not meant to be understood as unnecessary in the city. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five-year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priorities needs to ensure that funds can be spent in a timely manner.</p>
3	Priority Need Name
	Non-Housing Community Development
	Priority Level
	High

	Population	Low Moderate Middle Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	City-Wide
	Associated Goals	Clearance and Demolition (Code Enforcement. & Demo) Public Facility Improvements Infrastructure Improvements Public Services Economic Development Lead Based Paint Abatement & Energy Efficiency
	Description	- Public Safety - Public Facility - Public Improvements and Infrastructure
	Basis for Relative Priority	<p>Priorities were established from citizen input and a variety of consultations and meetings. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.</p> <p>The priorities were established using the following definitions:</p> <ul style="list-style-type: none"> • High priorities are those activities that WILL be funded with CDBG funds • Medium priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded. • Low priorities are those activities that will NOT be funded with CDBG funds by the city; however, the city will consider providing certifications of consistency and supporting applications submitted for non-city funds by other entities. <p>Medium and low priority activities are still important and are not meant to be understood as unnecessary in the city. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priorities needs to ensure that funds can be spent in a timely manner.</p>
4	Priority Need Name	Public Services (Non - Homeless Special Needs)
	Priority Level	High

	Population	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-Wide
	Associated Goals	Public Services
	Description	Assistance to: Elderly (defined as 62 and older); Frail elderly (elderly person who requires assistance with 3+ activities of daily living - mental, physical, and/or developmental disabilities); Persons with alcohol or another drug addiction; Persons with HIV/AIDS and their families; and Victims of domestic violence, dating violence, sexual assault, and stalking.
	Basis for Relative Priority	<p>Priorities were established from citizen input and a variety of consultations and meetings. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.</p> <p>The priorities were established using the following definitions:</p> <ul style="list-style-type: none"> • High priorities are those activities that WILL be funded with CDBG funds • Medium priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded. • Low priorities are those activities that will NOT be funded with CDBG funds by the city; however, the city will consider providing certifications of consistency and supporting applications submitted for non-city funds by other entities. <p>Medium and low priority activities are still important and are not meant to be understood as unnecessary in the city. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priorities needs to ensure that funds can be spent in a timely manner.</p>
5	Priority Need Name	Public Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	City-Wide
	Associated Goals	Rental Affordable Housing
	Description	<p>Assistance to Public Housing Residents</p> <p>An important project to the City in 2015-2019 involves the CHOICE Neighborhoods. In 2012, the US Department of Housing and Urban Development awarded the Housing Authority of the City of Camden (HA CC) a \$300,000 Choice Neighborhoods Planning Grant to revitalize public housing in three Camden neighborhoods: Whitman Park, Liberty Park, and Centerville. As one of 17 successful recipients of the grant, the HA CC and its team, including residents and other partners, will craft a comprehensive, community based, measurable Transformation Plan that addresses economic redevelopment, energy- and cost-efficient housing, transportation, employment, education, and healthy living.</p> <p>The City of Camden and HA worked with local stakeholders, including CFP, to complete the Transformation Plan. The plan will build on key institutional presence and strategic growth opportunities and use the revitalization of housing and mixed-use development as a catalyst for neighborhood revitalization. The plan will also serve as the basis for a \$30 million Choice Implementation Grant application that HA CC plans to submit in 2015.</p>
	Basis for Relative Priority	<p>Priorities were established from citizen input and a variety of consultations and meetings. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.</p> <p>The priorities were established using the following definitions:</p> <ul style="list-style-type: none"> • High priorities are those activities that WILL be funded with CDBG funds • Medium priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded. • Low priorities are those activities that will NOT be funded with CDBG funds by the city; however, the city will consider providing certifications of consistency and supporting applications submitted for non-city funds by other entities. <p>Medium and low priority activities are still important and are not meant to be understood as unnecessary in the city. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner.</p>
6	Priority Need Name	Economic Development Opportunities
	Priority Level	High
	Population	Low Moderate Other
	Geographic Areas Affected	City-Wide
	Associated Goals	Economic Development

Description	<p>To enable existing for-profit businesses, and family owned small businesses or start-up businesses to implement business ventures that will create jobs, revitalize communities, increase the tax base of the City and enhance the overall quality of life for all City residents.</p> <p>Job Creation Job Training Commercial Revitalization</p>
Basis for Relative Priority	<p>Priorities were established from citizen input and a variety of consultations and meetings. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.</p> <p>The priorities were established using the following definitions:</p> <ul style="list-style-type: none"> • High priorities are those activities that WILL be funded with CDBG funds • Medium priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded. • Low priorities are those activities that will NOT be funded with CDBG funds by the city; however, the city will consider providing certifications of consistency and supporting applications submitted for non-city funds by other entities. <p>Medium and low priority activities are still important and are not meant to be understood as unnecessary in the city. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner.</p>

Narrative (Optional)

Five-Year Plan Objectives and Priority Levels based on Identified Needs

The Consolidated Plan documents housing and community development priorities to be used as a guide to achieve a series of objectives over a 5-year period from Program Year 2020 to Program Year 2024. Each Need and Objective is addressed by one or more 5-year measures based on an analysis of the Needs identified by the CPAP, City Administration and other consulted parties.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Camden Housing Authority owns and operates nearly 1,617 units of public housing at eleven (11) sites and dwelling units and administers Section 8 Housing Choice Vouchers throughout the City. As a result, the CDBG and HOME funds are utilized for projects to improve nonpublic housing units, public facility and public infrastructure projects. No CDBG/HOME funds are used for TBRA projects. HOPWA funds are utilized for TBRA.
TBRA for Non-Homeless Special Needs	The Camden Housing Authority owns and operates nearly 1,617 units of public housing at eleven (11) sites and dwelling units and administers Section 8 Housing Choice Vouchers (HCVs) throughout the City. As a result, the CDBG and HOME funds are utilized for projects to improve non-public housing units, public facility and public infrastructure projects. No CDBG or HOME funds are used for TBRA projects.
New Unit Production	Market factors influencing development of new housing units, and particularly affordable housing units include cost of land; cost of infrastructure improvements required for development of land; development impact fees; construction requirements; and general economic conditions, including income and employment levels and market interest rates. HOME funds can be used to assist in the development of new affordable housing, targeting different levels of income, up to 80% AMI, and various locations city-wide. The City has partnered with CHDOs and local non-profit agencies to construct and/or rehabilitate affordable housing units with HOME CHDO and CDBG funds.
Rehabilitation	<p>Market factors influencing the rehabilitation of housing include age of housing stock; general economic conditions, including income and employment levels as factors which affect whether homeowners repair their homes or not; positive rate of return; presence of lead-based paint, and market interest rates. CDBG and HOME funds can be used to assist. The City's Housing Assistance Program provides financing to enable homeowner-occupants to complete home repairs and lead paint abatement, as needed, to comply with City code standards. Financing (up to \$25,000.00) is made available in the form of a deferred loan requiring the recording of a mortgage lien against the property. The program requires completion of repairs needed in order to achieve completion with city codes.</p> <p>The City's Emergency Repair Program provides grants up to \$4,000.00 to support the cost of addressing roofing, plumbing, electrical, heating, sewer and structural repair emergencies in owner-occupied homes. Priority is given to senior citizens, applicants who never received prior assistance and emergencies posing an imminent hazard (i.e. - broken sewer line, collapsing roof, inoperable heating system).</p>
Acquisition, including preservation	Market conditions influencing acquisition, including preservation are: age of structure, cost of land, cost of infrastructure improvements required for development of land and positive rate of return.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Camden expects to receive CDBG, HOME Investment Partnership, ESG and HOPWA funds, available from HUD, during the 5-year period of the 2020-2024 Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,538,702	42,000	0	300,702	10,154,808	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	834,900	0	0	834,900	3,339,600	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,105,706	0	0	1,105,706	4,422,824	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	209,702	0	0	209,702	838,808	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal CDBG and HOME funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The City will partner with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development.

The City proposes to use HOME funds in 2020 to assist the successful nonprofit organization with construction or rehabilitation of owner-occupied single-family homes. The HOME investment includes the anticipated matching funds from (Developer Equity) and other funds.

The Emergency Solutions Grant (ESG) will be matched in excess of the required 100%, by the following sources:

- The City of Camden’s Department of Human Services - Bureau of Senior and Emergency Services plans to RFP homeless and homeless prevention services. These services include the implementation of programs outlined under the city’s ESG homeless and homeless prevention activities. At this time, the City has not obligated funds, however will provide a 100% match using provider salaries and at a 100% match minimum from the funds awarded through RFP to ESG subrecipients. Matching resources in excess of the 100% requirement match projected to include cash contributions expended for allowable costs, and non-cash contributions including, but not limited to, the value of any real property, equipment, goods, or services, provided that the costs are allowable costs paid by the grant or program income during the contract period and program costs consistent with ESG program standard established by HUD.

- The City of Camden intends move to those not permanently housed with location and stabilization assistance for the homeless population in the City of Camden.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable

Discussion

Not applicable

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Camden	Government	Homelessness Non-homeless special needs Ownership Planning public facilities public services	Jurisdiction
Camden Redevelopment Agency (CRA)	Redevelopment authority	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities	Jurisdiction
Cooper's Ferry Partnership (CFP)	Non-profit organizations	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities	Jurisdiction
Housing Authority of the City of Camden (HACC)	PHA	Public Housing	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional structure through which the Consolidated Plan is implemented is through a structure created by the City of Camden, which is the Lead agency, HOME and ESG Participating Jurisdiction, and entitlement city. The City's strengths are that it has a history of coordinating within the various City government agencies and local non-profit agencies in the implementation of HUD and non-HUD funded programs and services. The Bureau of Grants Management is responsible for managing all HUD funds received by the City.

The HACC is responsible for managing publicly owned affordable rental units and HUD Section 8 funds.

The Continuum of Care (CoC) System, a consortium of nearly all the homeless shelter providers and local government housing assistance agencies in the community, meets on a monthly basis to coordinate services for people who are low-income and may also be experiencing homelessness. It is a well-developed system that works to efficiently provide services and address gaps in the service delivery system. These meetings have allowed network members and other community agencies to coordinate planning efforts, address problems, cooperate in the delivery of services, collaborate on funding opportunities, and develop a service delivery system for the homeless population which incorporates the entire continuum of care components in most of the community's homeless programs. The Consortium's greatest need is increased capacity in housing services, particularly permanent housing, and temporary rental assistance.

Who manages HOPWA?

The City also coordinates with their local health department and the Camden County Health Department which provides lead-based paint testing, education and abatement services for owner and renter-occupied units in the City.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted Homeless	to	Targeted to People with HIV
Homelessness Prevention Services				
Counseling/Advocacy	X	X		X
Legal Assistance	X			
Mortgage Assistance	X			
Rental Assistance	X			
Utilities Assistance	X			
Street Outreach Services				
Law Enforcement	X			

Street Outreach Services			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Camden plans to employ the resources of the CDBG program, the HOME Investment Partnership program, Homeless Prevention and Rapid Re-housing Program (HPRP), Homeless Network Planning Committee (HNPC), the Camden County Workforce Investment Board (WIB), CEAS Committee, Camden County Board of Social Services and a number of not-for-profit service providers to achieve the City’s goals.

The City will follow the lead of other entities and agencies in the implementation of the Discharge Coordination Policy as outlined in the Camden City and Camden County Continuum of Care (CoC) Plan to the extent possible in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness.

The Camden City and Camden County CoC ten-year plan has made significant progress in ending chronic homelessness. The CoC has 200 permanent housing beds targeted to be developed for the chronically homeless.

The long-term strategies to maintain the CoC’s performance continues to exceed the national average and will be the focus to ensure that all residents have access to the appropriate supportive services to assure that individuals are successful in their transition to permanent housing. Supportive services will include but are not limited to: job training and coaching, financial literacy, life skills and eviction prevention.

As documented in the last *Ending Have Beginnings* report, a 10-Year plan to end homelessness in Camden County, the following goals have been established:

1. Preventing homelessness by providing a financial safety net to protect those who have housing but are in danger of losing it as well as ensuring that government institutions do not discharge people into homelessness;
2. Moving people who are homeless into safe, affordable permanent housing as quickly as possible; and
3. Building a system that is more responsive to the needs of the homeless or those at risk of homelessness by working with other groups to promote affordable housing; adequate wages; adequate work supports (such as child care and transportation); better case management and treatment options for the mentally ill, developmentally disabled and substance abusers; and improved access to necessary government and private services.

This strategy has been implemented by the City of Camden, HNPC and various not-for profit entities supporting the homeless population.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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

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

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

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The strategy for overcoming gaps in the institutional structure and service delivery system can be prioritized as follows:

- **Preventive Services:** Legal counseling, rental assistance, utility assistance, mental health counseling, food pantry services, life skills guidance.
- **Substance Abuse Rehabilitation:** Inpatient and outpatient detoxification resources, long-term behavior modification, doctors willing to provide services for HMO and Medicaid negotiated fees.

- **Immediate Shelter:** Housing for those on emergency assistance, longer timeframe for receiving assistance.
- **Case Management:** Funding for long-term case management, life and basic skills, job training, money management, transportation, childcare.
- **Resource and Referral Services:** Staffed, emergency information system needed countywide to coordinate services by all agencies, directory of service providers and services.

DRAFT

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Affordable Housing	2020	2024	Affordable Housing	City-Wide Choice Program Neighborhood	Affordable Housing: Rental and Homeownership Public Housing		Rental units constructed: 50 Household Housing Unit
2	Owner Occupied Affordable Housing	2020	2024	Affordable Housing	City-Wide	Affordable Housing: Rental and Homeownership	CDBG: \$150,000 HOME: \$340,982	Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 500 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted
3	Clearance and Demolition (Code Enf. & Demo)	2020	2024	Non-Housing Community Development	City-Wide Choice Program Neighborhood	Non-Housing Community Development	0	Buildings Demolished: 100 Buildings
4	Homeless Prevention & Support Activities	2020	2024	Homeless	City-Wide	Homelessness	ESG: \$209,702	Homelessness Prevention: 500 Persons Assisted
5	Public Facility Improvements	2020	2024	Non-Housing Community Development	City-Wide Choice Program Neighborhood	Non-Housing Community Development	CDBG: \$1,453,461	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
6	Infrastructure Improvements	2020	2024	Non-Housing Community Development	City-Wide	Non-Housing Community Development		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Non-Housing Community Development Public Services (Non - Homeless Special Needs)	CDBG: \$366,500	Public service activities other than Low/Moderate Income Housing Benefit: 5600 Persons Assisted
8	Economic Development	2020	2024	Non-Housing Community Development	City-Wide	Non-Housing Community Development Economic Development Opportunities		Businesses assisted: 50 Businesses Assisted
9	Lead Based Paint Abatement & Energy Efficiency	2020	2024	Lead Based Paint Abatement & Energy Efficiency	City-Wide	Non-Housing Community Development	HOME CHODO	Homeowner Housing Rehabilitated: 60 Household Housing Unit
10	Tenant Based Rental Assistance	2020	2024	Affordable Housing Homeless	City-Wide	Affordable Housing: Rental and Homeownership Homelessness	HOPWA: \$1,072,534 .82 CDBG: \$61,000	Tenant-based rental assistance / Rapid Rehousing: 90 Households Assisted
11	Planning and Administration	2020	2024	Planning and Administration	City-Wide	Affordable Housing: Rental and Homeownership	CDBG: \$507,740 HOPWA: \$70,652 HOME: \$70,092 ESG: \$14,860	CDBG – 20% HOME – 10% ESG – 7% HOPWA – 3%

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Affordable Housing
	Goal Description	<p>Goal #1: Provide a realistic opportunity for the development of affordable rental housing through construction of new and/or converted housing units (High Priority).</p> <ul style="list-style-type: none"> • Renovation of formerly vacant public housing units (HACC) • Production of 1,290 New Housing Authority Units through the CHOICE Program (CRA & HACC) • Production of 50 New Rental Units through City of Camden HOME funds
2	Goal Name	Owner Occupied Affordable Housing
	Goal Description	<p>Goal #1: Assist homeowner-occupants with the completion of emergency repairs (High Priority).</p> <ul style="list-style-type: none"> • Through the City’s Emergency Repair Program – 50 homes (CDBG) <p>Goal #2: Assist homeowner-occupants in financing home repair and improvement projects (High Priority).</p> <ul style="list-style-type: none"> • Through the City’s Housing Assistance Program and Stabilization Program – 250 homes (HOME) • Through the City’s Residential Paint Program – 200 homes (CDBG) <p>Goal #3: Provide a realistic opportunity for the development of a limited number of affordable and market rate owner-occupied housing units through zoning, development incentives, and/or financial assistance to support the construction and sale of affordable housing (High Priority).</p> <ul style="list-style-type: none"> • Homebuyer financing for homes purchases by public housing residents (HACC)- 10 units • Production of Units for Homeowners through CHDO/HOME and/or CDBG Funding - 10 units • Production of Units for Homeowners through the City Neighborhood Stabilization Program • Production of Units for Homeowners through Habitat for Humanity • Production of Balanced Housing/Homeowner Units (CRA) • Production of Units for Homeowners through Coopers Ferry • Production of Units for Homeowners through the CRA/Parkside Business and Community Partnership <p>Goal #4: Provide financing assistance to first-time homebuyers (High Priority).</p> <ul style="list-style-type: none"> • Through City Division of Housing Services, provide First Time Homebuyer Grants to 100 low and moderate- income households (HOME).
3	Goal Name	Clearance and Demolition (Code Enforcement & Demolition)
	Goal Description	<p>Goal #1: Provide an active and aggressive code enforcement property management program to maintain the city’s vacant and abandoned properties (High Priority).</p> <ul style="list-style-type: none"> • In partnership with state agencies, conduct systematic vacant property board-up, demolition of dangerous buildings, and maintenance of vacant lots (CRA) • Demolition of vacant properties in Census Tracts 6016, 6015, 6017 to be funded by CDBG and CHOICE (500 total units - approximately 100 funded through CDBG)

4	Goal Name	Homeless Prevention & Support Activities
	Goal Description	<p>Goal #1: Homeless Prevention/Rapid Re-Housing Relocation & Stabilization Services - Provide outreach assessment services to homeless individuals and families, Relocation and Stabilization Services provide homeless persons living on the streets, or in an emergency shelter with case management, security and utility deposits. (High Priority).</p> <p>Goal #2: Homeless Prevention/Rapid Re-Housing Rental Assistance - Provides homeless living on the streets, or in an emergency shelter w/rental assistance; Provide assistance to emergency shelters for homeless individuals and families (High Priority).</p> <p>Goal#3: Develop and/or maintain transitional housing for formerly homeless individuals and families (High Priority).</p> <p>Goal #4: Maintain permanent supportive housing and permanent housing for formerly homeless individuals and families (High Priority).</p>
5	Goal Name	Public Facility Improvements
	Goal Description	<p>Goal#1: Support the development and operation of youth centers, child care centers, and health facilities (High Priority).</p> <ul style="list-style-type: none"> Continued CDBG funding of neighborhood-based public facilities development and improvement by nonprofit and public agencies <p>Goal #2: Support the development and operation of senior centers, neighborhood facilities, parks and/or recreation facilities, and, fire departments and parking facilities (High Priority).</p> <ul style="list-style-type: none"> Continued CDBG funding of neighborhood-based public facilities development and improvement by nonprofit and public agencies <p>Goal #3: Support the development and operation of Fire Stations and Equipment (????? Priority).</p> <ul style="list-style-type: none"> Continued CDBG funding of Fire Stations and equipment
6	Goal Name	Infrastructure Improvements
	Goal Description	<p>Goal #1: Complete and maintain flood drain, water, street, and sewer improvements (High Priority).</p> <ul style="list-style-type: none"> Activities to be provided by Division of Capital Improvements <p>Goal #2: Complete and maintain solid waste disposal improvements, sidewalk improvements, and asbestos removal activities (Medium Priority).</p> <ul style="list-style-type: none"> Activities to be provided by Division of Capital Improvements
7	Goal Name	Public Services
	Goal Description	<p>Goal #1: Deliver handicapped services, youth services, substance abuse services, employment training, crime awareness, and health services (High Priority).</p> <ul style="list-style-type: none"> Continued CDBG funding of neighborhood-based and citywide programs and services by Department of Health and Human Services and sub recipient organizations <p>Goal #2: Deliver senior services, transportation services, fair housing counseling, tenant/landlord counseling, and child care services (Medium Priority).</p> <ul style="list-style-type: none"> Continued CDBG funding of neighborhood-based and citywide programs and services by Department of Health and Human Services and sub recipient organizations
8	Goal Name	Economic Development
	Goal Description	<p>Goal #1: Rehabilitate commercial and industrial facilities and infrastructure, and complete other improvements to commercial and industrial properties (High Priority).</p> <ul style="list-style-type: none"> In partnership with state agencies, use designated ERB funding to support these activities (CRA) <p>Goal #2: Provide technical assistance to business owners and operators (Medium Priority).</p> <ul style="list-style-type: none"> Maintain technical assistance support through Urban Enterprise Zone (CRA)

9	Goal Name	Lead Based Paint Abatement & Energy Efficiency
	Goal Description	<p>Goal #1: Continue projects to prevent lead-based paint hazards (High Priority).</p> <ul style="list-style-type: none"> Provide funding for the removal/abatement of lead-based paint in residential housing (CDBG) <p>Goal #2: Complete energy efficiency improvements (Medium Priority).</p> <ul style="list-style-type: none"> Provide development financing for homeowner and rental ventures that incorporate energy efficiency improvements (CRA)
10	Goal Name	Tenant Based Rental Assistance (TBRA)
	Goal Description	<p>Goal#1: Provide tenant-based rental assistance through HOPWA Housing Choice Vouchers and to currently qualified and contracted Section 8 Housing Assistance Program households, and expand the number of available certificates and vouchers (High Priority).</p> <ul style="list-style-type: none"> Maintenance of 90 HOPWA Housing Choice Vouchers (HCVs) (Camden City Division of Housing Services - Rapid Rehousing)
11	Goal Name	Planning and Administration
	Goal Description	Planning and Administration

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Activities in both the HOME and CDBG program will provide extremely low-income, low-income, and moderate-income families affordable housing as defined by HOME 91.315(b)(2), paying no more than 30 percent of their income on housing. The following is an estimate of the number of affordable units and/or households that will be provided and served by CDBG, HOME, ESG and HOPWA program funding:

CDBG:

- **Housing Rehabilitation Program:** Provides housing grants for rehabilitation of both owner-occupied and renter-occupied units (1,450 households).
- **Energy Efficiency Improvements:** (50 households).

HOME:

- **HOME Rental Development:** Includes the acquisition of existing rental units and the construction of new rental units (100 households).
- **First Time homebuyer Program:** provides down payment assistance and reduced first mortgage loans (150 households).
- **HOME CHDO Affordable Housing Development:** (10 units).

ESG:

- **Homelessness Prevention / Tenant-based Rental Assistance / Rapid Rehousing: 90 Households Assisted**

HOPWA:

- **Tenant Based Rental Assistance (TBRA):** Rental assistance provided to low-income and special needs populations (90 households through HOPWA).

DRAFT

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not Applicable

The Housing Authority of the City of Camden always maintains the required Section 504 units both in our existing developments and all newly constructed developments.

Activities to Increase Resident Involvements

A Resident Association exists at each site and Housing Authority staff meets regularly with the residents. In addition, the Associations and HACC work together to bring programs to the sites and provide after-school and summer programs for the youth.

HACC Goals and Objectives

The above activities are consistent with the following goals and objectives published in the Housing Authority's Annual Plan:

- Homeownership
 1. Work with families seeking to participate in the Housing Choice Voucher Homeownership Program
 2. Continue to apply for additional Section 8 vouchers as a means of meeting the demand of the homeownership program
 3. Continue to implement the LIPH Homeownership Program and Section 8 Homeownership Program for use at Roosevelt Manor
- Quality of Life
 1. Continue to improve the quality of life by enforcing all laws equally
 2. Create a non-profit foundation that includes scholarships for HOPE VI residents wishing to further their education.
 3. Continue the Assisted Living Program so that the elderly can age in place
 4. Expand services to high-risk youth through the expansion of the Youth Build Program
 5. Expand Community Services at Baldwin's Run
 6. Continue monthly resident meetings and encourage use of the HACC website as a means of identifying customer service feedback
 7. Continue the process of de-concentrating properties by bringing higher income public housing households into lower income development through the use of homeownership programs

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The following statements are a response to the City's review of its public policies that affect the cost of housing or the incentives to develop, maintain or improve affordable housing:

- Affordable housing production and preservation are key elements of the redevelopment plans that are completed.
- The annual Request for Proposals (RFPs) issued by the Bureau of Grants Management (BGM) provides HUD funding to nonprofit producers of affordable housing and providers of housing services every year.
- In RFP documentation made available to nonprofit housing producers, HUD regulations 24 CFR 91 and 92 are described and prospective sub-recipients are provided with detailed information about long-term affordability requirements associated with housing development ventures supported with HUD funding.
- The consolidation of responsibility for all City administered housing and development activities within the CRA was undertaken in part to make the City more efficient in mobilizing available resources to support land assembly, affordable housing development financing, relocation services, and replacement housing development activities.
- The establishment of a stronger working relationship between the City and the HACC was made a priority in part because of the need for collaboration to make fullest use of affordable housing funding, service support, and administrative resources.
- Homeownership is inaccessible to many Camden residents who may need assistance in obtaining credit or who may not have sufficient funds to pay for down payment and closing costs. The City has supported housing counseling services and financing support to help address these barriers.

Through the establishment of CRA's central role and the staffing of CRA with experienced housing and community development professionals, the City has been doing more to assist affordable housing producers by completing financing proposal review in a timely manner and coordinating relationships with other City agencies.

The time-consuming process for City acquisition and disposition of real estate and processing of applications for funding is being addressed as follows:

- Centralization of responsibility for real estate acquisition/disposition and development financing at CRA;
- Assignment of NJHMFA staff to assist the City in property acquisition, relocation and site assemblage activities; and
- Assignment of CRA Housing Director to evaluate feasibility and financial packaging of projects and recommend Economic Recovery Board (ERB) funding.

Barriers outside the Public Policy Arena

Redlining appears to continue, if not with respect to neighborhoods, at a minimum with race and ethnicity. Affordable homeowners insurance is also an issue when it comes to barriers.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

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

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Camden's strategy for implementing its homelessness program is to provide multiple activities that address the problem of homelessness; focusing on the prevention of homelessness, the medical and substance abuse treatment and counseling of homeless persons, and the provision of emergency services for homeless persons and families.

The strategy for eliminating chronic homelessness means providing ongoing services that provide more than a roof; addressing homelessness means providing the support necessary to make the transition to permanent housing for those individuals who have not had stable housing for more than two (2) years.

HUD's 2019 Continuum of Care Homeless Assistance Programs Housing Inventory Count Chart is included as **Appendix G** in the Grantee Unique Appendices.

Addressing the emergency and transitional housing needs of homeless persons

The Camden City and Camden County CoC ten-year plan (*Ending Have Beginnings*) has made significant progress in ending chronic homelessness. The CoC has 200 permanent housing beds targeted to be developed for the chronically homeless.

The long-term strategies to maintain the CoC's performance continues to exceed the national average and will be the focus to ensure that all residents have access to the appropriate supportive services to assure that individuals are successful in their transition to permanent housing. Supportive services will include but are not limited to: job training and coaching, financial literacy, life skills and eviction prevention.

As documented in the *Ending Have Beginnings* report, a 10-year plan to end homelessness in Camden County, the following goals have been established. This strategy has been implemented by the City of Camden, HNPC and various not-for-profit entities supporting the homeless population. This strategy will be updated and implemented through 2014.

1. Preventing homelessness by providing a financial safety net to protect those who have housing but are in danger of losing it as well as ensuring that government institutions do not discharge people into homelessness;
2. Moving people who are homeless into safe, affordable permanent housing as quickly as possible; and

3. Building a system that is more responsive to the needs of the homeless or those at risk of homelessness by working with other groups to promote affordable housing; adequate wages; adequate work supports (such as child care and transportation); better case management and treatment options for the mentally ill, developmentally disabled and substance abusers; and improved access to necessary government and private services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In the course of examining this issue several root causes of homelessness have been identified. Financial instability is the most common cause of homelessness which indicates that the solution to the problem is not simply providing more shelter, but also increasing the opportunity for lower-income families and individuals to gain and maintain adequate employment. Financial instability is also due to many individuals lacking basic money management skills to save for permanent housing.

Another factor causing homelessness is family dysfunction. Social service providers have identified the increasing trend of dysfunctional families in the homeless population. Single women with children are the largest segment of the homeless population, signaling that the cycle of poverty and greatest needs are prevalent among non-traditional families. Additionally, domestic violence, which also creates dysfunctional families, causes homelessness for the victims, most of whom are women and children. Substance abuse and mental illness also often cause family dysfunction and financial instability, which can have a direct adverse effect on family members' educational and employment opportunities. Counseling and comprehensive rehabilitation services for these problems should be expanded not only to prevent household instability, but also to prevent the homelessness that may result.

The best possible approach to homelessness is one that treats the root causes of the problem, including employment, transportation, special physical and mental health needs, and affordable housing. Programs and assistance must be provided that prevents homelessness from occurring. Assistance must result in new employment opportunities and the acquisition of basic life skills and the elimination or reduction of health problems. Of primary importance is the preservation and availability of affordable, safe shelter for individuals and families.

As identified in the CoC application, Camden County along with HNPC plans to address homelessness through a continuum approach that reduces an individuals' dependence on services through continued care. The HNPC has always had a concerted effort to identify and engage persons that routinely sleep on the streets or places not meant for human habitation.

Two (2) new initiatives that resulted from the CoC process are a new coordinated street outreach effort and the addition of the HNPC Tent Task Force. With the street outreach effort, the Homeless Outreach Team (HOT), which includes shelter providers and non-traditional sources such as public safety personnel to understand the importance of diverting homeless households from the streets to either temporary or permanent shelter. The outreach operates on an assertive community treatment team model.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Creating an independent living standard for a homeless individual is all part of the efforts and programs in place in the City and the County. The institutions and structure to properly address this issue are in place and are described in the homeless inventory section of the Plan. Camden City is a community that is well supported by the non-profit and faith-based community. Thus, homeless planning and services for the homeless population are a priority for many social agencies as well as the various institutional communities established to address homeless needs and services.

The City of Camden plans to employ the resources of the CDBG program, HOME program, Homeless Prevention and Rapid Re-housing (HPRP) Program, HNPC, Workforce Investment Board, CEAS Committee, Camden County Board of Social Services, and a number of not-for-profit service providers to achieve the City's goals.

The City will follow the lead of other entities and agencies in the implementation of the Discharge Coordination Policy as outlined in the Camden City & Camden County Continuum of Care (CoC) Plan to the extent possible in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness.

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SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City Department of Code Enforcement works cooperatively with the Southern Regional Childhood Lead Poisoning Prevention Coalition. The SRCLPP Coalition's activities are coordinated by the Southern New Jersey Perinatal Cooperative which is funded by the NJ Department of Community Affairs and the NJ Department of Health and Senior Services. The Coalition membership includes health institutions, human service providers, churches, affordable housing developers, and community action groups to strengthen the city's lead poisoning response and prevention efforts. The primary objectives of the Coalition's Action Plan are to increase the number of agencies that participate in the Coalition and to assist members to conduct lead poisoning prevention activities in their communities. These events are held throughout the year to disseminate public education materials outlining dangers of lead poisoning, to test for lead poisoning, and to inform the community and landlords on lead safe building maintenance practices and available lead removal funding from the state.

The SRCLPP Coalitions secondary objectives include:

- Educate and train pediatric providers to screen young children for lead poisoning
- Identify and distribute information on non-paint sources of lead
- Educate and train municipal prosecutors and judges about executing abatement orders against property owners
- Educate families and children about lead poisoning at home
- Provide information and training opportunities to property owners

How are the actions listed above related to the extent of lead poisoning and hazards?

The Housing Bureau completes property maintenance inspections and the Building Bureau completes inspections for uniformed construction and fire code compliances cases in existing structures as well as various development projects underway or planned. When a multi-family dwelling is found to have lead paint hazards, all residents in that development will be notified. The Department also will increase oversight of final clearance inspections and suspend or revoke the licenses of negligent abating companies and clearance inspectors.

How are the actions listed above integrated into housing policies and procedures?

The City's Lead-Based Hazard reduction strategy involves the administration of the Lead Intervention for Children at Risk Program (LICAR). Under an agreement between the City of Camden and the Camden County Department of Health and Human Services (DHHS), the Department of Development and Planning's Division of Housing Services administers the LICAR Program, which supports the abatement or reduction of lead-based paint hazards in low-income housing.

Through this agreement, the City provides administrative and program delivery staff responsible for marketing the LICAR program; conducting application intake, review, and approval; completing environmental reviews; completing housing inspections and preparing work write-ups and cost estimates for lead hazard control work; preparing contractor bid packages and supervising advertisement for bids and selection of contractors; managing temporary resident relocation while lead hazard control work is being completed; and monitoring work in progress through to completion. The City maintains a list of Lead Safe Contractors for lead remediation activities. The list also contains one contractor that is certified to conduct lead-based paint abatement. Lead Safe Work Practice Certification classes are periodically offered at no cost to home improvement contractors by the Camden County Office of Community Development.

Through the City's Department of Health, the Director of Nursing is responsible for addressing resident concerns about lead exposure. Families are referred to their family doctor, CamCare or the Well Baby Clinic in Bellmawr.

The City is aware of the effort at the state level to re-adopt N.J.A.C. 8:51, Childhood Lead Poisoning, with amendments, new rules and repeals. These regulations establish the regulatory framework to fulfill the NJ Department of Health and Senior Services' obligation to protect children from adverse health effects due to exposure to lead hazards in their homes and in the environment. A public hearing on the proposal was conducted by DHHS. Upon final passage of this proposal the DHHS will incorporate the amended and new rules into its Lead hazard control procedures.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2013-2017 5-Year ACS, 37.4% of residents within Camden City live in poverty. Forty-eight percent (48%) of related children under 18 were below the poverty level, compared with 28.7% of people 65 years old and over. Comparably, thirty-five percent (35%) of all families and 46% of families with a female household and no husband present had incomes below the poverty level.

The City of Camden's anti-poverty strategy focuses on comprehensive case management, affordable and decent housing, and employment training and opportunities for this most vulnerable population. The HNPC and CPAC are the two (2) main networks of homeless and human services providers addressing the needs of this population in the Camden City, as well as with the County CoC. The main workforce development agencies assisting our extremely low-income residents are:

- The Camden County Workforce Investment Board (WIB);
- The Camden County One Stop Resource Center; and
- The HACC.

The agencies that concentrate on business development are:

- CRA (alone or in conjunction with);
- DRPA; and
- Camden UEZ.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

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

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

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

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

Camden Urban Enterprise Zone Program: The Camden UEZ Program offers businesses incentives to create jobs, remain in the City, expand or move to Camden. These incentives include:

- Sales tax exemptions for business owners
- Reduced sales tax for customers
- Tax credit for hiring local residents
- Energy and utility incentives
- Business retention and relocation grants
- Business improvement grants

The City's Camden UEZ was re-instated by the State in 2018 has 208 active business members with 4,425 full time and 483 part time jobs. The UEZ's Project Summary report identifies approved/open projects and pending projects which will be completed over the next five years. There are no UEZ programs from pre-2007 that remain open. The aforementioned programs remain open and are identified along with the year approved.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Performance monitoring is an important component of the long-term success of the Consolidated Plan. The City, through the Department of Development and Planning, has developed standards and procedures for ensuring that the recipients of CDBG and HOME Investment Partnership Program funds carry out activities that meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

The Department of Development and Planning oversees the City's housing and community development programs and will be responsible for all performance measurement activities. The Department has incorporated HUD's new Performance Measurement standards and methods into the process of awarding funds, allocating resources to programs and agencies, and obtaining progress and completion reports from those programs and agencies. The monitoring requirements and procedures under this Consolidated Plan will continue to build upon existing monitoring systems used by the City which have proven to be effective.

The Department is responsible for overseeing the implementation of public improvement and facilities projects in low- and moderate-income areas of the City. The Department, through the Division of Housing Services, is also implementing a housing rehabilitation program for houses owned by low- and moderate-income persons.

The Department's standards and procedures for monitoring are designed to ensure that:

1. Objectives of the Housing and Community Development Act, the National Affordable Housing Act and American Recovery and Reinvestment Act of 2009 are met;
2. Program activities are progressing in compliance with the specifications and schedule for each program; and
3. Recipients are in compliance with other applicable laws, implementing regulations, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.

For the housing rehabilitation assistance program, the Department will require conformance with:

- Section 504 Handicapped Accessibility
- Section 106 Historic Preservation
- Housing Quality Standards
- Lead-Based Paint regulations
- Displacement / Relocation regulations

The Bureau of Grants Management (BGM), under the City's Department of Finance, is responsible for monitoring all sub-recipients and sub-grantees utilizing HUD entitlement funding. BGM staff monitors all sub-grantees at least bi-annually or more frequently if they are a new grantee or BGM had concerns and finding in prior monitoring. Sub-grantees are also responsible for providing the City with a timely annual report which is used by the City in preparing its CAPER (Consolidated Annual Performance and Evaluation Report) to HUD. This report is also used to evaluate the City and the sub-grantees' capacity and effectiveness in carrying out HUD- funded programs during the subsequent funding cycles. Additionally, the City's HUD, CDBG and HOME Programs are annually included in the City of Camden's Annual Financial Audit.

There are monitoring responsibilities that go beyond the time of completion of various activities. For Community Development, public facilities and housing projects, site visits, where applicable, will be conducted at least every other year to assure benefit to low-income residents.

All sub-recipients must identify the personnel being charged to the project, keep accurate records and filing systems to document program benefits and compliance, maintain an appropriate financial management system, submit to an audit, and submit a final report as a closeout procedure.

Expected Resources

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

Introduction

The City of Camden expects to receive CDBG, HOME Investment Partnership, ESG and HOPWA funds during 2020-2024 5-Year Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,538,702	0	0	2,538,702	10,154,808	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	834,900	0	0	834,900	3,339,600	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.

Consolidated Plan

CAMDEN

142

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,105,706	0	0	1,105,706	4,422,824	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	209,702	0	0	209,702	838,808	Amount for remainder of Con Plan is estimated as 4 times the Year 1 allocation amount.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal CDBG and HOME funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The City will partner with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development.

The City proposes to use HOME funds in 2020 to assist the successful nonprofit organization with construction or rehabilitation of owner-occupied single-family homes. The HOME investment includes the anticipated matching funds from (Developer Equity) and other funds.

The Emergency Solutions Grant (ESG) will be matched in excess of the required 100%, by the following sources:

- The City of Camden’s Department of Human Services - Bureau of Senior and Emergency Services plans to RFP homeless and homeless prevention services. These services include the implementation of programs outlined under the city’s ESG homeless and homeless prevention activities. At this time, the City has not obligated funds, however, will provide a 100% match using provider salaries and at a 100% match minimum from the funds awarded through RFP to ESG subrecipients. Matching resources in excess of the 100% requirement match projected to include cash contributions expended for allowable costs, and non-cash contributions including, but not limited to, the value of any real property, equipment, goods, or services, provided that the costs are allowable costs paid by the grant or program income during the contract period and program costs consistent with ESG program standard established by HUD.
- The City of Camden intends move to those not permanently housed with location and stabilization assistance for the homeless population in the City of Camden.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable

Discussion

Not applicable

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Owner Occupied Affordable Housing	2015	2019	Affordable Housing	City-Wide	Affordable Housing: Rental and Homeownership	HOME: \$570,000	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
4	Homeless Prevention & Support Activities	2015	2019	Homeless	City-Wide	Homelessness	ESG: \$196,702 HOPWA: \$15,000	Homelessness Prevention: 90 Persons Assisted
5	Public Facility Improvements	2015	2019	Non-Housing Community Development	City-Wide	Non Housing Community Development	CDBG: \$1,453,461	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
7	Public Services	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Non Housing Community Development	CDBG: \$366,500	Public service activities other than Low/Moderate Income Housing Benefit: 1379 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Lead Based Paint Abatement & Energy Efficiency	2015	2019	Lead Based Paint Abatement & Energy Efficiency	City-Wide	Affordable Housing: Rental and Homeownership	CDBG: \$150,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
11	Tenant Based Rental Assistance	2015	2019	Affordable Housing Homeless	City-Wide	Homelessness	HOPWA: \$1,072,534 CDBG: \$61,000 HOME: \$181,410 ESG: \$13,000	Tenant-based rental assistance / Rapid Rehousing: 90 Households Assisted
12	Planning and Administration	2015	2019	Planning and Administration	City-Wide	Affordable Housing: Rental and Homeownership	CDBG: \$507,740 HOPWA: \$33,171 HOME: \$83,490	Other: 1 Other

Goal Descriptions

2	Goal Name	Owner Occupied Affordable Housing
	Goal Description	<p><u>Goal #2:</u> Assist homeowner-occupants in financing home repair and improvement projects (High priority).</p> <ul style="list-style-type: none"> Through the City's Housing Assistance Program – 75 homes (CDBG) <p><u>Goal #3:</u> Provide a realistic opportunity for the development of a limited number of affordable and market rate owner-occupied housing units through zoning, development incentives, and/or financial assistance to support the construction and sale of affordable housing (High priority).</p> <p>Homebuyer financing for homes purchases by public housing residents (HACC)</p> <ul style="list-style-type: none"> Production of Units for Homeowners through CHDO/HOME and/or CDBG Funding - 10 unit <p><u>Goal #4:</u> Provide financing assistance to first-time homebuyers (High priority).</p> <ul style="list-style-type: none"> Through City Division of Housing Services, provide First-Time Homebuyer Grants to 20 low and moderate- income households (HOME).

4	Goal Name	Homeless Prevention & Support Activities
	Goal Description	<p><u>Goal #1:</u> Homeless Prevention/Rapid Re-Housing Relocation & Stabilization Services - Provide outreach assessment services to homeless individuals and families, Relocation and Stabilization Services provide homeless persons living on the streets, or in an emergency shelter with case management, security and utility deposits. (High priority) - 35 Households</p> <p><u>Goal #2:</u> Homeless Prevention/Rapid Re-Housing Rental Assistance - Provides homeless living on the streets, or in an emergency shelter w/rental assistance; Provide assistance to emergency shelters for homeless individuals and families (High Priority) - 55 households</p>
5	Goal Name	Public Facility Improvements
	Goal Description	<p><u>Goal #2:</u> Support the development and operation of senior centers, neighborhood facilities, parks and/or recreation facilities, fire departments, and parking facilities (High Priority)</p> <p>Continued CDBG funding of neighborhood-based public facilities development and improvement by nonprofit and public agencies</p> <p><u>2020 Projects:</u></p> <p>Camden County Historical Society Museum: \$150,000 - to reconstruct the Camden County Museum in order to create a new regional heritage tourism attraction as well as a handicapped accessible lift. (Citywide Benefit)</p> <p>Jersey Joe Walcott Park: \$200,000- to provide upgrades for public facilities located in Jersey Joe Walcott park</p> <p>Liney Ditch Park: \$300,000- to establish the Liney Ditch Park located at 4th & Jasper Streets which will include baseball field and playground improvements.</p> <p>Elijah Perry Park: \$200,000- to renovate and make necessary upgrades to Elijah Perry Park</p> <p>Fire Department – 1115 Kaighn Avenue Fire House: \$603,431 - to rehabilitate the Fire Station located at 1115 Kaighn Avenue</p>
7	Goal Name	Public Services
	Goal Description	<p><u>Goal #1:</u> Deliver handicapped services, youth services, substance abuse services, employment training, crime awareness, and health services (High priority).</p> <ul style="list-style-type: none"> Continued CDBG funding of neighborhood-based and citywide programs and services by Department of Health and Human Services and sub recipient organizations <p><u>Goal #2:</u> Deliver senior services, transportation services, fair housing counseling, tenant/landlord counseling, and child care services (Medium Priority)</p> <ul style="list-style-type: none"> Continued CDBG funding of neighborhood-based and citywide programs and services by Department of Health and Human Services and sub recipient organizations

10	Goal Name	Lead Based Paint Abatement & Energy Efficiency
	Goal Description	<p><u>Goal #2:</u> Complete energy efficiency improvements (Medium priority).</p> <ul style="list-style-type: none"> • Provide development financing for homeowner and rental ventures that incorporate energy efficiency improvements (CRA) <p>2020 Project: Affordable Housing - CHOICE: \$300,000 - Provide at a minimum of 20 properties to complete assessment and install energy efficient improvements under the City's Power Program at \$10,000 per property</p>
11	Goal Name	Tenant Based Rental Assistance
	Goal Description	<p><u>Goal#1:</u> Provide tenant-based rental assistance to currently qualified and contracted Section 8 Housing Assistance Program and expand the number of available certificates and vouchers (High Priority).</p> <ul style="list-style-type: none"> • Maintenance of 90 HOPWA Housing Choice vouchers by the Division of Housing Services
12	Goal Name	Planning and Administration
	Goal Description	Planning and Administration

Projects

AP-35 Projects – 91.220(d)

Introduction

Camden City provides CDBG funds to support activities throughout the City and its neighborhoods For 2020 (Program Year 1), the site-specific activities, public service activities, HOME, ESG and HOPWA activities are identified below.

#	Project Name
1	Administration- CDBG, HOME, HOPWA
2	DHS - Summer Youth Employment
3	DHS - Summer Swim & Pool
4	DHS - Senior Bowling Program
5	DHS - Senior Billiards Club
6	DHS - Older Americans Month
7	DHS - Senior Wellness
8	DHS - Senior Citizen Field Trips
9	DHS - Senior Health Workshops
10	DHS - Senior Book & Recipe Club
11	DHS - Senior Leisure Activities
12	DHS - Senior Arts & Craft Program
13	DHS – Energy Assistance Program
14	TBRA Financial Counseling/Credit Repair
15	TBRA Rental Assistance
16	Camden Historical Society
17	DPW -Elijah Perry Park
18	DPW- Joe Walcott Park
19	DPW- Liney Ditch Park
20	Kaighn Avenue Firehouse Rehab
21	Housing Serv. Dept. (PIP) Property Improvement. Res. Paint Prog.
22	St. Joseph’s Carpenters Society-HOME CHDO
23	Camden Lutheran Housing Corp. HOME CHDO
24	First Time Homebuyer's Program/NHS Housing Counseling
25	DHS - Rapid Re-Housing Relocation & Stabilization Services
26	DHS - Rapid Re-Housing Rental Assistance
27	DHS - Homeless Prevention Housing Rental Assistance
28	DHS - Homeless Prevention Housing Relocation & Stabilization
29	DHS -HMIS Homeless Management Information System
30	Camden MSA Housing Voucher Program- HOPWA
31	Supportive Housing Services- HOPWA

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

- Demand for funding that greatly exceeds the available financial resources;
- High cost and limited availability of land for development that drives up the cost of all housing;
- Cost for lead-based paint treatment increasing the total cost of rehabilitation per unit and decreasing the number of housing units that are rehabilitated on an annual basis;
- Low-income homebuyers have difficulty saving for down payments and closing costs, in combination with rental obligations and other economic factors;
- Many homes affordable to low-income households require minor to major repairs to make them habitable. The repairs generally need to be funded at the time of purchase adding to the expense of first-time homeownership; and
- Poor or unacceptable credit histories of applicants, poor records of employment among applicants, lack of adequate budget and credit counseling for prospective homebuyers to assist them in maintaining their homeownership status.

AP-38 Project Summary

Project Summary Information

1	Project Name	2020 CDBG/HOME/ESG/HOPWA Administration
	Target Area	City-Wide
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing: Rental and Homeownership Homelessness Non-Housing Community Development Public Services (Non- Homeless Special Needs) Public Housing Economic Development Opportunities
	Funding	CDBG: \$507,740 HOPWA: \$33,171 HOME: \$83,490
	Description	General Administration of the CDBG Programs. (Citations 570.205 [CDBG])
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	General Administration of CDBG programs includes overall program management, c
	Location Description	
	Planned Activities	General Administration of CDBG programs includes overall program management, c
2	Project Name	DHS - Summer Youth Employment
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$155,000
	Description	Provides for a 6-wk. work experience program to 104 youth between ages 14 and 18
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Funding for a 5-wk. work experience program to expose 150 youths to a structured

	Location Description	Robert Burke Johnson Park 8th and Miller Boulevard Camden, NJ
	Planned Activities	Provides for a 6-wk. work experience program to 104 youth between ages 14 and 18
3	Project Name	DHS - Summer Swim & Pool
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$80,000
	Description	Provides swimming lessons, certified lifeguard training & employment, an average of 100 youth between ages 14 and 18 at Miller Blvd. (Liberty Park)
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Provides swimming lessons, certified lifeguard training & employment, an average of 100 youth between ages 14 and 18
	Location Description	6th & Erie (North Camden) or Carl Miller Blvd. (Liberty Park)
	Planned Activities	Provides swimming lessons, certified lifeguard training & employment, an average of 100 youth between ages 14 and 18 at Miller Blvd. (Liberty Park)
4	Project Name	DHS - Senior Bowling Program
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$21,000
	Description	Provides 120 seniors w/16 wk. bowling instruct., structured league play and general instruction
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide 120 seniors with bowling instruction, structured league play and general instruction at an area bowling alley to be determined. The program is available to seniors citywide by the end of the fiscal year.
	Location Description	area bowling alley to be determined
Planned Activities	Provides 120 seniors w/16 wk. bowling instruct., structured league play and general instruction	
5	Project Name	DHS - Senior Billiards Club
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$8,000
	Description	Provides 25 seniors w/16 wk. billiards instruct., structured league play and general instruction
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide 25 seniors with billiard instruction, competitive activity and general instruction at an area billiard parlor to be determined between September and November and is available to seniors citywide.
	Location Description	The program will be held at an area billiard parlor to be determined
Planned Activities	Provides 25 seniors w/16 wk. billiards instruct., structured league play and general instruction	
6	Project Name	DHS - Older American Month Program
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$5,000

	Description	Provides approx. 100 seniors w/entire month of various health awareness/leisure activities
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide 100 seniors with various informational seminars, workshops, and activities throughout the month of May. Notice is provided by registering with the City's Office on Aging and through advertisements.
	Location Description	To be determined
	Planned Activities	Provides approx. 100 seniors w/entire month of various health awareness/leisure activities
7	Project Name	DHS - Senior Wellness
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$20,000
	Description	Provides 100 -200 seniors w/5 16-week programs of reflexology, massage, yoga, fitness, and other health and wellness activities.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Provides 100 -200 seniors w/5 16-week programs of reflexology, massage, yoga, fitness, and other health and wellness activities.
	Location Description	To be determined
	Planned Activities	Provides 100 -200 seniors w/5 16-week programs of reflexology, massage, yoga, fitness, and other health and wellness activities.
8	Project Name	DHS - Senior Citizen Field Trips
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$12,000
	Description	Provides approx. 190 seniors w/ various educational, cultural and social enrichment activities.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide 190 seniors with various educational, cultural and social enrichment activities at various locations and available to seniors citywide. Notice is provided by registering with the City's Office on Aging and through advertisements.
	Location Description	The annual program is held at various locations
	Planned Activities	Provides approx. 190 seniors w/ various educational, cultural and social enrichment activities.
9	Project Name	DHS - Senior Health Workshops
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$10,000
	Description	The program will provide 150 seniors with various health seminars, workshops to include the Health Insurance Seminar, Cancer (signs, symptoms & treatment), Women's Health Seminars, and other health and wellness activities. The program will be held at various locations and is available to seniors citywide through advertisements.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide 150 seniors with various health seminars, workshops to include the Health Insurance Seminar, Cancer (signs, symptoms & treatment), Women's Health Seminars, and other health and wellness activities. The program will be held at various locations and is available to seniors citywide through advertisements.
	Location Description	Malandra Hall New Jersey & Merrimac Roads Camden, NJ

	Planned Activities	Provides approx. 160 seniors w/various health related seminars & workshops.
10	Project Name	DHS - Senior Book & Recipe Club
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$2,500
	Description	Provides 25-30 senior citizens w/monthly books for 10 months per year.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Provides 25-30 senior citizens w/monthly books for 10 months per year.
	Location Description	To be determined
	Planned Activities	Provides 25-30 senior citizens w/monthly books for 10 months per year.
11	Project Name	DHS - Senior Leisure Activities
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non- Homeless Special Needs)
	Funding	CDBG: \$8,000
	Description	Provides 100-150 seniors w/leisure activities such as photography classes, cards, mo
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide 150 seniors with leisure activities such as bingo, dominoes be held from February through June at various locations and available to seniors cit through advertisement.
	Location Description	Various locations to be determined
	Planned Activities	Provides 100-150 seniors w/leisure activities such as photography classes, cards, mo
12	Project Name	DHS - Senior Arts & Craft Program
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$10,000
	Description	Provides approx. 150 seniors w/necessary supplies, instruction and workshops such
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide 150 seniors with various supplies and instruction for mont motor skills of the participants. The program is held at various locations and is availa Office on Aging and through advertising.
	Location Description	Various locations to be determined
	Planned Activities	Provides approx. 150 seniors w/necessary supplies, instruction and workshops such
13	Project Name	DHS Energy Assistance Program
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$10,000
	Description	
	Target Date	06/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide families and individuals with TBRA- Temporary Rental Assistance participant
14	Project Name	TBRA Financial Counseling/Credit Repair
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$10,000
	Description	
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
		Planned Activities
15	Project Name	TBRA – Tenant Based Rental Assistance
	Target Area	City- wide
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$181,410
	Description	
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
		Planned Activities
16	Project Name	Camden County Historical Society
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$150,000
	Description	
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Camden County Museum
		Planned Activities
17	Project Name	Elijah Perry Park
	Target Area	Elijah Perry Park
	Goals Supported	Public Facility Improvements
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$200,000

	Description	Elijah Perry Park is located at 9th & Ferry Ave. Refurbish park and install play lighting
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Elijah Perry Park
	Location Description	Elijah Perry Park
	Planned Activities	Renovations to Elijah Perry Park is located at 9th & Ferry Ave.
18	Project Name	Joe Walcott park
	Target Area	Public Facility Improvements
	Goals Supported	Non-Housing Community Development
	Needs Addressed	CDBG: \$200,000
	Funding	Public Facility Improvements
	Description	Funding to improve Jersey Joe Walcott Park in Centerville section of the city
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Joe Walcott park
	Planned Activities	Funding to improve Jersey Joe Walcott Park in Centerville section of the city
19	Project Name	Liney Ditch Park
	Target Area	Public Facility Improvements
	Goals Supported	Non-Housing Community Development
	Needs Addressed	CDBG: \$300,000
	Funding	Public Facility Improvements
	Description	Funds to reestablish Liney Ditch Park on 4 th and Jasper Streets which will include a n
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds to reestablish Liney Ditch Park on 4 th and Jasper Streets which will include a n
20	Project Name	Kaighn Avenue Firehouse Rehab
	Target Area	Public Facility Improvements
	Goals Supported	Non-Housing Community Development
	Needs Addressed	CDBG: \$603,461
	Funding	Public Facility Improvements
	Description	For firehouse rehab Phase II of Kaighn Avenue restoration project
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	1115 Kaighn Avenue
	Planned Activities	Request for Phase II of the 1115 Kaighn Avenue Fire House Rehab

21	Project Name	Housing Serv. Dept. (PIP) Property Improvement. Res. Paint Prog.
	Target Area	Housing Serv. Dept. (PIP) Property Improvement. Res. Paint Prog.
	Goals Supported	City-Wide
	Needs Addressed	Owner Occupied Affordable Housing
	Funding	Affordable Housing: Rental and Homeownership
	Description	CDBG: \$
	Target Date	Property Improvement Program to serve 75 eligible homeowners with grants to assi
	Estimate the number and type of families that will benefit from the proposed activities	Property Improvement Program to serve 75 eligible homeowners with grants to assi
	Location Description	Citywide
	Planned Activities	The City's Division of Housing Services offers a deferred loan to eligible homeowners. Camden's Home Improvement Program. The Housing Assistance Program Leverages will offer a maximum of \$450 to 200 selected eligible homeowners on a first come-f own and occupy as your primary residence for a minimum of 3 years, 3) occupy hom CCMUA, 5) household income equal to or less than 80% of Area Median.
22	Project Name	St. Joseph's Carpenters Society-HOME CHDO
	Target Area	City-Wide
	Goals Supported	Owner Occupied Affordable Housing
	Needs Addressed	Affordable Housing: Rental and Homeownership
	Funding	HOME: \$300,000
	Description	Funds allocated to a certified CHDO, is a community development organization that single family - 3-bedroom homes for sale to low- and moderate-income families.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 5 household swill benefit
	Location Description	Funds allocated to a certified CHDO, is a community development organization that single family - 3-bedroom homes for sale to low- and- moderate income families.
	Planned Activities	Gap construction funding for the construction of three affordable units for the Carp
23	Project Name	Camden Lutheran Housing Corp. HOME CHDO
	Target Area	City wide
	Goals Supported	
	Needs Addressed	Affordable housing
	Funding	HOME: \$100,000
	Description	Requesting funds to acquire numerous vacant, undersized, city-owned properties. V by income qualified first-time home buyers
	Target Date	06/30/20
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Cooper Waterfront
	Planned Activities	Fully replace the failing 24-year-old roofs within Cooper Waterfront Homes
24	Project Name	First Time Homebuyer's Program/NHS Housing Counseling
	Target Area	City-Wide

	Goals Supported	Owner Occupied Affordable Housing
	Needs Addressed	Affordable Housing: Rental and Homeownership
	Funding	HOME: \$150,000
	Description	Provide a minimum of 20 applicants at \$10,000.00 each to establish permanent resi citywide.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Provide a minimum of 20 applicants at \$10,000.00 each to establish permanent resi citywide.
	Location Description	Citywide
	Planned Activities	The First Time Home Buyers Program is a pre-purchase and post purchase homebuy Services will provide a maximum of \$10,000 direct subsidy for down payment and cl for pre-purchasing counseling prior to settlement.
25	Project Name	DHS - Rapid Re-Housing Relocation & Stabilization Services
	Target Area	City-Wide
	Goals Supported	Homeless Prevention & Support Activities
	Needs Addressed	Homelessness
	Funding	ESG: \$5,000
	Description	The Department of Health & Human Services -Relocation and Stabilization Services p shelter with case management, security and utility deposits.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated 10 households will benefit.
	Location Description	Citywide
	Planned Activities	Relocation and Stabilization Services provide homeless persons living on the streets, deposits.
26	Project Name	DHS - Rapid Re-Housing Rental Assistance
	Target Area	City-Wide
	Goals Supported	Homeless Prevention & Support Activities
	Needs Addressed	Homelessness
	Funding	ESG: \$8,000
	Description	The Department of Health & Human Services - Provides homeless living on the stree
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated 15 households will benefit.
	Location Description	Citywide
	Planned Activities	The Department of Health & Human Services - Provides homeless living on the stree
27	Project Name	DHS - Homeless Prevention Rental Assistance
	Target Area	City-Wide
	Goals Supported	Homeless Prevention & Support Activities
	Needs Addressed	Homelessness
	Funding	ESG: \$90,000
	Description	Provides extremely low-income individuals and families at risk of becoming homeles habitation w/rental assistance. The Department of Health & Human Services will pr becoming homeless. Once determined to be program eligible, the applicant is respo contact the prospective landlord for assurances of compliance with local rent contro

	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated 20 households will benefit.
	Location Description	Citywide
	Planned Activities	The Department of Health & Human Services will provide security deposits and/or fees determined to be program eligible, the applicant is responsible for identifying/selecting for assurances of compliance with local rent control requirements.
28	Project Name	DHS - Homeless Prevention Housing Relocation & Stabilization
	Target Area	City-Wide
	Goals Supported	Homeless Prevention & Support Activities
	Needs Addressed	Homelessness
	Funding	ESG: \$35,702
	Description	The Department of Health and Human Services - Provide extremely low-income individuals emergency shelter/place not meant for human habitation w/case management, sec services to homeless and those at risk of becoming homeless
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated 45 households will benefit from the activity
	Location Description	Citywide
	Planned Activities	
29	Project Name	DHS -HMIS Homeless Management Information System
	Target Area	City-Wide
	Goals Supported	Planning and Administration
	Needs Addressed	Homelessness
	Funding	ESG: \$61,000
	Description	Costs related to the maintenance and operation of the reporting system
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Costs related to the maintenance and operation of the reporting system
	Location Description	Costs related to the maintenance and operation of the reporting system
	Planned Activities	Costs related to the maintenance and operation of the reporting system
30	Project Name	Camden MSA Housing Voucher Program
	Target Area	City-Wide
	Goals Supported	Homeless Prevention & Support Activities Tenant Based Rental Assistance
	Needs Addressed	Homelessness
	Funding	HOPWA: \$1,057,534
	Description	The Camden SMA HOPWA Housing Voucher Program provides funding for the City of Camden (Community Affairs) to supply housing vouchers in the Camden MSA HOPWA region. The vouchers are used in Camden, Gloucester and Burlington Counties.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The Camden SMA HOPWA Housing Voucher Program provides funding for the City of Camden (Community Affairs) to supply housing vouchers in the Camden MSA HOPWA region. The vouchers are used in Camden, Gloucester and Burlington Counties.

	Location Description	The Camden SMA HOPWA Housing Voucher Program provides funding for the City of Camden (City of Community Affairs) to supply housing vouchers in the Camden MSA HOPWA region. Vouchers are provided in Camden, Gloucester and Burlington Counties.
	Planned Activities	The Camden SMA HOPWA Housing Voucher Program provides funding for the City of Camden (City of Community Affairs) to supply housing vouchers in the Camden MSA HOPWA region. Vouchers are provided in Camden, Gloucester and Burlington Counties.
31	Project Name	Supportive Housing Services- HOPWA
	Target Area	City-Wide
	Goals Supported	Planning and Administration
	Needs Addressed	Homelessness
	Funding	HOPWA- \$15,000
	Description	HOPWA Camden Rental assistance Program
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Permanent Supportive Housing Program under the HOPWA Camden Rental Assistance Program

SP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Camden contains nineteen (19) Census Tracts with sixty-two (62) Block Groups, of which forty-five (45) Block Groups have low- and moderate-income ratios above 70%. Only three (3) Census Tracts have less than 51% low- and moderate-income ratios. Overall, the City's low- and moderate-income ratio is 78.41% (per the ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data). The City will direct its resources throughout qualifying geographic areas during the 5-year plan cycle to promote a variety of housing and community development activities. However, the City will continue to target available resources in approved redevelopment areas pursuant to the New Jersey Local Housing and Redevelopment Law (LRHL).

The City reviews and evaluates each project individually and determines the effect it will have on the city, the specific neighborhood and the residents that will be impacted. Each neighborhood has a Redevelopment Plan or is in the process of having a Redevelopment Plan prepared. These Plans are guidance to the City in its evaluations.

Unless otherwise specified, all of Camden's HUD-funded housing and community development programs are generally available to eligible low- and moderate-income persons citywide. Certain programs have funding restrictions associated with a particular funding source that impose geographic restrictions. Also, CDBG-funded projects or programs such as grassroots that rely on the Low-Mod Area (LMA) National Objective must be located within a primarily residential area in which more than 51% of residents have incomes below 80% of the metropolitan area median income.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide	70
Choice Program Neighborhood	30

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The low-income ratios throughout the City necessitate a city-wide approach in the commitment of funds for programs and projects financed under CDBG and HOME to improve the quality of life, including housing rehabilitation assistance and public services. Public facilities and infrastructure improvements are designed to benefit specific target/service areas.

The system for establishing the priority for the selection of these projects in Camden is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME Programs;
- Meeting the needs of low- and moderate-income residents;
- Focusing on low- and moderate-income areas or neighborhoods;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and
- The ability to demonstrate measurable progress and success.

The City has established that CDBG funds will be used to address the needs on a city-wide basis with the beneficiary being an individual of low-to moderate income (Limited Clientele Benefit). However, activities that provide a benefit on an area

basis do so in areas that are determined to have a low- to moderate-income population of at least 51%.

While funding is always a significant obstacle to meeting underserved needs in the City, often more significant are the difficulties in assembling land for development, site remediation issues, coordination of agencies with the City Departments and the merging of multiple funding sources with different interests and administrative, reporting and access to funds requirements. Each of the agencies and programs outlined in this narrative must not only coordinate with the City but with their many local partners and State and Federal funding sources.

Discussion

An important project to the City in 2020-2024 Consolidated Plan involves the CHOICE Neighborhoods. In 2012, the US Department of Housing and Urban Development awarded the HACC a \$300,000.00 Choice Neighborhoods Planning Grant to revitalize public housing in three Camden neighborhoods: Whitman Park, Liberty Park, and Centerville. As one of 17 successful recipients of the grant, the HACC and its team, including residents and other partners, will craft a comprehensive, community-based, measurable Transformation Plan that addresses economic redevelopment, energy- and cost-efficient housing, transportation, employment, education, and healthy living.

The plan served as the basis for a \$30 million Choice Implementation Grant application that was funded at \$13.3 million. The City and HACC decided to focus its efforts to revitalize the Brach Village, a 1940s-era public housing complex housing authority complex in the southern section of the Mt. Ephraim Neighborhood, with mixed-income town houses and apartments, developments that would transform the neighborhood. The award will allow the City to build 176 new town houses and 50 apartments for seniors in a city-street grid with small parks, a senior building and new family housing. The project would replace existing units with 307 mixed- income rental units and 11 owner-occupied units.

In addition, the plan suggests redeveloping the surrounding area to infill with other new housing and open space, rehabilitating the 60-unit Nimmo Court development, and building a "transit-oriented" housing development near the Ferry Avenue PATCO station

In 2019, the City applied for \$35 million Choice Grant for the Cramer Hill section of the City. The application was unsuccessful, but the HACC will reapply at the next HUD funding round opportunity in 2020. That application will propose to reduce the density of that complex by adding mix-income units on the edge of the site with a mix of 156 replacements and rehabbed units, 75 off-site low-rise units, a 65-senior low rise community and 25 home ownership units, 30 replacement units and 20 Low Income Tax Credit units- totaling 371 units for the entire project.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Camden City expects to focus its CDBG and HOME entitlement funds towards improving the quality of life in city neighborhoods for extremely low, very low and low-income households, and to preserve and increase the stock of affordable owner and renter housing units. The following objectives have been established:

1. **Expand** homeownership – develop new homeownership opportunities through first-time homebuyer assistance, new construction and substantial rehabilitation of blighted housing.
2. **Preserve** existing housing – provide assistance to lower income homeowners to rehabilitate their homes to meet code standards.
3. **Expand** rental housing – provide assistance to developers to construct new rental housing or conversion of non-residential facilities into housing.
4. **Support** the actions of the City of Camden Housing Authority to improve public housing.
5. **Support** the actions of developers (non-profit and for-profit) seeking funds to develop housing to address the needs of persons with disabilities and the elderly.
6. **Support** the development of new permanent supportive housing for persons who need more than just an apartment to end the cycle of homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	90
Non-Homeless	0
Special-Needs	0
Total	90

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	90
The Production of New Units	1
Rehab of Existing Units	95
Acquisition of Existing Units	20
Total	206

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

An important project to the City in 2020-2024 involves the CHOICE Neighborhoods. In 2012, the US Department of Housing and Urban Development awarded the Housing Authority of the City of Camden (HACC) a \$300,000 Choice Neighborhoods Planning Grant to revitalize public housing in three Camden neighborhoods: Whitman Park, Liberty Park, and Centerville. As one of 17 successful recipients of the grant, the HACC and its team, including residents and other partners, will craft a comprehensive, community-based, measurable Transformation Plan that addresses economic redevelopment, energy- and cost-efficient housing, transportation, employment, education, and healthy living. The City of Camden and HACC worked with local stakeholders, including Cooper's Ferry Partnership (CFP), to complete the Transformation Plan. The plan will build on key institutional presence and strategic growth opportunities and use the revitalization of housing and mixed-use development as a catalyst for neighborhood revitalization.

The plan served as the basis for a \$30 million Choice Implementation Grant application that was funded at \$13.3 million. The City and HAC decided to focus its efforts to revitalize the Brach Village, a 1940s-era public housing complex housing authority complex in the southern section of the Mt. Ephraim Neighborhood, with mixed-income town houses and apartments, developments that would transform the neighborhood. The award will allow the City to build 176 new town houses and 50 apartments for seniors in a city-street grid with small parks, a senior building and new family housing. The project would replace existing units with 307 mixed- income rental units and 11 owner-occupied units.

In addition, the plan suggests redeveloping the surrounding area to infill with other new housing and open space, rehabilitating the 60-unit Nimmo Court development, and building a "transit-oriented" housing development near the Ferry Avenue PATCO station

In 2019, the City applied for \$35 million Choice Grant for the Cramer Hill section of the City. The application was unsuccessful, but the HACC will reapply at the next HUD funding round opportunity in 2020. That application will propose to reduce the density of that complex by adding mix-income units on the edge of the site with a mix of 156 replacements and rehabbed units, 75 off-site low-rise units, a 65-senior low rise community and 25 home ownership units, 30 replacement units and 20 Low Income Tax Credit units- totaling 371 units for the entire project.

When HACC and the City submit the CHOICE Neighborhoods Initiative – Implementation Grant application, the City will seek to prioritize a set aside from its annual Entitlement Grants (CDBG and HOME) to subsidize the housing proposals identified in the CHOICE Implementation Plan. Projects targeted in the implementation application will include an owner-occupied rehabilitation component and the new construction/gut rehab and sale of single-family homes. When awarded, the Implementation Grant, the neighborhood and housing proposals represented in the Plan, will be given priority and support by the City over the 5- year term of the Implementation Grant.

Actions planned during the next year to address the needs to public housing

- Operations
 10. Continue to implement the Asset Management Policy in accordance with HUD rules and regulations
 11. Continue to forecast the operating subsidy in an effort to help HACC meet its budget and financial goals.
 12. Evaluate information on cost cutting decisions in an effort to achieve a 7 – 10% savings over expenses for a three-year period and for each AMP to be HUD High Performer.
 13. Develop detailed individual site evaluations to attain High Performance status
 14. Continue use of QC forms for tracking site performance as an efficient management tool
 15. Continue to maintain 95% PIC compliance

16. Continue to comply with HUD mandated 3% vacancy rate
17. Improve Public Housing and housing choice voucher management
18. Continue to undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status or disability

- Homeownership

1. Work with families seeking to participate in the Housing Choice Voucher Homeownership Program
2. Continue to apply for additional Section 8 vouchers as a means of meeting the demand of the homeownership program
3. Continue to implement the LIPH Homeownership Program and Section 8 Homeownership Program for use at Roosevelt Manor

- Quality of Life

1. Continue to improve the quality of life by enforcing all laws equally
2. Create a non-profit foundation that includes scholarships for HOPE VI residents wishing to further their education.
3. Continue the Assisted Living Program so that the elderly can age in place
4. Expand services to high-risk youth through the expansion of the Youth Build Program
5. Expand Community Services at Baldwin's Run
6. Continue monthly residents' meetings and encourage use of the HACC website as a means of identifying customer service feedback
7. Continue the process of de-concentrating properties by bringing higher income public housing households into lower income development through the use of homeownership programs

- Employment

1. Continue the use of the Section 3 program to increase the number of employed persons in assisted families.

- Property Improvement

1. Work with residents of Branch Village to redevelop that complex.
2. Continue the use of the Section 3 program to increase the number of employed persons in assisted families.
3. Continue the use of CFP funds to improve and upgrade the HACC housing stock.
4. Install new energy efficiency windows in 306 units at Ablett Village.
5. Install 612 new entry doors at Ablett Village.
6. Install new energy efficient screen doors at Ablett Village. Renovate the interiors of 12 units at Branch Village
7. Continue the use of CFP funds to improve and upgrade the HACC housing stock
8. Use ARRA funds for Capital Improvements
9. Rehabilitation of 13 units at C.T. Branch Village
10. Rehabilitation of 10 units at Ablett Village

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

- Homeownership

1. Work with families seeking to participate in the Housing Choice Voucher Homeownership Program
2. Continue to apply for additional Section 8 vouchers as a means of meeting the demand of the homeownership program
3. Continue to implement the LIPH Homeownership Program and Section 8 Homeownership Program for use at Roosevelt Manor

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

Not applicable

Discussion

The Housing Authority of the City of Camden was awarded two HUD Capital Fund Recovery Competitive Grants. A \$10 Million CFRC Grant was for the revitalization of C.T. Branch Village and John F. Kennedy Tower. This program includes the construction of 64 family mixed-income rental units that will initially act as a relocation resource during the Branch Village redevelopment. A \$1 Million grant is to expand supportive staff of the Assisted Living Program and to expand the multi-purpose community room in the John F. Kennedy Tower.

DRAFT

DRAFT

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

As narrated in the Homeless Needs narrative in the Five-Year Consolidated Plan, the State of New Jersey requires that a Comprehensive Emergency Assistance System (CEAS), a subcommittee of the County Human Services Advisory Council (HSAC), be established to coordinate the provision of services and housing to the homeless. In Camden County, the CEAS committee is known as the Homeless Network Planning Committee (HNPC).

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Camden's strategy for implementing its homelessness program is to provide multiple activities that address the problem of homelessness; focusing on the prevention of homelessness, the medical and substance abuse treatment and counseling of homeless persons, and the provision of emergency services for homeless persons and families.

The City of Camden plans to continue its efforts toward reducing Homelessness within our very low, low, and moderate-income individual and families, provide the necessary support activities. The annual goal is to assist 90 very low- and low-income persons and or families via Homelessness supportive activities, and 90 very low, low- and moderate-income persons and families in non-housing/community development activities. It is evident that there is a need for a focused effort on assisting individuals via reentry programs, health facilities, mental health facilities, and foster care. The City will increase its efforts via working with the Center for Family Services, the Camden Board of Social Services, and other related social service organizations to provide service delivery opportunities

HUD's Continuum of Care Homeless Assistance Programs Housing Inventory Count Report is included as **Appendix G** in the Grantee Unique Appendices

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to collaborate with housing delivery organizations, human service providers, the Domestic Violence Task Force, Community Planning and Advocacy Council (CPAC) of Camden County, the Homeless Network Planning Committee (HNPC) of Camden County and advocates in the community to access and resolve the specific housing needs of people with disabilities, the homeless and at-risk of homelessness, the victims of domestic violence. The Ten-Year Plan to End Homelessness, a working document developed by HNPC in 2006, continues to serve as the Continuum of Care guide to prioritize and address the multiple issues of the homeless and special needs population within Camden County and Camden City.

Endings Have Beginnings, A Ten-Year Plan to End Homelessness in Camden City/Camden County is the working document that guides the Continuum of Care efforts to address and resolve the issues of homelessness, particularly chronic homelessness. Within this plan, the highest importance includes the identification of suitable housing sites for the homeless throughout Camden County, obtaining additional funding for permanent housing/supportive services and improving the service delivery system. The next annual plan cycle will contain updates to this

The high incidence of domestic violence in Camden is being addressed by a special task force of City police and County prosecutors. The City has only one shelter in the City exclusively for domestic violence victims, but residents have access to the existing transitional housing shelters in the City and the County that also provide temporary housing and services for victims of domestic violence. The presence of domestic violence agencies on HNPC's PASH committee ensures the

inclusion of domestic violence issues on an as needed basis.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City's new Emergency Solutions Grant (ESG) programs are "homeless prevention" actions; the Utility and Security Stabilization, and the homeless prevention rental assistance program. In addition, at risk clients are referred to other community action and social service agencies. Other actions are narrated under Homeless Priority Needs and Obstacles above.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Creating an independent living standard for a homeless individual is all part of the efforts and programs in place in the City and the County. The institutions and structure to properly address this issue are in place and are described in the homeless inventory section of the Plan. Camden City is a community that is well supported by the non-profit and faith-based community. Thus, homeless planning and services for the homeless population are a priority for many social agencies as well as the various institutional communities established to address homeless needs and services.

The Camden County Continuum of Care expects to receive funding from the following sources to assist in addressing the needs of the homeless and those at risk of becoming homeless.

FY 2014 HUD NOFA (McKinney/Vento Homeless Assistance Act) funds. No specific award has been made at the time of this writing. FEMA grant funds Camden County Social Services for the Homeless Grant funds Temporary Assistance to Needy Families (TANF) grant funds Camden County Board of Social Services.

The City of Camden expects to provide HUD Emergency Solutions Grant that includes the new Homelessness Prevention and Rapid Re-Housing Program (HPRP) for the following; Back Rent assistance, Rental Assistance, Rapid Re-housing, Utilities Assistance, Shelter Program, Employment/Financial Counseling, Credit Repair, Security deposits.

Discussion

AP-70 HOPWA Goals - 91.220 (I)(3)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	90
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	90

DRAFT

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

Introduction:

The City of Camden recognizes the disparity between income and housing of City residents and the region. Given the means by which most local services are funded (especially education), concentrating low- and moderate-income families in older urban centers places an unfair financial burden on the community as they struggle to provide necessary services to disadvantaged residents. Within the region, the fair share of low-income housing decreases.

In 2019, the National Low-Income Housing Coalition (NLIHC), a Washington, D.C.-based housing policy organization, released Out of Reach, in partnership with the Housing and Community Development Network of New Jersey (HCDNNJ). According to the national report, New Jersey is the sixth (6th) most expensive place in the nation to rent a two-bedroom apartment; only Hawaii, California, Massachusetts, Washington DC and New York lead the nation as least affordable. While comparable to the national average, New Jersey has a low unemployment rate of 3.5%; however, New Jersey is still ranked number one (1) in foreclosure rates nationwide (2018).

These are lean times across the nation and New Jersey is not unlike other states in the fiscal crisis. Housing programs have taken a big hit and remain unfunded to balance the state budget. Additionally, the City depends on state aid to balance its budget.

According to the 2013-2017 ACS data, 60.8% of housing in the City of Camden is renter occupied. There is a correlation between percent of renters, percent of single parent households, and risk of foreclosure; at least 46% of households are single parent households. Other indicators include high unemployment rates and jobs that pay a living wage. Regional planning, agreement of the remedy and coordinated implementation is recommended to address the economic disparities.

According to the DVRPC technical report: The Mismatch between Housing and Jobs: A 2011 Update and Discussion on Achieving Balance the concentration of low- and moderate-income households in cities and older suburbs resulting in a mismatch between the locations of jobs and labor, with entry-level and lower income workers living far from suburban job centers. This mismatch results in increased commute times, transportation costs, and traffic congestion, which in turn contribute to decreased productivity and increased employee turnover.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City has a long-standing commitment to providing affordable housing and has consistently used available resources to support this goal. The following statements are a response to the City's review of its public policies that affect the cost of housing or the incentives to develop, maintain or improve affordable housing.

Affordable housing production and preservation are key elements of the redevelopment plans that have been completed or are being prepared for every neighborhood in the city. In 2015 the City will continue its efforts to complete the redevelopment studies and plans already initiated or proposed.

The annual Request for Proposals (RFPs) issued by the Bureau of Grants Management (BGM) in coordination with the Department of Development and Planning provides HUD funding to nonprofit producers of affordable housing and providers of housing services every year. BGM and Planning Division will continue to offer technical assistance to

organizations that anticipate applying for affordable housing assistance.

The City will continue to provide documentation on HUD regulations 24 CFR 91 and 92 in its RFP made available to nonprofit housing producers.

The CRA will continue its efforts in mobilizing available resources to support land assembly, affordable housing development financing, relocation services, and replacement housing development activities. Continue the stronger working relationship between the City and Housing Authority to make fullest use of affordable housing funding, service support, and administrative resources.

The City will continue to support housing counseling services and financing support to help address the needs of residents who may need assistance in obtaining credit or who may not have sufficient funds to pay for down payment and closing costs.

The City will continue to assist affordable housing producers by completing financing proposal review in a timely manner and coordinating relationships with other City agencies from which review and approval is required. CRA will continue to work on improving the proposal underwriting process and on further strengthening interagency coordination in order to reduce pre-development delays and increase affordable housing production.

The City will continue to streamline the process for City acquisition and disposition of real estate and processing of applications for funding.

The City will continue to assist home buyers by providing homebuyer down payment assistance. HOME funds will continue to be used to fund owner-occupied rehabilitation and First-Time Homebuyer grants that include energy conservation and lead-based paint remediation. HOME funds will be used to assist non-profit developers of family affordable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City has developed the following actions planned to: (1) address obstacles to meeting underserved needs, (2) foster and maintain affordable housing, (3) reduce lead based hazards, (4) reduce the number of poverty level families, (5) develop institutional structures, and (6) enhance coordination between public and private housing and social service agencies.

Within the scope of this Five-Year Plan, the most effective ways to fight poverty will be to:

- Promote economic development, especially workforce readiness, including basic literacy skills development/training, for those populations experiencing the greatest need.
- Advocate for living wages to eliminate the mismatch between wages and cost of living.
- Address barriers to employment such as poor credit, criminal record, and lack of childcare or transportation.
- Link affordable housing locations to access transportation and employment centers.
- Make affordable housing options equitably available to low income households.
- Provide for basic a safety net to ensure families basic needs are met, including food security, and safe, decent shelter.
- Ensure that low-income youth have access to quality after-school and summer programs to receive tutoring and other support in a healthy and safe environment.

Actions planned to address obstacles to meeting underserved needs

The City of Camden petitions for Federal funds through the AAP to assist the needs of residents that have traditionally been underserved by existing local social service programs. The activities funded via the AAP are carefully designed to provide appropriate and needed services particularly to those that may not be eligible for assistance from other local sources, those that are geographically isolated by lack of transportation and those that lack basic amenities in their neighborhoods. Such individuals include senior citizens, homebound frail elderly persons, physically and developmentally disabled persons, victims of domestic violence and infants and youth. Funds provided through the AAP often make the difference between independent living, assisted living and institutional arrangements.

Actions planned to foster and maintain affordable housing

The comprehensive needs of the homeless are a high priority for the 2020-2024 5-Year Consolidated Plan. The City is an active participant in the Camden County CoC planning process and in the monthly and special meetings of the planning body of the HNPC.

HNPC's and the City's main priorities are continue to encourage outreach assessment services to homeless individuals and families through Neighborhood Center, Respond PATH Day Center, New Visions Day Center, AIDS Coalition Ray of Hope Center, My Brother's Keeper Day Center (for substance abusers), IHOC, Cathedral Kitchen, Project HOPE (Our Lady of Lourdes Hospital) and CoSTAR (for special/supportive needs). Other priorities include providing rapid re-housing through modified programs as a part of a permanent housing solution, as well as providing stabilized rental housing assistance in lieu of transitional housing.

Actions planned to reduce lead-based paint hazards

The City's Lead-Based Hazard reduction strategy involves the administration of the Lead Intervention for Children at Risk

Program (LICAR). Under an agreement between the City and the Camden County Department of Health and Human Services (DHHS), the Camden City Department of Planning & Development – Division of Housing Services administers the LICAR Program, which supports the abatement or reduction of lead-based paint hazards in low-income housing.

Through this agreement, the City provides administrative and program delivery staff responsible for marketing the LICAR program; conducting application intake, review, and approval; completing environmental reviews; completing housing inspections and preparing work write-ups and cost estimates for lead hazard control work; preparing contractor bid packages and supervising advertisement for bids and selection of contractors; managing temporary resident relocation while lead hazard control work is being completed; and monitoring work in progress through to completion. The City maintains a list of Lead Safe Contractors for lead remediation activities. The list also contains one contractor that is certified to conduct lead-based paint abatement. Lead Safe Work Practice Certification classes are periodically offered at no cost to home improvement contractors by the Camden County Department of Community Development.

Through the City's Department of Health, the Director of Nursing is responsible for addressing resident concerns about lead exposure. Families are referred to their family doctor, CamCare or the Well Baby Clinic in Bellmawr.

The City is aware of the effort at the state level to re-adopt N.J.A.C. 8:51, Childhood Lead Poisoning, with amendments, new rules and repeals. These regulations establish the regulatory framework to fulfill the NJ Department of Health and Senior Services' obligation to protect children from adverse health effects due to exposure to lead hazards in their homes and in the environment. A public hearing on the proposal was conducted by DHHS. Upon final passage of this proposal the DHHS will incorporate the amended and new rules into its Lead hazard control procedures.

Actions planned to reduce the number of poverty-level families

According to the 2013-2017 5-Year ACS, 37.4% of residents within Camden City live in poverty. Forty-eight percent (48%) of related children under 18 were below the poverty level, compared with 28.7% of people 65 years old and over. Comparably, thirty-five percent (35%) of all families and 46% of families with a female household and no husband present had incomes below the poverty level.

The City of Camden's anti-poverty strategy focuses on comprehensive case management, affordable and decent housing, and employment training and opportunities for this most vulnerable population. The HNPC and CPACare the two (2) main networks of homeless and human services providers addressing the needs of this population in the Camden City, as well as with the County CoC. The main workforce development agencies assisting our extremely low-income residents are:

- The Camden County Workforce Investment Board (WIB);
- The Camden County One Stop Resource Center; and
- The HACC.

The agencies that concentrate on business development are:

- CRA (alone or in conjunction with);
- DRPA; and
- Camden UEZ.

Actions planned to develop institutional structure

The City of Camden is governed under a Mayor-Council form of government consisting of seven-member City Council which, in conjunction with the Office of the Mayor, the Bureau of Grants Management, the Department of Development

and Planning, and City residents, determines funding priorities for the formula grants the City receives. The City Council approves the Consolidated Plan and AAPs and their respective submission to HUD. The City, through its Division of Housing, Division of Planning, Bureau of Grants Management, a network of housing subrecipients and Community Housing Development Organizations (CHDOs), effectively organizes all subgrantees and subrecipients to utilize all available funding received by various State and Federal program initiatives.

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

Local Government: The institutional structure for providing affordable housing and community development improvements in Camden City involves several main agencies: the CRA, Cooper's Ferry Partnership, the HACC and the City of Camden.

State Government: The coordination and provision of affordable housing is represented by two (2) essential State agencies: the Department of Community Affairs (NJDCA) and the NJHMFA. NJDCA provides funds through the Balanced Housing Program, the Shelter Support Program, the Neighborhood Preservation Program (NPP) and other State funding initiatives. NJHMFA provides below-market interest rate mortgage financing and the allocation of low-income housing tax credit (LIHTC) financing.

Federal Government: HUD provides entitlement grant funds through the CDBG, HOME Investment Partnership, ESG and HOPWA Programs. Discretionary funds may be secured through the HOPE VI, Section 8 Moderate Rehabilitation and McKinney-Vento Programs, among others.

Private Sector/Non-Profit Organizations: An important part of the institutional structure for affordable housing development in Camden is represented by private non-profit organizations. The City's nonprofit development organizations can be labeled as "specialized" organizations because they focus on fulfilling a small role in the larger picture of delivering affordable housing in a region with great need. These organizations are established either geographically or programmatically.

Most of the City's non-profit organizations limit their efforts to a small geographic area, such as a block or two within a neighborhood for maximum impact. The focus tends to be on a particular type of housing (e.g. – new units for small families) or on meeting a particular need (e.g. – rehabilitation of existing units for very LMI households).

PRIVATE INDUSTRY

Education and Medical Institutions: The largest employers in the City are the Cooper University Healthcare and Rutgers University. In total, the educational services, health care and social assistance sectors account for approximately 30% of the City's employment.

Financial Institutions: Like many other New Jersey communities, Camden City has observed the closing or relocation of many local banks and financial institutions. In many cases, these community lenders have been replaced by much larger institutions with no local ties to the community. The City should attempt to take an aggressive role in challenging these lenders to participate to a greater degree in providing credit on reasonable terms for low- and moderate-income residents, and to fulfill their obligations under the Federal Community Reinvestment Act.

Discussion:

Program Specific Requirements

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

Introduction:

Projects planned with all CDBG, HOME, ESG and HOPWA funds expected to be available during the year are identified in the projects table. The executive summary includes the objectives and outcomes identified in the plan as well as an evaluation of past performance, and a summary of the citizen participation and consultation process.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income: \$42,000	

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

As part of the Consolidated Plan process, the Department of Development and Planning worked with many of the agencies involved with revitalization efforts. Details of housing and community development activities were received from the HACC, the Camden Redevelopment Agency (CRA), the Greater Camden Partnership (GCP), the Homeless Network Planning Committee, the Economic Recovery Board, the Cooper's Ferry Development Association and the New Jersey School Development Authority (NJSDA).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

As per 24 CFR 92.254, the City will ensure the recovery of our HOME purchase subsidy by exercising the Lender's rights contained in the executed Mortgage, Note, and Contract documents with the Borrower. The Resale/Recapture Provisions in the documents state the following:

Primarily the recapture provision is applied based a direct HOME subsidy that enables the homebuyer to purchase the units. Evidence by a recorded mortgage, the terms of which are defined within a Note and Program Agreement, any violation of the conditions in the security documents, including but not limited to: Non-occupancy of unit by the low income purchaser during the period of affordability, sale of property prior to expiration of lien term, death of borrower unless beneficiaries are income eligible and will occupy the property as their principal residence during the remaining period of affordability. Also, non-payment of taxes and other public obligations will enable the City to exercise its right of acceleration and recapture the full HOME purchase subsidy.

If the net proceeds are not sufficient to recapture the full homeowner's down payment and any capital improvement investment made by the owner since purchase, the City will share the net proceeds by allowing the homeowner to recover their entire investment first before recapturing the HOME funds.

Any request for subordination of mortgage that will jeopardize the security of the entire HOME subsidy based on the lack of available equity will not be considered.

Terms of affordability is five (5) years based on the amount of the program subsidy of \$10,000.00 allocated under the First Time Homebuyers Program (FTHP).

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

As per 92.254(a)(3), in the event that the HOME subsidy is for a development subsidy which assists in bridging the gap between producing the unit and the market value of the property, the Resale Option is used. Under the Resale option, the housing will be made available for subsequent purchase only to a buyer whose family qualified as a low-income family and will use the unit as their principal residence during the remainder of the period of affordability. The resale price must provide a fair return to the original HOME-assisted owner. Enforcement documents, including deed restrictions, will be used to evidence the terms and conditions on any resale of the subject property. However, the City may exercise the presumption of meeting the resale restrictions by a current market analysis based on the Consumer Price Index (CPI) of the neighborhood to verify continued affordability – subject to HUD's review. Under the HOME resale provisions, a "fair return of investment" entitles the original buyer to the return of their original investment (down payment) and any capital improvements made during their residency. The range of

income for any subsequent buyer would be between 50 to 80% of area median with the eventual payment of principal, interest, taxes and insurance not exceeding 30% of the new purchaser's monthly gross income.

HOME Investment Partnership Affordability Controls:

HOME SUBSIDY PER UNIT	MINIMUM PERIOD OF AFFORDABILITY
Up to \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The City will not use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Camden's Emergency Solution Grant's Written Standards are attached to this plan as **Appendix H** in the Grantee Unique Appendices.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

HNPC and the Community Planning and Advocacy Council (CPAC) of Camden County continue to advocate for changes in policy that will ensure that ending homelessness remains a priority and is achievable. HNPS continues to encourage 100% participation in the Homeless Management Information System (HMIS) by service providers. Training is continually offered to achieve quality data entry into the HMIS so that the needs of the homeless can be identified and addressed more efficiently.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Community Planning and Advocacy Council (CPAC) runs a legal notice in the Courier Post which is the local newspaper advertising a Notice of Funds Available (NOFA) for City ESG funding. This is the accepted mode of notification according to County policy, which the CoC follows. As a courtesy, CPAC also posts the NOFA on their website. CPAC works with over 200 community and faith-based organizations which regularly access the CPAC website for updates on available funding. The NOFA is also mentioned at the Homeless Network Planning Committee (HNPC), which serves as the CoC for Camden City and Camden County.

CPAC follows an RFP process for all RFP's it administers on behalf of Camden County for a variety of local, County, State and Federal funding. Subsequent to publishing legal notice, a pre-bid meeting is then held at which time interested parties can find out more information about the available funding and ask questions. Once the proposals are received, a community review of the proposal responses takes place. Representatives from the community, like that of non-profits and faith-based organizations, are tapped to be reviewers. Non-conflicted members that are part of the HNPC participated on the City ESG Funding Review Committee and used an evaluation tool to score and rank the proposals. The recommendations for funding were then approved by the HNPC and then forwarded to the City for their input. After approval, CPAC then develops Memorandums of Understanding (MOUs) with each of the sub-contracted agency, which details the scope of service and level of service required to meet Federal standards.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

There are both homeless and several formerly homeless individuals that are part of the HNPC, which serves as the CoC. These individuals are part of the HNPC, as well as serving on some its sub-committees. Other social service agencies and individuals are welcome to any of HNPC meetings, as well.

5. Describe performance standards for evaluating ESG.

City ESG sub-contracted agencies are required to report in the Homeless Management Information System (HMIS). They also participate in monthly Systems Evaluation Committee (a sub-committee of the HNPC) that looks at data quality standards. CPAC monitors the HMIS reporting for accuracy and level of service.

Discussion:

DRAFT

Appendix - Alternate/Local Data Sources

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