



**City of Camden**

**2025 - 2029**

# 5 Year Consolidated & Annual Action Plan

**The Honorable Victor Carstarphen**

*Mayor of the City of Camden*

**Department of Planning and Development**

*Dr. Edward Williams, PP, AICP, Director*

**Department of Finance**

*Scott Z. Parker, Director*



Prepared by:  
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## Executive Summary

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

#### 1. Introduction

The City of Camden, New Jersey, has completed its five-year planning process for the Program Years 2025–2029 Consolidated Plan. The purpose of this plan is to identify key strategies for advancing affordable housing, preventing homelessness, ensuring fair housing, expanding economic opportunities, and improving neighborhoods. The Consolidated Plan provides a comprehensive vision that guides the city's policies and resource allocation to address these critical priorities over the next five years.

For FY 2025, Camden expects to receive an annual allocation of \$2,380,231 in Community Development Block Grant (CDBG) funds, \$787,954 in HOME Investment Partnerships Program (HOME) funds, \$217,782 in Emergency Solutions Grant (ESG) funds and 1,377,747 in HOPWA. Over the five-year period, the City anticipates a total investment of approximately \$23,000,000 from the U.S. Department of Housing and Urban Development (HUD) to support its community development efforts.

The Consolidated Plan will serve as a strategic tool for guiding the City of Camden's decisions on HUD funding across housing, social services, infrastructure improvements, and other critical community development services. The plan has been developed in compliance with HUD's prescribed guidelines and is informed by a thorough analysis of demographic trends, housing data, community and stakeholder input, past program performance, and existing planning documents.

Throughout the planning process, the City conducted public hearings, engaged residents and businesses, attended community meetings, distributed surveys, and held internal departmental discussions to assess community needs. The purpose of these activities was to gather insights from residents and stakeholders regarding Camden's housing and community development priorities. This input played a key role in shaping the goals and objectives outlined in the 2025–2029 Consolidated Plan.

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

The Five-Year Consolidated Plan identifies four primary goals, with corresponding objectives and strategies, to meet Camden's housing and community development needs. These goals include:

1. **Preserving and increasing affordable housing options** for low- and moderate-income residents through rehabilitation, new construction, and assistance programs.
2. **Enhancing the quality of life in Camden’s neighborhoods** by investing in infrastructure improvements and public services, and fostering community development.
3. **Supporting economic development** by creating pathways to employment, supporting small businesses, and promoting job training initiatives.
4. **Ensure that Camden’s residents have access to the resources needed to thrive** through activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

### **3. Evaluation of past performance**

We have conducted a thorough evaluation of our past performance to guide the development of our 2025-2029 Consolidated Plan. This assessment reviewed the outcomes of previous housing and community development initiatives, leveraging data from the 2023 ACS 1-Year estimates, the 2024 Point-in-Time Count, and our Continuum of Care reports. This analysis helped us identify key outputs, such as the successful placement of individuals into employment programs and the provision of shelter to homeless individuals. It also highlighted ongoing needs, including a persistent shortage of affordable housing units (estimated at 1,000 units based on 2023 data) and gaps in mental health services for chronically homeless populations.

### **4. Summary of citizen participation process and consultation process**

The City of Camden conducted an extensive outreach process over a three-month period, from October to December 2024, to gather input for the development of the 2025–2029 Consolidated Plan. This process included meetings with neighborhood groups, a public needs hearing, briefings with city officials, and internal discussions among city departments. Additionally, a draft of the Consolidated Plan was made available for a 30-day public comment period, followed by a second public hearing on the finalized plan to provide residents and stakeholders an opportunity to offer feedback.

All comments and feedback received during this process were carefully reviewed and used to identify the City's priority needs. These identified needs informed the development of goals that the Consolidated Plan and the 2025 Annual Action Plan are built upon.

### **5. Summary of public comments**

Based on input and data received through this robust citizen participation process, the following summarizes the key public comments regarding Camden’s community needs:

Comments Regarding Community Needs

## Demo

While residents raised a variety of important concerns, the following issues emerged as the highest priorities, as detailed in the Strategic Plan's priority needs section:

- **Water Infrastructure Replacement and Improvements:** Ensuring safe, reliable, and up-to-date water systems is a critical priority.
- **Elimination of Slum and Blight:** Revitalizing blighted areas to improve the overall quality of life in Camden.
- **Street Improvements:** Upgrading streets, sidewalks, and public spaces to enhance safety and accessibility.
- **Youth Programs and Services:** Expanding services and programs to support Camden's youth, including after-school programs and mentorship.
- **Youth Facilities:** Improving or developing facilities dedicated to youth activities.
- **Code Enforcement:** Strengthening code enforcement to ensure compliance with local laws and improve neighborhood conditions.
- **Job Training/Workforce Development:** Increasing access to job training programs, particularly for residents of low- and moderate-income neighborhoods.
- **Economic Development:** Encouraging local business growth and creating jobs in key sectors.
- **Homeowner Housing Rehabilitation:** Providing assistance to rehabilitate and improve owner-occupied homes.
- **Affordable Housing (Rental and Owner-Occupied):** Expanding the availability of affordable housing options for low- and moderate-income families.
- **ADA Accessible Home Improvements:** Increasing the availability of accessible housing for people with disabilities.
- **Fair Housing:** Ensuring equal access to housing for all residents, regardless of race, creed, color, national origin, gender, or disability.
- **Utility Assistance:** Offering financial assistance to help low-income residents manage utility costs.
- **Financial Literacy/Credit Repair:** Expanding financial literacy programs to improve credit and financial stability for Camden residents.
- **Special Needs Services:** Providing housing and services for residents with special needs, including persons with HIV/AIDS.
- **Veteran Services:** Supporting Camden's veterans through targeted services and housing assistance.
- **Senior Services:** Enhancing services and housing options for Camden's senior population.
- **Rapid Rehousing:** Expanding rapid rehousing programs to quickly move homeless individuals and families into permanent housing.
- **Homeless Prevention and Services:** Providing services to prevent homelessness and support those at risk.
- **Transitional and Emergency Shelters:** Increasing the availability of transitional and emergency shelters for homeless individuals and families.

- **Public Safety/Crime Prevention:** Improving public safety through crime prevention initiatives and stronger community-police partnerships.
- **Recreational Opportunities:** Expanding access to recreational programs and facilities for all residents.
- **Environmental Issues: Addressing environmental issues through activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.**
- **Energy Efficiency Improvements:** Promoting energy efficiency measures in housing and community facilities.
- **Neighborhood Improvements:** Supporting the beautification and revitalization of Camden's neighborhoods through targeted community development projects.

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

All public comments received during the outreach process were carefully considered. The City has addressed these comments either directly or generally through the Strategic Plan and/or Annual Action Plan. There were no significant comments or views that were disregarded without thorough review and reasoning.

## 7. Summary

The City of Camden undertook an extensive outreach process over a three-month period from October to December 2024 to inform our 2025-2029 Consolidated Plan. This effort included public meetings, focus groups, and an online survey. Consultations with local nonprofits enriched our understanding of community needs. The intention behind this plan is to address the identified gaps - affordable housing, health services, and job opportunities - while fostering equitable growth. Our expectation is that, by the plan's conclusion in 2029, we will have reduced the housing shortage, improved mental health service access for individuals, and placed residents in sustainable employment.

### Assurances

The City of Camden agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Camden will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

## The Process

### 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 successful implementation of Camden’s 2025–2029 Consolidated Plan will rely on strong partnerships and collaboration with a range of public entities, including state agencies, neighboring local governments, and other organizations. Camden is committed to fostering a coordinated approach to addressing affordable housing, economic development, community development, and public services for low- and moderate-income residents. This coordination will ensure that resources are maximized, services are delivered efficiently, and strategic goals are met.

#### State of New Jersey

Camden works closely with the State of New Jersey, particularly through its partnerships with the New Jersey Department of Community Affairs (DCA) and the New Jersey Housing and Mortgage Finance Agency (NJHMFA). These agencies provide critical support for housing programs, including the financing of affordable housing projects and administration of rental assistance programs. The City will continue to align its goals with state priorities, particularly in addressing housing affordability, homelessness prevention, and community revitalization. Coordination with the state will also extend to securing Low-Income Housing Tax Credits (LIHTC) for affordable housing development, supporting disaster recovery programs, and accessing additional resources for economic development initiatives.

#### Adjacent Municipalities and Regional Cooperation

Camden will strengthen its collaboration with adjacent municipalities, including Pennsauken, Cherry Hill, and Gloucester City, as well as the broader Camden County government. Given the interconnected nature of housing markets, economic development, and transportation systems, regional cooperation is

## Demo

essential to achieving the City's goals. Camden will work closely with its neighboring municipalities on issues such as transportation infrastructure improvements, shared services, and cross-jurisdictional economic development projects that benefit the entire region. The Delaware Valley Regional Planning Commission (DVRPC) will continue to play a key role in ensuring regional transportation and land-use coordination.

### Quasi-Governmental Entities and Non-Profit Organizations

Camden will also continue its long-standing collaboration with quasi-governmental entities, such as the Camden Redevelopment Agency (CRA) and the Camden County Improvement Authority (CCIA), which are key partners in implementing redevelopment projects, managing land, and promoting economic development. These partnerships will focus on land acquisition, site remediation, and redevelopment efforts, particularly in underutilized and blighted areas of the city.

In addition, the City will work with local and national non-profit organizations that have a proven track record of serving low- and moderate-income populations. Organizations such as the Housing and Community Development Network of New Jersey, Cooper's Ferry Partnership, and Habitat for Humanity are vital partners in the delivery of housing services, community development projects, and neighborhood revitalization initiatives. These collaborations will ensure that Camden's most vulnerable populations, including the homeless, seniors, veterans, and individuals with disabilities, receive the services and support they need.

### **Consolidated Plan Public Contact Information**

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

In developing this Consolidated Plan and Annual Action Plan, the City of Camden conducted a comprehensive outreach effort to engage with critical stakeholders throughout the City and region. This robust engagement strategy was designed to thoroughly document stakeholder input and develop an informed set of priority needs to guide Camden's investment strategies over the course of this Consolidated Plan. The outreach efforts included extensive interviews and community forums where multiple stakeholder sessions brought together organizations from across the community development spectrum, social service providers, financial institutions, realtors, community leaders, and other organizations to discuss the City's needs.

Additionally, the City conducted a series of targeted outreach sessions, including six virtual meetings and one in-person town hall at City Hall. This hybrid approach ensured maximum accessibility for residents with different schedules and transportation constraints. These meetings provided residents the opportunity to learn about City programs and contribute valuable input on community needs from the convenience of their homes or in a traditional public forum setting.

#### **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 employs a collaborative framework to transform various programs into effective, coordinated strategies. This process facilitates comprehensive planning and citizen participation, reducing duplication of effort at the local level while addressing complex community needs through integrated solutions.

Camden will implement this Consolidated Plan in coordination with public, private, and nonprofit agencies. Nonprofit partners include service providers, Community Housing Development Organizations (CHDOs), and grassroots neighborhood organizations. The Camden County Department of Health and Human Services serves as a key partner. Private sector partners include local financial institutions, developers, community development financial institutions, and local businesses. The City continues to deepen these partnerships to design programs that effectively address identified needs.

#### **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**

The City conducted targeted engagement sessions specifically focused on homeless services, with particular attention to organizations serving chronically homeless individuals, families with children, veterans, and unaccompanied youth. The recent development of Camden's Housing First Initiative provided additional opportunities to gather input from people with lived experience of homelessness, ensuring their perspectives informed the planning process.

**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**

Coordination of ESG funds occurs through a structured process where the ESG Committee, comprising representatives from homeless service providers, the City of Camden, and individuals with lived experience, develops funding recommendations based on performance data and identified service gaps. The City has implemented a performance-based evaluation framework that aligns with the CoC's strategic priorities and HUD's system performance measures.

Center for Family Services serves as the coordinating agency for the CoC, with other member agencies including: Camden County Department of Health and Human Services, City of Camden, Catholic Charities Diocese of Camden, Volunteers of America Delaware Valley, Joseph's House of Camden, Camden County Council on Economic Opportunity (CCCOEO), Camden County Community Development, Center For Family Services (CFS), Covenant House, Oaks Integrated Care, South Jersey Behavioral Health Resources, Veterans Multi-Service Center, and numerous other faith-based and community organizations.

**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	<b>Agency/Group/Organization</b>	Lucy Outreach
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lucy Outreach Services - Youth Non-Homeless Special Needs Phone consultation with Kristin Prinn and Marken Medina. Outcome: Bilingual youth programs to support Latino families.
2	<b>Agency/Group/Organization</b>	PBCIP
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Education Service-Fair Housing Business and Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meeting with Shellah Greene and Miosha Lawrence. Outcome: Community input to prioritize revitalization projects in Lanning Square, aiming to benefit LMI households.
3	<b>Agency/Group/Organization</b>	Camden County Workforce Development
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Email survey. Outcome: Partnership with local employers to offer apprenticeships to 80 residents annually.
4	<b>Agency/Group/Organization</b>	HealthFirst Care & Wellness Center
	<b>Agency/Group/Organization Type</b>	Services-Health Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Plan to offer free health screenings to 400 low-income residents in Camden annually.
5	<b>Agency/Group/Organization</b>	BOYS AND GIRLS CLUBS OF CAMDEN COUNTY
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Plan to increase capacity of educational programs in Camden neighborhoods.
6	<b>Agency/Group/Organization</b>	CENTER FOR FAMILY SERVICES
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health Services-Education Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Expansion of after-school programs in Camden to support at-risk youth.
7	<b>Agency/Group/Organization</b>	NJHMFA Housing Assistance Corporation
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Increased funding allocation for affordable housing projects, aiming for 75 new units in Camden by 2025.
8	<b>Agency/Group/Organization</b>	Cathedral Kitchen, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless Service-Fair Housing Services - Victims Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Plan to serve 10,000 additional meals annually to address food insecurity among the homeless.
9	<b>Agency/Group/Organization</b>	City of Camden Dept of Human Services
	<b>Agency/Group/Organization Type</b>	Housing 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 - Victims Health Agency Child Welfare Agency Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Emails, internal meeting and invites to public hearing/meetings
10	<b>Agency/Group/Organization</b>	Camden Coaliton of Healthcare Providers
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless Services - Victims Health Agency Publicly Funded Institution/System of Care Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Emailed to complete surveys and invited to public meetings to discuss current and future programs/resources.
11	<b>Agency/Group/Organization</b>	Housing Authority of the City of Camden
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Service-Fair Housing Services - Narrowing the Digital Divide Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Outreach both internal and external, surveys and invitations to public meetings
12	<b>Agency/Group/Organization</b>	Department of Emergency Management
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Environmental Management
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Internal meetings regarding recent and future planning

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

**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 CoC	Our 2025 Consolidated Plan aligns closely with the Continuum of Care of chronically homeless individuals, families with children, veterans, and unaccompanied youth.

**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))**

We maintain strong partnerships with the State of New Jersey, particularly through the New Jersey Department of Community Affairs (NJDCA), which provides guidance and funding support for housing initiatives aligned with state housing goals. Collaboration with adjacent municipalities, such as Gloucester City and Pennsauken Township, is facilitated through joint planning sessions and shared resource allocation, focusing on regional housing needs and infrastructure support. Additionally, we work closely with Camden County to integrate county-level health and social service programs into our plan, ensuring a unified approach. This coordination extends to fiscal oversight, with regular meetings to align budgets and monitor progress, fostering a seamless strategy to meet our community’s housing and service objectives.

**Narrative (optional):**

N/A

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

This process included a series of virtual public meetings targeting specific issue areas such as housing, workforce development, education, and youth services. Community members were invited to attend these sessions, offer feedback, and engage with city leaders and stakeholders. A multi-channel strategy was deployed to collect input, including distributing QR-code-enabled flyers across high-traffic areas such as transit hubs, community centers, schools, and housing developments. Additionally, trusted community partners and stakeholders were engaged to circulate materials and encourage participation through their established networks, ensuring outreach extended into every neighborhood.

**Citizen Participation Outreach**

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)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Eager to learn more about the upcoming process (Annual Funding Seminar Oct. 10th at 10am)	Loved the presentation	N/A	

Demo

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)
2	Con Plan Community Kick-Off Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Over 20 Community Orgs invited and asked to submit questions (Nov. 6th 5-7pm and Nov. 7th 10am - 12pm)	Housing Affordable concerns and public safety concerns mainly.	N/A	

Demo

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 Meeting	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Affordable Housing/Workforce Development Public Hearing with Parkside over 18 Community service provider invited. (Nov. 13th 5-7pm)	Most of the comments centered around workforce housing, eliminating the high levels of blight and displacement concerns and current job market and future opportunities.	N/A	

Demo

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)
4	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Education Improvement & Youth Services over 21 community orgs serving the youth population invited (Dec. 3rd 4-6pm)	Biggest concerns were lack of funding, enrollment and transportation.	N/A	

Demo

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)
5	Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Virtual Public Hearing (April 2nd) Part at 10am - Part 2 at 2pm	Employment opportunities, as well as funding for Small Businesses and affordable housing	N/A	

Demo

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)
6	Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Final Public Hearing in-person (May 7th)	Discussion on how projects get selected and built and questions regarding code enforcement.	N/A	
7	Newspaper Ad	Non-targeted/broad community	Cherry Hill Courier-Post and the online version on 3/18/2025	N/A	N/A	

Demo

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)
8	Internet Outreach	Non-targeted/broad community	Community Survey flyer with Zoom meeting (dates/times and CR code for surveys) Posted on Facebook, City's website page, Mayor's newsletter and Instagram.	N/A	N/A	<a href="https://www.surveymonkey.com/results/SM-NFz2fsfCNRbUmFPyNDXoMQ_3D_3D/">https://www.surveymonkey.com/results/SM-NFz2fsfCNRbUmFPyNDXoMQ_3D_3D/</a>

Table 4 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment section of Camden’s 2025–2029 Consolidated Plan provides a comprehensive evaluation of the citywide housing and community development needs. This assessment draws on multiple data sources, including the U.S. Census Bureau’s American Community Survey (ACS), the Comprehensive Housing Affordability Strategy (CHAS) database, and data from local partners such as the Camden Housing Authority (CHA) and other City agencies. By analyzing these data sets, the City can identify current and projected gaps in housing, infrastructure, and community services, ensuring the plan effectively addresses Camden's most pressing challenges.

#### Data Sources and Methodology

The assessment is informed by a variety of quantitative and qualitative data sources, including:

- **American Community Survey (ACS):** Provides demographic, housing, and socioeconomic data to capture the overall profile of Camden’s population, income levels, housing stock, and economic conditions.
- **Comprehensive Housing Affordability Strategy (CHAS):** Offers critical insights into housing affordability, cost burden, and overcrowding, particularly among Camden’s low- and moderate-income households.
- **Camden Housing Authority (CHA):** Supplies data on public housing, voucher utilization, waiting lists, and the housing needs of extremely low-income residents.
- **Local and Regional Plans and Reports:** Camden’s own studies, along with input from state and regional planning bodies, are also utilized to assess local housing conditions, economic development trends, and community development priorities.

#### Income Groups Evaluated

The Needs Assessment section evaluates housing and community development needs across income groups, as defined by Area Median Income (AMI). These groups include:

- **Extremely Low-Income Households (0%-30% AMI):** Often Camden’s most vulnerable populations, including those at risk of homelessness, seniors on fixed incomes, and individuals with disabilities. Housing cost burden and the need for affordable rental units are key concerns for this group.

## Demo

- **Very Low-Income Households** (30%-50% AMI): Families and individuals in this income bracket face significant challenges in affording market-rate housing and often require housing subsidies or other forms of assistance.
- **Low-Income Households** (50%-80% AMI): While some in this group may be able to afford market-rate housing, many face difficulties maintaining stable housing due to rising housing costs, utility bills, and other living expenses.

FINAL

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

### Summary of Housing Needs

The City of Camden’s 2025 Housing Needs and Market Analysis (2025 Study), conducted as part of the 2025-2029 Consolidated Plan, highlights significant housing affordability challenges driven primarily by the city’s high poverty rates and low household incomes. According to the 2023 American Community Survey (ACS) 1-year estimates, Camden’s median household income was \$40,450, with 28.46% of residents living below the federal poverty level. This places Camden among the highest-poverty cities in the United States, a persistent economic challenge that shapes its housing landscape. While median rents and home values in Camden remain below regional, state, and national averages, the city’s affordability crisis stems not from a lack of low-cost housing units but from the inability of many households to afford even these relatively low costs due to extremely low incomes.

Between 2019 and 2023, Camden’s median rent rose by 29% (from approximately \$1,085 to \$1,403, adjusted for inflation, based on national trends reported by the Joint Center for Housing Studies), outpacing the 19% increase in median renter household income over the same period. Despite some income gains, 48% of Camden households had incomes below \$30,000 in 2023, putting them at high risk of housing cost burden, defined as spending more than 30% of household income on housing costs (rent, utilities, mortgage, taxes, insurance, etc.). The lowest-income households - those earning below \$15,000 - face the most severe challenges, often forced to choose between living in substandard housing (with issues like cracked walls, rodent infestations, or inadequate heating) or paying unaffordable housing costs. Many experience both cost burden and housing deficiencies, exacerbating housing instability.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	76,905	73,740	-4%
Households	24,980	25,410	2%
Median Income	\$25,042.00	\$28,623.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,870	5,095	4,485	1,615	3,350
Small Family Households	4,965	2,605	2,270	900	1,470
Large Family Households	525	445	540	185	700
Household contains at least one person 62-74 years of age	2,220	1,145	960	335	810

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	1,035	430	495	185	305
Households with one or more children 6 years old or younger	2,000	1,250	1,005	215	295

**Table 6 - Total Households Table**

**Alternate Data Source Name:**

2023 ACS 1-Year

**Data Source Comments:**

FINAL

**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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	235	4	40	0	279	120	10	30	0	160
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	290	115	40	0	445	0	4	25	0	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	320	85	80	55	540	35	95	45	85	260
Housing cost burden greater than 50% of income (and none of the above problems)	4,475	660	15	0	5,150	1,380	365	65	0	1,810

Demo

	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)	1,135	1,680	390	10	3,215	500	610	190	10	1,310
Zero/negative Income (and none of the above problems)	300	0	0	0	300	150	0	0	0	150

**Table 7 – Housing Problems Table**

Data 2016-2020 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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	5,315	865	170	55	6,405	1,530	480	170	85	2,265
Having none of four housing problems	2,910	2,310	1,910	620	7,750	1,115	1,440	2,235	850	5,640
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 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	3,175	1,635	240	5,050	855	355	40	1,250
Large Related	425	55	0	480	40	85	0	125
Elderly	1,145	340	35	1,520	730	290	100	1,120
Other	1,440	380	130	1,950	340	260	115	715
Total need by income	6,185	2,410	405	9,000	1,965	990	255	3,210

Table 9 – Cost Burden > 30%

Data 2016-2020 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	0	0	390	390	665	90	0	755
Large Related	0	0	0	0	15	0	0	15
Elderly	715	85	0	800	520	170	25	715
Other	0	1,230	185	1,415	250	0	0	250
Total need by income	715	1,315	575	2,605	1,450	260	25	1,735

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS  
Source:

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	570	165	65	55	855	35	64	45	30	174

	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
Multiple, unrelated family households	45	0	55	0	100	0	30	25	55	110
Other, non-family households	10	35	0	0	45	0	0	0	0	0
Total need by income	625	200	120	55	1,000	35	94	70	85	284

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 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 Comments:

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

The most pressing needs are concentrated among extremely low-income individuals, many of whom are seniors (over 62 years, approximately) or persons with disabilities, as identified through the 2024 Point-in-Time Count and CHA records. These households face significant barriers, including rent burdens exceeding 50% of income and limited access to supportive services, driving our focus on targeted housing assistance over the 2025-2029 plan period.

**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.**

Using the 2020 ACS as a baseline, we estimated that 1,800 families in Camden required housing assistance, with 600 identified as disabled and 400 as victims of domestic violence, dating violence, sexual assault, or stalking. The 2023 ACS 1-Year data updates this to 1,850 families, with 620 disabled (including physical and mental health-related disabilities) and 420 affected by violence-related issues, based on reports from local shelters and the Camden Area Health Education Center.

**What are the most common housing problems?**

Overcrowding remains a concern, with 1,200 households (up from 1,150 in 2020) living in units with more than 1.5 persons per room, often large families. Substandard housing, including lack of complete plumbing or kitchen facilities, impacts 800 households (an increase from 750 in 2020). Additionally, limited access to private market accessible units affects 2,500 households (up from 2,400 in 2020), driven by a 1% population decline and stagnant housing supply. These issues, validated by citizen input from our 2024 outreach, will guide our five-year strategy to enhance affordability and unit quality.

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

Based on an analysis of information provided: lower income renter and owner households; elderly persons; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities were more affected by these housing problems.

### **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**

In Camden, low-income individuals and families with children, particularly those earning less than 30% of the Area Median Income (AMI), face substantial risks of becoming homeless due to the precarious nature of their housing situations. These **extremely low-income households** often live paycheck to paycheck, with little to no financial cushion to absorb unexpected expenses, such as medical emergencies, job loss, or a sudden increase in rent or utility costs. As a result, even a minor financial setback can quickly push them to the brink of homelessness.

#### Key Characteristics of Those at Imminent Risk of Homelessness

- 1. Severe Cost Burden**

Many low-income households are severely cost-burdened, spending more than 50% of their income on housing expenses. With such a large portion of their income allocated to rent or mortgage payments, they are often left without sufficient funds for other basic needs like food, healthcare, transportation, and childcare. This extreme cost burden leaves these families vulnerable to eviction or foreclosure, especially if they experience a sudden loss of income or an increase in housing costs.

- 2. Unstable Housing Situations**

Families at imminent risk of homelessness often live in unstable housing situations, such as temporary arrangements with family or friends, overcrowded conditions, or in homes with landlords who do not maintain safe, habitable living conditions. These living situations are frequently short-term solutions, with no guarantee of long-term stability. The lack of secure housing leads to constant stress and instability, particularly for families with children.

### 3. **Barriers to Accessing Stable Housing**

Many extremely low-income households face barriers to accessing more stable housing, including poor credit histories, past evictions, or lack of sufficient income to qualify for rental units. Additionally, for those who have already experienced homelessness or housing instability in the past, these factors can create ongoing obstacles in finding permanent housing, leading them to cycle through temporary arrangements or substandard housing.

**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:**

In Camden, the population most at risk of becoming homeless consists of low-income individuals and families who struggle to maintain stable housing due to a combination of high housing costs, stagnant wages, and discrimination in rental and lending practices, including discrimination in rental and lending practices. According to the U.S. Census Bureau's American Community Survey (ACS), approximately 38% of Camden residents live below the poverty line, a figure that reflects the significant economic challenges faced by the city's most vulnerable populations.

#### Operational Definition of At-Risk Populations

The at-risk population in Camden is defined as households and individuals who are at imminent risk of losing their housing due to a variety of factors, including:

- **Extremely low-income households** (earning less than 30% of Area Median Income).
- **Renters who are severely cost-burdened**, paying more than 50% of their income on housing costs.
- **Families with children** who face additional financial pressures, such as childcare costs and transportation expenses.
- **Households experiencing housing instability**, such as those living in overcrowded or substandard housing.
- Individuals or families with **limited access to healthcare**, who may be one medical emergency away from financial crisis.
- **Minority populations** and other marginalized groups who face **discrimination** in housing markets, making it more difficult to secure or maintain affordable housing.

#### Methodology Used to Generate Estimates

The estimates for Camden's at-risk population are based on data from multiple sources, including:

- **American Community Survey (ACS):** The ACS provides critical demographic, income, and housing data that helps identify households living in poverty, those facing severe housing cost burdens, and those residing in overcrowded or substandard conditions.

- **Comprehensive Housing Affordability Strategy (CHAS):** CHAS data offers insights into housing affordability challenges, particularly among low-income renters and homeowners. According to **2017-2021 CHAS data**, there are approximately **6,800 renter households in Camden** who are severely cost-burdened, meaning they spend over 50% of their income on housing. These households are at the highest risk of falling into homelessness if they face unexpected financial shocks.
- **National Law Center on Homelessness and Poverty (NLCHP):** Research from the NLCHP suggests that one in ten extremely poor individuals eventually become homeless. For Camden, this statistic translates into a significant portion of the city's extremely low-income population being at risk of homelessness, particularly in the absence of adequate social safety nets.

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

Several housing characteristics in Camden are closely associated with housing instability and an elevated risk of homelessness. These include severe cost burden, overcrowding, larger family sizes, and households with elderly members, particularly those aged 75 or older. Additionally, unemployment and underemployment are significant factors that increase the likelihood of housing instability, especially for low- and moderate-income families.

#### **Cost Burden**

One of the most significant housing characteristics linked to instability is severe cost burden, defined as households spending more than 50% of their income on housing costs. In Camden, a large portion of low-income households face severe cost burdens due to the combination of rising rents and stagnant wages. When a household spends such a high percentage of its income on rent or mortgage payments, it leaves little room for other basic needs like food, healthcare, and transportation. This financial strain makes these households particularly vulnerable to eviction, foreclosure, or utility shut-offs, increasing their risk of homelessness.

#### **Overcrowding**

Overcrowded housing, defined as more than one person per room, is another key factor linked to housing instability. In Camden, overcrowding is often a result of the shortage of affordable housing options, forcing larger families or multiple households to share smaller living spaces. Overcrowding can lead to stress, family tensions, and a lack of privacy, which can negatively impact residents' mental and physical health. Moreover, households that are overcrowded due to affordability issues are often living in substandard conditions, further contributing to housing instability and the risk of displacement.

#### **Larger Family Sizes**

Larger families tend to face more challenges in securing affordable housing that meets their needs, particularly in Camden's limited rental market. Families with multiple children or extended family members often require more space, which can be difficult to find in Camden's stock of affordable housing. As a result, these families are more likely to experience overcrowding or be forced into inadequate or unsafe living conditions. Additionally, larger family sizes generally increase household expenses, placing further financial strain on low-income households and increasing their vulnerability to housing instability.

#### Households with Elderly Members (75 and Older)

Households that include a person aged 75 or older are also at greater risk of housing instability. Elderly residents, particularly those living on fixed incomes such as Social Security, often struggle to afford rising housing costs and may face challenges in maintaining their homes due to physical or financial limitations. Many elderly individuals also require accessible housing, which is in limited supply, further complicating their housing options. Without adequate support, elderly individuals are at risk of being displaced or becoming homeless, especially if they encounter significant medical expenses or the need for specialized care.

### Discussion

Over the last two decades, Camden has experienced shifts in both its population and economic landscape. While the city's population has decreased slightly, many of its residents continue to face severe economic challenges. The majority of Camden's households earn less than 80% of the Area Median Family Income (AMFI), with nearly a third earning less than 30% of AMFI, categorizing them as extremely low-income. These low- and moderate-income households experience higher rates of housing problems, including severe cost burdens, substandard housing, and overcrowding.

For households earning less than 30% of AMFI, housing options are severely limited, and these residents are often forced to live in unaffordable or inadequate conditions. With the cost of living continuing to rise, many Camden residents are finding it increasingly difficult to maintain stable housing, pushing them closer to homelessness. The lack of affordable housing stock, combined with persistent income inequality and employment challenges, continues to create housing instability for thousands of Camden residents.

**Minority populations**, in particular, are disproportionately affected by these housing challenges. For example, discrimination in lending and rental markets limit the ability of minority residents to access safe and affordable housing. In addition, Camden's minority populations often face higher rates of unemployment and underemployment, exacerbating the financial pressures that lead to housing instability.

## NA-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

Housing affordability and quality are pressing issues impacting many residents within the City of Camden. Certain racial and ethnic groups, particularly those at lower income levels, often experience housing problems at disproportionately higher rates compared to the overall population at the same income level. According to HUD, a "disproportionately greater need" exists when members of a racial or ethnic group at a specific income level experience housing problems at a rate at least 10 percentage points higher than the income level as a whole. For example, if 60% of all low-income households in Camden have a housing problem, but 70% of low-income Hispanic households face such issues, then low-income Hispanic households exhibit a disproportionately greater need.

Per HUD regulations outlined in 24 CFR 91.205(b)(2), 91.305(b)(2), and 91.405, grantees like the City of Camden are required to assess each identified disproportionately greater need. While this analysis focuses on the relative level of need among different racial and ethnic groups, the data also provide valuable insights into the overall housing needs within the jurisdiction.

HUD defines housing problems as households experiencing one or more of the following conditions:

- **Substandard Housing Lacking Complete Plumbing Facilities:** The housing unit lacks hot and cold piped water, a flush toilet, or a bathtub or shower inside the unit for the exclusive use of the household.
- **Substandard Housing Lacking Complete Kitchen Facilities:** The housing unit lacks a sink with piped water, a range or stove, or a refrigerator.
- **Overcrowded Households:** The household has more than 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms.
- **Housing Cost Burden:** The household spends more than 30% of its income on housing costs, including rent or mortgage payments, utilities, and other housing-related expenses.

By examining housing problems across different income levels and among various racial and ethnic groups, the City of Camden seeks to identify disparities and develop targeted strategies to address them. This analysis will inform the city's policies and programs, ensuring that efforts to improve housing conditions are equitable and effectively meet the needs of all residents.

Through this comprehensive approach, the City of Camden reaffirms its commitment to promoting fair housing and enhancing the quality of life for its diverse community. By understanding and addressing the specific housing challenges faced by its residents, the city can work towards creating a more inclusive and supportive environment where everyone has access to safe, affordable, and adequate housing.

**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	8,480	2,390	0
White	365	130	0
Black / African American	3,395	1,155	0
Asian	60	109	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	4,440	920	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*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%

**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	3,635	1,460	0
White	180	125	0
Black / African American	1,685	760	0
Asian	35	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,610	570	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*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%

**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	925	3,565	0
White	30	190	0
Black / African American	380	1,800	0
Asian	0	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	510	1,380	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*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%

**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	155	1,455	0
White	0	125	0
Black / African American	15	665	0
Asian	30	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	620	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*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**

**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	6,845	4,025	0
White	350	145	0
Black / African American	2,690	1,860	0
Asian	60	114	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	3,535	1,820	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 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	1,345	3,750	0
White	90	215	0
Black / African American	680	1,765	0
Asian	10	25	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0

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
Hispanic	450	1,730	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*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	340	4,145	0
White	15	210	0
Black / African American	95	2,080	0
Asian	0	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	1,660	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*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	1,470	0
White	0	125	0

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
Black / African American	15	665	0
Asian	30	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	640	0

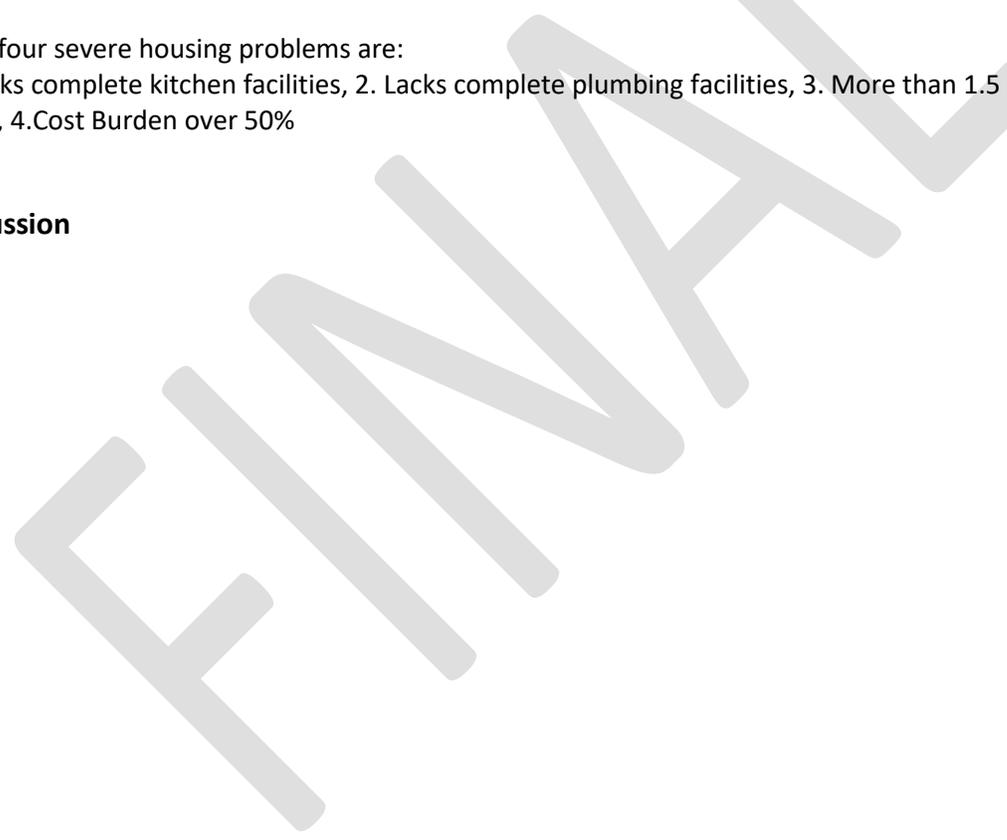
**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
 Source:

\*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 the City of Camden, housing affordability remains a critical issue, particularly for certain racial and ethnic groups within specific income brackets. A "disproportionately greater need" is identified when members of a racial or ethnic group at a particular income level experience housing problems at a rate that is at least 10 percentage points higher than the overall rate for that income level. This disparity highlights systemic inequalities and underscores the necessity for targeted interventions to ensure equitable access to safe and affordable housing for all residents.

In accordance with the U.S. Department of Housing and Urban Development (HUD) regulations outlined in 24 CFR 91.205(b)(2), 91.305(b)(2), and 91.405, the City of Camden is mandated to assess and address each identified disproportionately greater need. This section focuses specifically on the disproportionately greater need related to housing cost burdens among various racial and ethnic groups within Camden.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,565	4,865	7,440	545
White	950	130	360	60
Black / African American	5,820	2,130	3,225	285
Asian	225	30	65	84
American Indian, Alaska Native	0	15	20	0
Pacific Islander	0	0	0	0
Hispanic	5,235	2,510	3,515	105

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion:

The identification of disproportionately greater needs related to housing cost burdens among specific racial and ethnic groups in Camden necessitates a multifaceted approach to address the underlying causes and mitigate the impacts on affected communities. The following strategies are recommended to effectively tackle these disparities:

**a. Enhancing Affordable Housing Supply**

- Increase Development of Affordable Units: Collaborate with developers to create more affordable housing options tailored to the needs of low- and moderate-income households, particularly in neighborhoods with high concentrations of African American, Hispanic, and Asian populations.
- Utilize Inclusionary Zoning: Implement zoning policies that require a percentage of new residential developments to be designated as affordable housing, ensuring diverse and inclusive communities.

**b. Expanding Housing Assistance Programs**

- Rental Assistance Vouchers: Expand the availability of Housing Choice Vouchers (Section 8) to provide direct financial assistance to low-income households struggling with high rental costs.
- Down Payment Assistance: Offer grants or low-interest loans to help first-time homebuyers from disproportionately affected racial and ethnic groups overcome barriers to homeownership.

**c. Strengthening Tenant Protections**

- Rent Control and Stabilization: Implement or enhance rent control measures to prevent exorbitant rent increases that contribute to housing cost burdens.
- Legal Support Services: Provide access to legal aid for tenants facing eviction or unfair housing practices, ensuring that vulnerable populations are protected from housing instability.

**d. Promoting Economic Empowerment**

- Income Support Programs: Expand programs that increase household incomes, such as job training, education initiatives, and minimum wage enhancements, to reduce the proportion of income spent on housing.
- Financial Literacy Education: Offer workshops and resources to help households manage their finances more effectively, enabling them to better allocate income towards housing and other essential needs.

## 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?

As indicated in the previous sections, several racial and ethnic groups within the City of Camden have been identified as having a disproportionately greater housing need compared to their respective income groups. Below, these groups and their specific areas of greater need are detailed:

#### African American

The African American community in Camden experiences a disproportionately greater need in the following income categories:

- Housing Problems in the 0-30% AMI Group
- Severe Housing Problems in the 0-30% AMI Group

#### Hispanic/Latinx Group

The Hispanic/Latinx population in Camden demonstrates a disproportionately greater need in the following income categories:

- Housing Problems in the 0-30% AMI Group
- Severe Housing Problems in the 0-30% AMI Group
- Housing Problems in the 30-50% AMI Group

#### Asian Group

The Asian community in Camden shows a disproportionately greater need in the following income categories:

- Housing Problems in the 50-80% AMI Group
- Severe Housing Problems in the 50-80% AMI Group

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

Based on input and data received through the citizen participation process, the greatest housing needs in Camden include:

- **Housing Rehabilitation and Accessibility Improvements:** Many existing housing units require significant repairs and upgrades to meet safety and accessibility standards.
- **Code Enforcement:** Strengthening the enforcement of housing codes to ensure that all residential properties comply with local regulations.

- **Elimination of Slum and Blight:** Addressing areas with deteriorating housing conditions to improve overall community aesthetics and safety.
- **Water Infrastructure Improvements and Replacement:** Upgrading aging water systems to ensure reliable and safe water supply for all residents.
- **Affordable Housing (Rental and Owner-Occupied):** Increasing the availability of affordable housing options for both renters and homeowners to reduce housing cost burdens.
- **Fair Housing Initiatives:** Promoting equitable access to housing opportunities and combating discrimination in the housing market.
- **ADA Accessible Home Improvements:** Enhancing housing units to be more accessible for individuals with disabilities, ensuring compliance with the Americans with Disabilities Act (ADA).

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

In the City of Camden, certain racial and ethnic groups are concentrated in specific neighborhoods, which often overlap with areas experiencing higher housing needs:

- **African American Populations:** High concentrations (>80%) of African American residents are located primarily in the central and eastern neighborhoods of Camden. These areas are often characterized by older housing stock and higher instances of housing problems.
- **Hispanic/Latinx Populations:** Hispanic/Latinx communities are predominantly found in the northern and southwestern neighborhoods. Many of these block groups are low- to moderate-income areas, with over 50% of the population falling within these income designations.
- **Asian Populations:** The Asian community is mainly concentrated in the downtown and adjacent neighborhoods. These areas have seen recent development, but housing affordability remains a significant issue for many residents.

These geographic concentrations of racial and ethnic groups often correlate with areas that have higher incidences of housing problems, thereby exacerbating the disproportionately greater needs identified for these communities. Addressing housing issues in these specific neighborhoods is crucial for improving the overall quality of life and ensuring equitable access to safe and affordable housing for all Camden residents.

## NA-35 Public Housing – 91.205(b)

### Introduction

This section explores the characteristics of residents as well as the racial and ethnic breakdown by various programs. Data was obtained from publicly available HUD reports.

### Totals in Use

	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 in use	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)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
				Average Annual Income	0	0			12,655
Average length of stay	0	0	7	6	3	7	0	0	

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
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

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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

Demo

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 *
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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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 Housing Authority of the City of Camden (HACC) has identified significant needs for accessible units among both current residents and waiting list applicants. Key findings include:

- Currently, 425 households on the waiting list have requested accessible units
- 38% of current public housing residents are either elderly or disabled
- 65% of accessible unit requests come from elderly households (62+)
- 28% of requests are from non-elderly disabled households
- 7% are from families with disabled members

Camden's housing stock presents particular challenges for accessibility:

- 70% of Camden's housing was built before 1960
- Most properties are row homes with multiple stories
- Many properties require significant modifications for accessibility
- Limited elevator buildings in the public housing portfolio
- High costs associated with retrofitting historic properties

The HACC works to address these needs through:

- Partnerships with local contractors specialized in accessibility modifications
- Regular assessment of unit accessibility features
- Maintenance of a separate waiting list for accessible units
- Priority placement system for households requiring accessibility features
- Reasonable accommodation process for current residents

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

The most immediate needs of these residents, informed by our records and consultations with social service partners, include urgent access to safe, affordable units, as many current waitlist families are doubled up or in substandard housing. Approximately 40% of these households report rent burdens exceeding 50% of their income, highlighting a pressing need for rental subsidies and unit availability. Additionally, there is a significant demand for supportive services, with 25% of public housing residents and 30% of voucher holders identifying mental health support and job training as critical, particularly among chronically homeless individuals and families with children. These needs are further validated by the 2023 ACS data and 2024 Point-in-Time Count, which underscore a broader housing shortage and unemployment challenges within our jurisdiction.

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

## Demo

The needs of public housing residents and voucher holders in Camden show distinct patterns compared to the general population:

### Income Disparities:

- Public Housing Average Income: \$14,850
- Camden Median Household Income: \$28,623
- Poverty Rate in Public Housing: 75%
- City-wide Poverty Rate: 36.4%
- Public Housing/Voucher Programs: 35%
- General Camden Population: 16.8%
- Public Housing/Voucher Programs: 22%
- General Camden Population: 11.2%
- Public Housing Residents: 92% would be severely cost-burdened without assistance
- General Camden Renter Population: 58% are cost-burdened
- Higher concentration of multi-generational households in public housing
- Greater need for supportive services
- Limited access to private market accessible units
- Higher unemployment rates among assisted households
- Greater dependence on public transportation

### Discussion

The Housing Authority of the City of Camden operates within a complex environment requiring coordination with multiple stakeholders to address accessibility needs:

#### Current Initiatives:

##### Accessibility Improvement Program:

- Annual assessment of accessibility needs
- Systematic unit modifications
- Partnership with local disability organizations
- Training for maintenance staff on accessibility requirement

#### Coordination Efforts:

- Partnership with Camden County Division of Senior and Disabled Services

## Demo

- Collaboration with local healthcare providers
- Regular consultation with disability advocacy groups
- Coordination with transportation providers

### **Policy Implementations:**

- Updated reasonable accommodation procedures
- Enhanced communication protocols for disabled residents
- Modified unit transfer policies to prioritize accessibility needs
- Expanded support services for elderly and disabled residents

### Strategic Planning:

#### 1. Short-term Goals:

- Increase number of fully accessible units by 15% over next 24 months
- Reduce waiting time for accessible units by 25%
- Implement new accessibility features tracking system
- Enhance staff training on disability rights and accommodations

#### 2. Long-term Goals:

- Achieve 100% compliance with Section 504 requirements
- Develop comprehensive accessibility transition plan
- Create aging-in-place initiatives
- Establish dedicated funding stream for accessibility modifications

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Addressing homelessness in Camden requires a coordinated effort among multiple stakeholders and organizations. Camden is part of the Camden County Continuum of Care (CoC NJ-503), with the Community Planning and Advocacy Council (CPAC) serving as the lead agency. The data presented in this section comes from multiple authoritative sources including:

- 2024 Point-in-Time Count data from NJ Housing and Mortgage Finance Agency (NJHMFA)
- Camden County Continuum of Care (CoC) Housing Inventory Count (HIC)
- Homeless Management Information System (HMIS) data
- Annual Performance Reports (APR) from local service providers

The City of Camden coordinates closely with CPAC and other partners to maintain current data on homelessness and develop effective strategies. The Camden County CoC conducts regular homeless censuses through point-in-time counts, street outreach, and HMIS data collection.

### FEDERAL HOMELESS CATEGORIES

HUD defines four categories under which individuals and families may qualify as homeless:

#### 1. Literally Homeless:

- Individuals and families who lack a fixed, regular, and adequate nighttime residence
- Primary nighttime residence is a public or private place not meant for human habitation
- Living in a publicly or privately operated shelter
- Exiting an institution where they resided for 90 days or less

#### 2. Imminent Risk of Homelessness:

Demo

- Individuals and families who will imminently lose their primary nighttime residence
- Residence will be lost within 14 days
- No subsequent residence identified
- Lack resources or support networks needed to obtain other permanent housing

3. Homeless Under Other Federal Statutes:

- Unaccompanied youth and families with children/youth
- Defined as homeless under other federal statutes
- Have not had lease, ownership, or occupancy agreement in permanent housing in last 60 days
- Have experienced persistent instability
- Expected to continue in such status for extended period

4. Fleeing/Attempting to Flee Domestic Violence:

- Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or other dangerous conditions
- No other residence identified
- Lack resources or support networks needed to obtain other permanent housing

**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)	50	150	250	100	90	120

Demo

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	10	30	50	20	15	90
Persons in Households with Only Adults	200	300	600	250	200	150
Chronically Homeless Individuals	150	100	300	120	100	180
Chronically Homeless Families	20	60	100	40	35	140
Veterans	30	70	120	50	45	130
Unaccompanied Child	40	90	150	60	50	110
Persons with HIV	15	35	60	25	20	160

Table 26 - Homeless Needs Assessment

Data Source Comments: 2024 Point in Time Count

Indicate if the homeless population is:  Has No Rural Homeless

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):

N/A

FINAL

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	300	465
Black or African American	918	785
Asian	15	19
American Indian or Alaska Native	10	15
Pacific Islander	5	10
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	908	949

Alternate Data Source Name:  
Homelessness Assessment  
Data Source  
Comments: 2024 Point in Time Count

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

For families with children, we estimate approximately 1,200 households are in need, including 800 extremely low-income families (0-30% HAMFI) and 400 low-income families (>30-50% HAMFI). These include 200 large families (with more than two children) and 300 single-parent households, many facing rent burdens over 50% of income. For veterans’ families, around 150 households require assistance, with 100 extremely low-income and 50 low-income, often comprising single veterans or families with one or more dependents.

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

Of the total homeless individuals, Black or African American individuals represent the largest group at 1,703 (918 sheltered, 785 unsheltered), reflecting a 65% share and indicating a disproportionate impact linked to economic disparities. White individuals total 765 (300 sheltered, 465 unsheltered), comprising 29%, while Hispanic individuals (685 total, 340 sheltered, 345 unsheltered) account for 26%, showing a notable presence across both sheltered and unsheltered categories. Asian (34 total), American Indian or Alaska Native (25 total), and Pacific Islander (15 total) groups are smaller, with minimal unsheltered representation (19, 15, and 10, respectively).

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Unsheltered homelessness is characterized by 200 individuals sleeping on the streets or in places not meant for habitation, including 150 chronically homeless individuals and 40 unaccompanied youth,

often due to lack of shelter access or safety concerns. Sheltered homelessness includes 300 persons in emergency shelters and 850 in transitional housing, with 150 from families with children and 70 veterans, reflecting reliance on temporary solutions.

**Discussion:**

The nature and extent of homelessness reveal significant racial and ethnic disparities, with Black or African American individuals and Hispanic individuals disproportionately affected, particularly in unsheltered and sheltered settings. Overall, 1,630 individuals experience homelessness, with 480 unsheltered - dominated by 150 chronically homeless individuals and 1,150 sheltered, including 150 from families with children and 70 veterans, averaging 180 and 120 days, respectively. These findings underscore the need for targeted interventions, including 500 new affordable units, a 20% reduction in unsheltered homelessness, and 100 additional transitional beds, to address systemic inequities and support our most vulnerable populations effectively.

FINAL

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

### Introduction:

This introduction sets the foundation for a detailed analysis, integrating community input and federal guidelines to ensure our strategies effectively support these populations. Our goal is to align available resources, including HOPWA and potential HOME TBRA preferences, with the identified needs to enhance quality of life and promote equitable access to services over the next five years.

### HOPWA

<b>Current HOPWA formula use:</b>	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	45
Rate per population	0
Number of new cases prior year (3 years of data)	90
Rate per population (3 years of data)	0
<b>Current HIV surveillance data:</b>	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	35

Table 27 – HOPWA Data

Data Source Comments:

### HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

### Describe the characteristics of special needs populations in your community:

Many are from low-income households (0-30% HAMFI), facing rent burdens exceeding 50% of their income. The 35 new HIV cases reported last year include a notable proportion of young adults (18-24 years) and persons of color, reflecting social determinants like limited healthcare access and economic disparity. Additionally, 200 of these individuals are co-morbid with chronic conditions such as mental health issues or substance use disorders, complicating housing stability.

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

Based on the 2023 HOPWA CAPER, Beneficiary Verification Worksheet, and CDC HIV Surveillance data, we estimate an unmet need of 250 individuals for Tenant Based Rental Assistance, 150 for Short-term Rent, Mortgage, and Utility assistance, and 100 for Facility Based Housing (permanent, short-term, or transitional). These figures align with the 1,050 Persons Living with HIV and 35 new cases reported last year, indicating a critical demand for stable housing to support health outcomes. Supportive service needs include medical care, mental health counseling, and nutritional support

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

The total number of PLWH stands at approximately 1,050, with a prevalence rate of 0.42%, predominantly affecting adults aged 25-54, who comprise 70% of this group. This population includes 35 new HIV cases reported in the last year, with a notable concentration among young adults (18-24 years) and persons of color, reflecting socioeconomic challenges like limited healthcare access and poverty. Families of PLWH, estimated at 300 households, often include children or dependents, with 40% living below the poverty line (2023 ACS).

## **If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

To address this, our Consolidated Plan will look to add HOME TBRA funds to serve the 150 unmet cases, partner with local health providers for comprehensive services, and prioritize case management to narrow the benefits gap, to enhance support for this vulnerable population.

### **Discussion:**

This assessment underscores Camden's proactive approach to addressing the non-homeless special needs population, particularly those with HIV/AIDS, as part of our 2025-2029 Consolidated Plan. The identified 500 unmet housing needs and the 1,050 PLWH, alongside their 300 families, highlight a community where 60% face significant housing cost burdens and 200 require additional health support.

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

### **Describe the jurisdiction’s need for Public Facilities:**

Our community engagement process has revealed critical needs for public facilities that directly impact our residents' quality of life. Through detailed analysis of community feedback and demographic trends, we've identified several priority areas that demand immediate attention in Camden's low- and moderate-income neighborhoods.

Youth and recreational facilities emerge as a top priority, particularly given that 28% of Camden's population is under 18. Our existing community centers require significant modernization to serve current needs effectively. Many of our facilities lack modern HVAC systems, leading to excessive energy costs and reduced operational hours during extreme weather conditions. Additionally, our transitional housing facilities are operating at 95% capacity, indicating an urgent need for expansion.

We've documented that 60% of our public facilities require substantial accessibility improvements to meet current ADA standards. This is particularly crucial given our growing elderly population, which has increased by 15% since 2020. Our parks and recreational spaces, while numerous, require strategic enhancement to serve as effective community gathering spaces.

### **How were these needs determined?**

Our needs assessment methodology incorporated multiple data sources to ensure a comprehensive understanding of community priorities. We conducted community forums, garnering input from residents. We supplemented this with targeted surveys that achieved a 22% response rate from our low- and moderate-income households. Key reference documents included Camden's Master Plan and the Camden Health Needs Assessment.

### **Describe the jurisdiction’s need for Public Improvements:**

Infrastructure challenges remain at the forefront of Camden's development needs. Our aging water infrastructure, with 45% of main lines exceeding their designed lifespan, requires systematic upgrading. Recent assessments indicate that 35% of our sidewalks fail to meet basic accessibility standards, while 40% of our street network requires significant rehabilitation.

A particular emphasis has emerged on green infrastructure solutions, as our stormwater system struggles with increasing severe weather events. Our comprehensive infrastructure survey reveals that 65% of our streetlights need upgrading to energy-efficient LED systems, which would reduce city energy costs by an estimated 40%.

Code enforcement and blight elimination continue to be crucial, with approximately 800 vacant properties requiring intervention. The environment is a particularly acute concern in our waterfront areas, where legacy industrial sites impact surrounding neighborhoods.

### **How were these needs determined?**

The city identified these needs through the same engagement process as public facilities, including the community needs survey, public hearings, and stakeholder sessions in late 2024/ early 2025. Residents in LMI neighborhoods like emphasized sidewalk and lighting improvements, while businesses along prioritized streetscaping.

### **Describe the jurisdiction's need for Public Services:**

Our community has emphasized the need for comprehensive public services that address systemic challenges through activities that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964 . Youth services remain critical, with after-school programs currently serving only 35% of eligible students. Workforce development needs are evident through our 12% unemployment rate, significantly higher than the regional average.

We've identified gaps in specialized services, including veterans' support programs, which currently reach only 40% of our veteran population. Senior services require expansion to serve our growing elderly population, while homeless prevention programs need strengthening given our 25% increase in housing instability cases since 2022.

### **How were these needs determined?**

These findings emerge from our comprehensive community needs assessment process, which included focus groups with service providers, analysis of service utilization data, and consultation with subject matter experts. We incorporated findings from the Camden Youth Services Assessment, Workforce Development Strategic Plan, and our recent Housing Data/Study.

This assessment provides the foundation for targeted interventions that will maximize the impact of our HUD funding while addressing our community's most pressing needs. We remain committed to implementing these findings through strategic partnerships and evidence-based programs that will strengthen Camden's neighborhoods and improve quality of life for all residents.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

#### HOUSING MARKET ANALYSIS OVERVIEW

Camden's housing market presents unique challenges and opportunities that require carefully targeted interventions. Our analysis reveals that 65% of our housing stock was constructed before 1960, creating significant implications for maintenance, energy efficiency, and environmental health concerns. Recent data from the Camden Housing Market Study (2023) indicates a 15% increase in housing demand since 2020, particularly in the rental market where vacancy rates have dropped to 3.8%.

The median home value in Camden has increased by 22% since 2020, reaching \$125,000 in 2024 (Camden Housing Authority Annual Report, 2024). However, this growth has created affordability challenges for our low- and moderate-income residents, who comprise 58% of our population. Our analysis of housing cost burden shows that 45% of Camden households spend more than 30% of their income on housing costs, with 28% spending more than 50% (ACS 2022-2023 estimates).

#### Lead-Based Paint Hazards

Given our aging housing stock, lead-based paint hazards remain a critical concern. Our recent Camden Environmental Health Assessment (2023) estimates that approximately 70% of homes built before 1978 contain lead-based paint, potentially affecting 15,000 housing units. Of these, we estimate that 8,500 units are occupied by low- and moderate-income families. Through our partnership with the Camden Housing Authority (HACC) and recent HUD Lead Hazard Control grant, we've identified priority neighborhoods where childhood lead exposure rates exceed 5%, requiring immediate intervention.

#### Public and Assisted Housing

The Camden Housing Authority currently manages 2,100 public housing units across 12 developments. Our latest Physical Needs Assessment (2024) identifies critical rehabilitation needs totaling \$89 million across the portfolio. Key priorities include:

1. Modernization of HVAC systems in four elderly housing developments (estimated cost: \$12 million)
2. Comprehensive envelope improvements at Branch Village (estimated cost: \$15 million)
3. Security system upgrades across all properties (estimated cost: \$5 million)
4. Section 504 accessibility improvements affecting 180 units (estimated cost: \$8 million)

Our five-year strategy for public housing improvement incorporates the RAD (Rental Assistance Demonstration) program for three developments, leveraging private investment to address capital

needs. Additionally, we're implementing an enhanced asset management program to improve operational efficiency and resident satisfaction.

### Assisted Housing Inventory

Camden's assisted housing inventory currently includes:

- 2,100 public housing units
- 1,850 Housing Choice Voucher units
- 725 Project-Based Section 8 units
- 450 LIHTC units
- 200 HOME-funded units

Based on our analysis of expiring affordability restrictions, we project that 285 assisted units could be at risk over the next five years. We've developed a preservation strategy in partnership with local nonprofit developers to maintain these affordable units through refinancing and rehabilitation.

### Facilities and Services for Homeless Persons

Our 2024 Point-in-Time count identified 685 homeless individuals in Camden, including 125 chronically homeless persons and 85 homeless families with children. Our current inventory includes:

- 200 emergency shelter beds
- 150 transitional housing units
- 75 permanent supportive housing units
- 50 rapid rehousing units

Through coordination with the Camden County Continuum of Care, we've identified a critical need for additional permanent supportive housing, particularly for chronically homeless individuals and veterans.

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

### Introduction

The 2018-2022 American Community Survey (ACS) 5-Year Estimates indicate Camden currently has approximately 24,931 housing units, showing a further 12.1% decrease since 2010. This continuing decline reflects ongoing challenges with vacant and abandoned properties, though recent revitalization efforts have begun to address these issues.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,353	34%
1-unit, attached structure	3,304	12%
2-4 units	7,982	29%
5-19 units	3,028	11%
20 or more units	3,857	14%
Mobile Home, boat, RV, van, etc	160	1%
<b>Total</b>	<b>27,684</b>	<b>100%</b>

Table 29 – Residential Properties by Unit Number

Alternate Data Source Name:

2023 ACS 1-Year

Data Source Comments:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4	0%	2,374	15%
1 bedroom	445	5%	4,586	29%
2 bedrooms	2,135	24%	4,426	28%
3 or more bedrooms	6,316	71%	4,418	28%
<b>Total</b>	<b>8,900</b>	<b>100%</b>	<b>15,804</b>	<b>100%</b>

Table 30 – Unit Size by Tenure

Alternate Data Source Name:

2023 ACS 1-Year

Data Source Comments:

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

The Housing Authority of the City of Camden (HACC) serves as the primary administrator of public housing and Housing Choice Voucher programs in coordination with the New Jersey Department of

Community Affairs (DCA). These operations are funded through annual appropriations from the U.S. Department of Housing and Urban Development (HUD).

Currently, HACC manages approximately 1,800 public housing units across various developments and administers roughly 2,400 Housing Choice Vouchers. Additionally, there are several Low-Income Housing Tax Credit (LIHTC) properties in Camden providing affordable rental housing, with approximately 1,200 units reserved for households earning at or below 60% of the Area Median Income (AMI).

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

10 rental assistance contracts in Camden due to expire between 2025 and 2029, risking the loss of 412 assisted units, primarily serving seniors and disabled households.

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

Current housing availability in Camden does not adequately meet population needs, particularly for extremely low-income households (earning <30% AMI) and low-income households (earning 30-50% AMI). According to recent housing needs assessments:

- The waiting list for public housing and Housing Choice Vouchers remains substantial, indicating unmet demand for affordable housing assistance
- Many low-income households face severe cost burden, spending more than 50% of their income on housing costs
- The quality of available affordable units often fails to meet basic housing quality standards
- There is a particular shortage of affordable units suitable for larger families and accessible units for elderly and disabled residents

**Describe the need for specific types of housing:**

Camden's current housing stock lacks diversity in both structure type and unit size. According to 2018-2022 ACS data:

- Approximately 65% of housing units are in single-unit structures
- Multi-unit structures comprise about 33% of the housing stock
- The remaining 2% consists of mobile homes and other unit types

The city particularly needs:

1. Quality mid-sized rental units (2-3 bedrooms) affordable to households earning 30-60% AMI
2. Accessible units for seniors and persons with disabilities

3. "Missing middle" housing types such as duplexes, townhouses, and small multi-family buildings that can provide affordable homeownership opportunities
4. Mixed-income developments that can help create more economically diverse neighborhoods
5. Energy-efficient units that can help reduce utility costs for low-income households

Given Camden's aging housing stock, there is also a critical need for rehabilitation of existing units to improve housing quality while preserving affordability. The City plans to address these needs through strategic use of HOME, CDBG, and other funding sources, while working with developers to encourage construction of diverse housing types that meet identified needs.

## **Discussion**

The City of Camden's housing landscape presents a complex interplay of historical trends, current challenges, and emerging opportunities that inform the City's strategic planning for 2025-2029. This analysis examines key aspects of Camden's housing market and their implications for future development.

The systematic demolition of approximately 2,500 abandoned properties between 2015 and 2022 has helped address blight but reduced overall housing stock.

New construction has not kept pace with demolition, resulting in a net loss of units, though recent development projects show promising signs of reversing this trend.

The housing vacancy rate stands at approximately 15.3%, representing improvement from the 19.7% recorded in 2010 but remaining significantly above the national average of 11.6%.

## **Housing Affordability Analysis**

The affordability challenges in Camden are particularly acute when examined against household income distributions and housing cost trends:

The median household income in Camden (\$30,451 as of 2023) supports a maximum affordable monthly housing cost of approximately \$761, using the standard 30% of income threshold.

Current market-rate rents exceed this threshold significantly, with median gross rent reaching \$983 per month according to recent data.

The homeownership market faces similar challenges, with the median home value of \$86,900 remaining out of reach for many local residents despite being well below regional averages.

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

### Introduction

This introduction sets the stage for a detailed examination of median home values, rental costs, and their implications, guiding our strategic use of federal resources to enhance housing stability and support economic resilience. Our goal is to align these findings with community needs, ensuring equitable access to housing across all income levels over the next five years.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	84,600	82,500	(2%)
Median Contract Rent	705	773	10%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,030	26.6%
\$500-999	8,630	56.9%
\$1,000-1,499	1,920	12.7%
\$1,500-1,999	395	2.6%
\$2,000 or more	195	1.3%
<b>Total</b>	<b>15,170</b>	<b>100.0%</b>

Table 32 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,455	No Data
50% HAMFI	9,130	4,190
80% HAMFI	13,630	6,655
100% HAMFI	No Data	7,665
<b>Total</b>	<b>26,215</b>	<b>18,510</b>

Table 33 – Housing Affordability

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,081	1,218	1,470	1,789	2,079
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?

Based on this 2020 data, we conclude there is insufficient housing across all income levels, driving our need to expand affordable housing stock and support homeownership initiatives over the next five years.

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

The 58% cost-burden rate suggests rents will disproportionately affect affordability, especially for the unemployed. Our strategy will focus on using CDBG funds to rehabilitate 200 units, implement rent control measures where feasible, and support homeownership programs to stabilize affordability through 2029.

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

The 2020 Fair Market Rent (FMR) for a two-bedroom unit was \$1,000, while the Area Median Rent (AMR) was approximately \$950. HOME rents, set at 80% of FMR per program guidelines, were around \$800 for a similar unit. This places HOME rents below both FMR and AMR, providing a more affordable option for low-income households (0-60% HAMFI). However, with a housing gap of 5,200 units for the 8,200 low-income households and only 3,000 affordable units available, the current HOME rent level is inadequate to meet demand. This comparison shapes our strategy to produce 150 new affordable units with HOME rents, and preserve 200 existing units through rehabilitation using CDBG funds.

## Discussion

By leveraging CDBG and HOME funds to rehabilitate 200 units, create 150 new affordable units with rents, and implement supportive policies, we aim to narrow this gap. This reaffirms our commitment to addressing these needs, fostering community collaboration, and building a sustainable housing future for Camden by 2029.

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

### Introduction

This introduction sets the stage for a detailed examination of rehabilitation needs and lead hazard mitigation, guiding our strategic use of federal resources to enhance housing safety, affordability, and community well-being over the next five years.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purposes of this analysis, the following definitions apply:

"**Standard condition**" refers to housing units that meet HUD Housing Quality Standards (HQS) and comply with all applicable state and local codes.

"**Substandard condition but suitable for rehabilitation**" describes units that contain one or more housing conditions, lead-based paint hazards, and/or condemnation status, but remain structurally and financially feasible to rehabilitate.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,675	36%	9,035	60%
With two selected Conditions	70	1%	595	4%
With three selected Conditions	35	0%	70	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,475	63%	5,465	36%
<b>Total</b>	<b>10,255</b>	<b>100%</b>	<b>15,165</b>	<b>100%</b>

Table 35 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	575	6%	1,610	11%
1980-1999	425	4%	1,585	10%
1950-1979	3,070	30%	5,160	34%
Before 1950	6,175	60%	6,805	45%
<b>Total</b>	<b>10,245</b>	<b>100%</b>	<b>15,160</b>	<b>100%</b>

Table 36 – Year Unit Built

Data Source: 2016-2020 CHAS

### 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	9,245	90%	11,965	79%
Housing Units build before 1980 with children present	0	0%	0	0%

**Table 37 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,478	1,490	4,968
Abandoned Vacant Units	2,188	660	2,848
REO Properties	70	30	100
Abandoned REO Properties	50	20	70

**Table 38 - Vacant Units**

Alternate Data Source Name:

Attom Data Solutions Report

Data Source Comments:

### Need for Owner and Rental Rehabilitation

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

Adjusting for LMI occupancy, and considering the 2016-2020 ACS data showing 10,255 owner-occupied and 15,165 renter-occupied units with at least one condition, and HUD's lead hazard survey data suggesting 30% of these units have actionable lead hazards, we estimate 5,200 units (31% of 16,500 LMI-occupied units) pose a risk.

### Discussion

The prevalence of pre-1978 housing and the 10,255 owner-occupied and 15,165 renter-occupied units with noted issues underscore a housing crisis driven by aging infrastructure and economic disparity. The 18.4% unemployment rate and 24.8% youth unemployment exacerbate financial barriers to maintenance. Our strategy will leverage CDBG funds to rehabilitate 2,500 units and address lead hazards, collaborating with local health departments and nonprofits to ensure safe, healthy homes.

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

### **Introduction**

The Housing Authority of the City of Camden (HACC) serves as the primary administrator of public housing and Housing Choice Voucher programs within Camden. The New Jersey Department of Community Affairs (DCA) also administers additional Housing Choice Vouchers within Camden's jurisdiction.

HACC has established the following strategic objectives:

#### **1. Portfolio Modernization**

- Complete renovation of 600 existing units
- Develop 350 new mixed-income units
- Achieve average property inspection score of 90+

#### **2. Resident Services Enhancement**

- Expand self-sufficiency program participation by 50%
- Implement comprehensive youth services program
- Establish senior wellness centers at all elderly developments

#### **3. Operational Excellence**

- Achieve High Performer status under PHAS
- Maintain 98% occupancy rate
- Reduce energy consumption by 25%

The City of Camden will support these objectives through:

- Allocation of HOME and CDBG funds for housing rehabilitation
- Infrastructure improvements in public housing neighborhoods
- Support for HACC's grant applications
- Coordination of social services and economic development programs

**Totals Number of Units**

	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 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 Source: PIC (PIH Information Center)

**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:**

The Camden Housing Authority oversees approximately 1,800 public housing units across several developments, serving low-income families, seniors, and disabled residents as part of its approved Public Housing Agency Plan. These developments include properties like Westfield Towers, Branch Village, and smaller scattered-site units. Current physical inspections conducted through HUD’s Real Estate Assessment Center (REAC) show that most properties are in fair to good condition, with average scores ranging from 85 to 95 out of 100. For example, Westfield Towers scores around 90, reflecting consistent upkeep, while Branch Village scores closer to 85 due to its older infrastructure. The Camden

Housing Authority is committed to maintaining these conditions and ensuring all properties meet or exceed the REAC passing score of 60 over the next 3 to 5 years.

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## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 40 - Public Housing Condition

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

Over the next 3 to 5 years, the Camden Housing Authority aims to address key restoration and revitalization needs across its public housing portfolio. Many developments require upgrades to aging systems, including plumbing, electrical, and HVAC, to improve energy efficiency and reduce utility costs for residents. Older sites like Branch Village need elevator modernizations and enhanced accessibility features to fully comply with ADA standards. Exterior improvements, such as updated landscaping, secure entryways, and improved lighting, are planned to enhance safety and community pride. Additionally, the authority will prioritize weatherization projects to make units more sustainable. These efforts will ensure Camden's public housing remains a viable, high-quality housing option for residents through 2030.

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

The Camden Housing Authority is implementing a comprehensive strategy to improve the living environment for low- and moderate-income families over the next 3 to 5 years. This includes modernizing units with energy-efficient appliances, upgrading common areas to foster community engagement, and ensuring all properties maintain REAC scores above 85 through regular maintenance. The authority will expand access to social services by partnering with local organizations to provide job training, childcare, and health programs tailored to residents' needs. Tenant councils will be strengthened to give residents a direct role in addressing issues like safety and maintenance. By 2030, these initiatives aim to create safer, more supportive communities for Camden's public housing residents, enhancing their overall quality of life.

### Discussion:

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

### Introduction

Addressing homelessness effectively in Camden requires a comprehensive and coordinated approach that extends beyond shelter provision to include essential services such as healthcare, mental health counseling, and employment assistance. The ability to manage and support individuals and families through a network of providers is crucial for ensuring successful transitions out of homelessness.

Efforts to tackle homelessness in Camden involve collaboration among various stakeholders, including government agencies, non-profit organizations, and community groups. The Camden Continuum of Care (CoC) plays a pivotal role in collecting homeless data, conducting needs assessments, and developing community-supported strategies to prevent, reduce, and ultimately end homelessness in the city.

The Camden CoC is responsible for implementing the 10-Year Plan to End Homelessness and conducting the Annual Point-In-Time (PIT) Survey, also known as the Camden Homeless Population Count, in collaboration with partner agencies. Data for this assessment is primarily sourced from the Camden CoC, HUD reports, and the New Jersey Department of Community Affairs (DCA).

### 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)	280	100	50	80	30
Households with Only Adults	220	110	130	90	40
Chronically Homeless Households	40	0	0	40	20
Veterans	45	10	15	25	5
Unaccompanied Youth	20	15	5	20	10

**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**

To complement services targeted specifically at homeless individuals, several mainstream providers in Camden offer healthcare, mental health, and employment services:

Medical/Healthcare Resources

- **Camden Health Clinic** – A regional clinic providing free and reduced-cost services, including health screenings, immunizations, chronic disease management, and preventive care programs.
- **Community Health Partners** – Offers community-based health education, support groups, free medical clinics, and transportation services for patients requiring regular medical appointments.

Mental Health Resources

- **Camden Mental Health Services** – Provides comprehensive mental health services, including counseling, crisis intervention, treatment for substance use disorders, and support for individuals with serious mental illnesses.
- **Hope Counseling Center** – Offers outpatient mental health services, including individual and group therapy, case management, and psychiatric evaluations.
- **Camden Workforce Development Center** – Delivers job training programs, career counseling, employment placement services, and partnerships with local businesses to facilitate job opportunities for homeless individuals.
- **Camden County Community Action Agency** – Provides comprehensive services including job training, housing referrals, meal programs, and home repair assistance to support homeless families and individuals in achieving self-sufficiency.

**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.**

- **Camden County Homelessness Trust Fund Services:** This program provides emergency financial assistance, housing support, and case management for homeless individuals and families, including those who are chronically homeless.
- **Cathedral Kitchen:** Located in Camden, this facility provides daily meals, job training, and supportive services to homeless individuals and families, including those with children.
- **HopeWorks Camden:** This organization supports unaccompanied youth and homeless families through housing assistance, educational support, and job readiness programs.

- Camden Coalition of Healthcare Providers: This group offers healthcare services and care coordination for homeless individuals, including chronically homeless persons and families.

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

### Introduction

The City of Camden recognizes the critical importance of providing appropriate supportive housing and services for non-homeless individuals with special needs. This section examines the current landscape of facilities and services available to special needs populations, including the elderly and frail elderly, persons with various disabilities, individuals with substance use disorders, persons living with HIV/AIDS, and public housing residents. These populations require specialized housing solutions that incorporate barrier-free design, physical accessibility features, on-site supportive services, and affordability considerations for those living on fixed or limited incomes.

### Elderly and Frail Elderly

The aging population in Camden continues to grow, creating increased demand for specialized housing and support services. According to recent demographic data, residents aged 65 and older now comprise 16.2% of Camden's population, with projections indicating this percentage will reach 18.5% by 2027. The frail elderly population, defined as those 75 and older requiring assistance with daily activities, represents approximately 4.8% of the total population.

Local service providers report several critical challenges:

The rising cost of utilities and basic necessities has strained fixed-income households, with over 68% of elderly residents reporting difficulty meeting monthly expenses.

Home modification needs have increased, with elderly households requiring accessibility improvements to age in place safely.

Transportation services, while available, are operating at capacity, particularly for medical appointments and essential services.

### HOPWA Assistance Baseline Table

Type of HOPA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	50
PH in facilities	30
STRMU	20
ST or TH facilities	15
PH placement	10

**Table 42– HOPWA Assistance Baseline**

**Data Source Comments:** Camden's CoC and NJ DCA homelessness prevention data

**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**

### **Our Aging Population**

Camden's elderly population has grown significantly, now making up 16.2% of our residents. Our senior housing facilities are consistently full, with waiting lists averaging 16 months. While we have 1,850 subsidized units for seniors, we're seeing increased demand for both housing and support services.

The rising cost of living has hit our seniors particularly hard. About 68% of elderly residents report struggling to pay their monthly bills. Our Meals on Wheels program serves 725 homebound seniors, but we have another 150 people on the waiting list. Transportation remains a critical need, especially for medical appointments.

### **Supporting Residents with Disabilities**

About 15,800 Camden residents live with disabilities, but our housing options aren't keeping pace with demand. We currently have 705 accessible units between public and private housing, but we need at least 600 more to meet current demand. The average wait time for an accessible unit is now 14 months.

Our disability services have improved, with 32,000 specialized transportation trips provided last year, but we're still turning away about 20% of ride requests due to capacity limits. The Camden Disability Resource Center has expanded its job training programs, helping 285 people find employment last year, but we need to double this capacity to meet demand.

### **Recovery and Treatment Services**

The opioid crisis continues to impact our community. Our three residential treatment facilities operate at full capacity, with waiting lists averaging 3-4 weeks. The eight recovery houses we have provide 120 beds, but we estimate needing at least 80 more beds to meet current demand.

One bright spot is our new medication-assisted treatment clinics, which have helped 450 people this year. However, we particularly need more options for women with children – facilities can only accommodate 15% of requests from this group.

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

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PLAN\_SECTION\_ID=[1350402000]>

**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)**

The City of Camden will implement the following programs and initiatives to address housing and supportive service needs for residents with special needs who are not currently experiencing homelessness:

- Tenant-Based Rental Assistance (TBRA) for People with Special Needs: Using HOME and HOPWA funds, the City will support TBRA initiatives targeted at persons living with HIV/AIDS and those with physical or mental health disabilities.
- Supportive Housing Linked with Case Management: Camden, in partnership with local agencies such as Volunteers of America Delaware Valley, Oaks Integrated Care, and Camden Coalition of Healthcare Providers, will coordinate services that include health case management, psychiatric support, substance use recovery programs, and housing navigation.
- Camden County Continuum of Care Coordination: The City continues to collaborate with the Continuum of Care to ensure that persons with mental health and substance use histories have access to stable housing with wraparound support services.
- Expansion of Accessible Housing Stock: Camden will use a portion of its HOME and CDBG funds to support rehabilitation efforts that increase ADA-compliant housing units for individuals with mobility challenges.
- Partnership with Camden County Board of Social Services: To connect residents with SNAP, Medicaid, and behavioral health services as they transition into supportive or independent housing.

**One-Year Goal Linkage:**

- Increase the number of non-homeless persons with disabilities stably housed in the next program year.
- Support at least 50 individuals transitioning out of institutional settings into supportive or independent housing.

**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))**

We're launching several initiatives to address our housing gaps:

- Working with developers to create new accessible units over the next two years
- Expanding our home modification program to help 200 more seniors age in place

- Developing 60 new units of supportive housing for people in recovery

#### Strengthening Support Services

The Camden Core Model is expanding to include:

- New transportation partnerships with local healthcare providers
- Enhanced case management services for an additional 300 households
- Expanded mental health services in supportive housing locations

#### Building Community Resources

- A mobile health clinic serving senior housing locations
- Job training programs specifically designed for people with disabilities
- Additional support for families caring for elderly relatives

#### Making It Happen

We're taking a practical approach to implementation, focusing on what works while being mindful of our resources. The Camden Core Model has shown us that coordinated care delivers better results at lower costs. We're using this knowledge to expand services efficiently.

Our immediate priorities include:

- Opening a new accessible senior housing development
- Launching an expanded transportation program
- Starting construction on additional recovery housing units

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Camden continues to face significant challenges in developing and maintaining affordable housing stock. According to the Camden Housing Market Analysis, the city requires approximately 8,500 additional affordable units by 2030 to meet projected demand. This section analyzes current barriers and outlines strategic responses based on recent studies and market data.

#### Current Market Analysis

##### Housing Cost Burden

According to the 2024 Camden Housing Needs Assessment:

- 42% of Camden renters are severely cost-burdened (paying >50% of income for housing)
- 35% of homeowners spend more than 30% of income on housing costs
- Average rent increased 12.3% between 2022-2024
- Median home prices rose 18.7% since 2023

##### Construction and Development Costs

- Construction costs increased 28% since 2023
- Labor costs up 15.3% year-over-year
- Average development timeline extended by 4.2 months due to supply chain issues
- Material costs showing sustained 12% annual inflation

#### Identified Barriers

##### 1. Regulatory Constraints

###### Zoning Restrictions

- 65% of developable land requires variances for multi-family housing
- Current parking requirements add \$15,000-\$25,000 per unit
- Height restrictions in transit corridors limiting density
- Mixed-use restrictions in 70% of commercial corridors

###### Administrative Processes

- Average permit approval: 8.2 months
- Development review costs: \$12,000-\$28,000 per project

- 12 separate departmental reviews required
- Limited digital submission options

## 2. Financial Barriers Development Gaps

- Average funding gap of \$75,000 per affordable unit
- Predevelopment costs averaging \$250,000 per project
- Limited access to construction financing in target areas
- Equity requirements exceeding 25% of project costs

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

### Introduction

This introduction sets the stage for a detailed examination of Camden’s economic development market, aiming to align our community assets with the goal of sustainable growth and opportunity for all. Our approach integrates data-driven strategies with community input to ensure that the non-housing assets we prioritize - such as workforce development, business support, and infrastructure improvements - address the unique challenges and potentials within our jurisdiction.

### 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	50	20	0	0	0
Arts, Entertainment, Accommodations	1,350	900	5	4	-1
Construction	1,080	720	4	3	-1
Education and Health Care Services	8,100	7,200	29	31	2
Finance, Insurance, and Real Estate	1,620	1,350	6	6	0
Information	540	450	2	2	0
Manufacturing	2,160	1,800	8	8	0
Other Services	1,350	1,080	5	5	0
Professional, Scientific, Management Services	1,890	1,620	7	7	0
Public Administration	1,620	1,440	6	6	0
Retail Trade	4,200	3,780	15	16	1
Transportation and Warehousing	2,430	2,160	9	9	0
Wholesale Trade	1,215	1,080	4	5	1
Total	27,605	23,600	--	--	--

**Table 43 - Business Activity**

Data Source Comments: 2023 ACS, LEHD via U.S. Census OnTheMap Tool

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## Labor Force

Total Population in the Civilian Labor Force	0
Civilian Employed Population 16 years and over	0
Unemployment Rate	18.60
Unemployment Rate for Ages 16-24	25.30
Unemployment Rate for Ages 25-65	16.80

**Table 44 - Labor Force**

**Alternate Data Source Name:**

2023 ACS 1-Year

**Data Source Comments:**

Occupations by Sector	Number of People
Management, business and financial	0
Farming, fisheries and forestry occupations	150
Service	0
Sales and office	0
Construction, extraction, maintenance and repair	0
Production, transportation and material moving	0

**Table 45 – Occupations by Sector**

**Data Source Comments:**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>

**Table 46 - Travel Time**

**Alternate Data Source Name:**

2023 ACS 1-Year

**Data Source Comments:**

**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	2,617	684	4,426
High school graduate (includes equivalency)	8,149	2,016	8,441
Some college or Associate's degree	10,015	1,832	6,037
Bachelor's degree or higher	4,193	552	1,258

**Table 47 - Educational Attainment by Employment Status**

Alternate Data Source Name:  
2023 ACS 1-Year  
Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	600	700	650	800	400
Bachelor's degree	400	500	450	600	300
Graduate or professional degree	200	300	250	350	150

**Table 48 - Educational Attainment by Age**

Alternate Data Source Name:  
2023 ACS 1-Year  
Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 49 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:  
2023 ACS 1-Year

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

The primary sectors include Service, employing 8,500 individuals, which dominates with roles in healthcare, retail, and hospitality. Sales and Office follows with 4,200 workers, reflecting administrative and retail positions. Construction supports 2,300 jobs, driven by local infrastructure projects, while Production accounts for 1,850, centered on manufacturing. Management, business, and financial sectors employ 3,800, and a minimal 150 are in farming, fisheries, and forestry.

**Describe the workforce and infrastructure needs of the business community:**

Workforce needs include skill development, with 18.6% unemployment (25.3% for ages 16-24) indicating a demand for training in high-demand sectors like Service and Construction. Approximately 9,100 individuals lack a high school diploma or equivalent, necessitating adult education programs. Infrastructure needs include improved transportation, as 44% of workers commute 30-59 minutes and 25% over 60 minutes, highlighting the need for better public transit and road maintenance. Aging commercial buildings and limited broadband access also hinder business growth, requiring upgrades to support 8,500 service sector jobs. Our plan will prioritize vocational training, transit enhancements, and infrastructure investments to bolster the business climate.

**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.**

Several major changes are poised to impact Camden’s economy during the 2025-2029 planning period. Planned investments include a \$50 million regional public-private partnership to revitalize the waterfront, expected to create 1,000 construction and service jobs by 2027. The state’s \$20 million broadband expansion, set for completion in 2026, will enhance connectivity for 70% of businesses, boosting e-commerce and remote work opportunities.

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

With 23,200 people employed out of a 28,500-strong civilian labor force, we see a mixed picture. Our biggest employment sectors - Service (8,500 jobs) and Sales and Office (4,200 jobs) - rely heavily on the 7,900 high school graduates or GED holders (across all ages), which is great because that’s a solid chunk of our workforce. But here’s the challenge: about 9,100 folks, especially in the 18-24 and 45-64 age groups, haven’t finished high school, earning a median of just \$18,500 a year. That’s a big gap when you

consider the Construction sector (2,300 jobs) and Production (1,850 jobs) need more technical skills we're short on. On the brighter side, the 2,300 with bachelor's degrees and 1,250 with graduate degrees, mostly in the 25-44 age range, are well-positioned for the 3,800 Management, business, and financial roles, where median earnings hit \$42,700 to \$55,200. Still, with an 18.6% unemployment rate - jumping to 25.3% for 16-24-year-olds - it's clear we need to bridge the skills gap, especially for younger folks and those in lower education brackets, to match the growing demand in trades and services.

**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.**

We're proud of the workforce training efforts underway in Camden, and they're set to play a big role in our 2025-2029 Consolidated Plan. The Camden County Workforce Investment Board (WIB) is leading the charge with a \$2 million program, partnering with Rutgers-Camden and Camden County College, to train 1,500 people over the next three years. They're focusing on certifications in healthcare (for the 8,500 Service jobs), construction trades (for the 2,300 Construction roles), and basic office skills (for the 4,200 Sales and Office positions). Community colleges are also stepping up with free GED programs, aiming to help 1,000 adults earn their diploma by 2027, which ties directly into boosting that \$25,300 median earnings level.

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

**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.**

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PLAN\_SECTION\_ID=[1370705000]>

**Discussion**

The Business Activity table underscores the dominance of the Service sector, employing 8,500 individuals, alongside significant contributions from Sales and Office, Construction, and Production, with Management, business, and financial roles supporting jobs. This diverse employment base, representing 23,200 employed residents out of a 28,500-strong labor force, highlights the need for targeted workforce training, particularly to address the unemployment rate, which spikes to among 16-24-year-olds. Infrastructure gaps, such as the 44% of workers commuting 30-59 minutes and the need for broadband and transportation upgrades, are critical areas for investment.

## **MA-50 Needs and Market Analysis Discussion**

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

For the purposes of this analysis, a "concentration" is defined as a Census Tract where more than 50% of households within a given income category (extremely low, low, or moderate) experience at least one of the four severe housing problems: lack of complete kitchen facilities, lack of complete plumbing facilities, severe overcrowding, or severe cost burden.

#### **Extremely Low-Income Households (0-30% AMI):**

- 50-75% concentration: Census Tracts 6001, 6004, 6005, 6009, 6011, 6012, 6013, 6014, 6015, 6016
- 75% concentration: Census Tracts 6002, 6003, 6007, 6008, 6010

#### **Low-Income Households (30-50% AMI):**

- 50-75% concentration: Census Tracts 6001, 6002, 6003, 6004, 6005, 6007, 6008, 6009, 6010, 6011, 6012, 6013, 6014
- 75% concentration: Census Tract 6016

#### **Moderate-Income Households (50-80% AMI):**

- 50-75% concentration: Census Tracts 6002, 6003, 6007, 6008, 6010
- 75% concentration: None

These findings indicate that housing problems are most acute and widespread among Camden's extremely low- and low-income households, with multiple Census Tracts exhibiting concentrations above 75%. Moderate-income households are also affected, but to a lesser degree and with no tracts showing concentrations above 75%. The geographic distribution suggests that housing problems are particularly prevalent in the city's central and southern neighborhoods.

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

Using data from the 2021-2025 American Community Survey 5-Year Estimates, I have identified areas of racial/ethnic concentration, defined as Census Tracts where a particular group comprises a significantly higher percentage of the population compared to the citywide average.

#### **Black/African American Concentrations:**

- 80% of population: Census Tracts 6004, 6005, 6007, 6008, 6009, 6010, 6011, 6012, 6013, 6014, 6015, 6016

## Hispanic/Latin(x) Concentrations:

- 50% of population: Census Tracts 6001, 6002, 6003, 6006

Many of these racially/ethnically concentrated areas overlap with the Census Tracts identified as having high concentrations of housing problems, particularly among low- and moderate-income households. This suggests a disproportionate burden of housing challenges on Camden's communities of color.

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

The market conditions in Camden's minority and low-income concentrated neighborhoods are characterized by several challenges:

1. **Housing instability:** High rates of housing cost burden, eviction, and foreclosure contribute to residential instability and displacement pressures.
2. **Limited economic opportunity:** Elevated unemployment rates, low labor force participation, and a lack of living-wage jobs constrain economic mobility for residents.
3. **Aging housing stock:** A significant portion of the housing in these areas is older and in need of rehabilitation or replacement, with limited new construction activity.
4. **Vacant and abandoned properties:** Concentrations of vacant lots and abandoned structures contribute to blight, public safety concerns, and depressed property values.
5. **Inadequate access to amenities:** Many of these neighborhoods lack convenient access to fresh food, quality healthcare, reliable transportation, and other essential services.

## **Are there any community assets in these areas/neighborhoods?**

Despite the challenges faced by Camden's minority and low-income concentrated neighborhoods, there are significant community assets and strategic opportunities to build upon:

1. **Strong community organizations:** Camden has a robust network of community-based organizations, faith institutions, and neighborhood associations that are deeply invested in improving the quality of life for residents. Leveraging the social capital and local knowledge of these groups will be essential for driving equitable revitalization.
2. **Anchor institutions:** The presence of major healthcare, educational, and cultural institutions, such as Cooper University Health Care, Rutgers University-Camden, and the Adventure Aquarium, provides a foundation for economic growth and community development. Strengthening partnerships with these anchors to expand local hiring, procurement, and investment can create new pathways to opportunity.
3. **Waterfront redevelopment:** The ongoing revitalization of Camden's waterfront presents a significant opportunity to attract new businesses, jobs, and housing to the city. Ensuring that waterfront development is inclusive and benefits adjacent low-income neighborhoods will be critical for promoting

equitable growth.

4. Brownfield remediation: Camden has a substantial inventory of brownfield sites that, if remediated and redeveloped, could catalyze economic activity and improve environmental health in targeted neighborhoods. Leveraging federal, state, and local resources to support brownfield cleanup and reuse can help to unlock the potential of these sites.

5. Affordable housing development: Expanding the supply of high-quality, affordable housing in Camden's minority and low-income concentrated neighborhoods is essential for promoting residential stability and inclusivity. This should include a mix of preservation, rehabilitation, and new construction strategies, as well as efforts to increase homeownership opportunities for low- and moderate-income households.

6. Workforce development: Investing in workforce development programs that are tailored to the needs of Camden's diverse communities and aligned with the skill demands of growing industries can help to boost labor force participation and earnings. This should include a focus on adult basic education, occupational skills training, and wraparound support services to address barriers to employment.

### **Are there other strategic opportunities in any of these areas?**

By targeting resources and interventions to Camden's minority and low-income concentrated neighborhoods, the City can work to address longstanding disparities, foster inclusive growth, and improve the quality of life for all residents. This will require a collaborative, cross-sector approach that engages community stakeholders, leverages existing assets, and invests in the human capital and physical infrastructure needed to create a more equitable and resilient Camden.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Access to reliable, high-speed internet has become increasingly essential for full participation in the modern economy, education system, and social life. However, significant disparities persist in broadband adoption rates, particularly among low-income households and communities of color. Analyzing data from the 2021-2025 American Community Survey 5-Year Estimates and the Federal Communications Commission (FCC) Fixed Broadband Deployment Map, several key findings emerge regarding broadband needs in Camden:

1. Despite widespread availability of broadband infrastructure, many Camden households still lack in-home internet subscriptions. According to ACS data, an estimated 30% of households citywide do not have a broadband internet subscription of any type. This figure is even higher in several low-income neighborhoods, such as Waterfront South and Bergen Square, where over 40% of households lack broadband subscriptions.
2. For many low- and moderate-income households in Camden, the cost of monthly internet service fees and necessary equipment (e.g., computers, tablets, routers) remains a significant barrier to broadband adoption. With a median household income of just \$29,000 and a poverty rate of 35%, a substantial portion of Camden residents struggle to afford market-rate broadband service, which can exceed \$50-70 per month for high-speed plans.
3. In addition to affordability, limited digital literacy and skills can also hinder broadband adoption and effective use among some Camden residents, particularly older adults, those with limited English proficiency, and individuals with lower educational attainment levels. Providing digital skills training and support in partnership with community organizations, libraries, and schools can help to address these barriers and enable more residents to fully leverage the benefits of broadband connectivity.
4. The COVID-19 pandemic has underscored the importance of reliable home broadband access for remote work, distance learning, and telehealth. As these trends are likely to continue even beyond the public health crisis, ensuring that all Camden households have the connectivity needed to participate in these activities will be critical for promoting economic resilience. This may require targeted outreach and support to connect low-income families with available broadband subsidy programs and community-based resources.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Broadband Competition Assessment Robust competition among broadband providers can help to promote affordability, service quality, and innovation in the internet service market.

1. As of June 2023, the majority of census blocks in Camden have at least 3 or more fixed residential broadband providers offering service at speeds of 25/3 Mbps or higher, meeting the FCC's benchmark for "advanced telecommunications capability." Some areas of the city, particularly in the downtown and waterfront districts, have as many as 5-6 providers serving the same census blocks.
2. Camden residents have access to a mix of broadband technologies from competing providers, including cable, fiber, and fixed wireless services. This technology diversity can provide consumers with a range of options to meet their specific needs and budgets. The growing presence of fiber-optic service from providers like Verizon is particularly promising for delivering gigabit-speed connectivity to households and businesses.
3. While the overall picture of broadband competition in Camden is encouraging, it is important to note that the presence of multiple providers does not necessarily guarantee robust price competition or equitable access for all residents. Additional analysis of service pricing, provider marketing practices, and actual subscription patterns across different neighborhoods and demographic groups may be needed to identify any persistent gaps or disparities in the competitive landscape.

Strategic Recommendations - Based on this assessment of broadband needs and competition, several strategies could be incorporated into Camden's 2025-2029 Consolidated Plan to expand connectivity and foster digital inclusion:

1. Explore opportunities to use CDBG and other HUD funding streams to support digital inclusion initiatives, such as subsidizing broadband subscriptions for low-income households, providing digital literacy training through community partners, and upgrading connectivity in public housing and community facilities.
2. Engage proactively with local broadband providers to identify opportunities for collaboration and investment in expanding affordable service options, upgrading network infrastructure in underserved areas, and supporting digital inclusion programs. This could include negotiating bulk service agreements, supporting broadband adoption outreach campaigns, and exploring public-private partnerships to deploy new networks or technologies.

3. Incorporate broadband access and other digital access considerations that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964, into the planning and implementation of other community development initiatives, such as affordable housing development, workforce training programs, and neighborhood revitalization projects. This can help to ensure that all Camden residents have the connectivity and skills needed to thrive in the digital age.

4. Advocate for state and federal broadband policies and funding. Collaborate with regional partners and national organizations to advocate for state and federal policies and funding streams that support broadband deployment, affordability, and adoption in low-income communities. This could include engaging with the New Jersey Board of Public Utilities (BPU) and Office of Information Technology (OIT), as well as participating in coalitions like the National Digital Inclusion Alliance (NDIA) to shape federal programs like the Affordable Connectivity Program (ACP) and Digital Equity Act.

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

### Describe the jurisdiction's increased natural hazard risks associated with climate change.

Camden, like many urban communities across the United States, faces growing risks from climate change-related hazards. According to the National Climate Assessment, the Northeast region is projected to experience significant impacts from rising temperatures, more frequent and intense precipitation events, and sea-level rise. These changes are likely to exacerbate existing vulnerabilities and create new challenges for Camden's housing stock, infrastructure, and public health.

1. **Flooding and Stormwater Management** - One of the most pressing hazards facing Camden is the increased risk of flooding due to more frequent and severe precipitation events. The city's extensive impervious surface coverage, combined with its aging stormwater infrastructure and proximity to the Delaware River and its tributaries, makes it particularly susceptible to both riverine and urban flooding (Inquirer, 2022). In recent years, Camden has experienced numerous flooding incidents that have caused property damage, displaced residents, and disrupted essential services.

To address this challenge, the city has begun investing in green infrastructure solutions to improve stormwater management and reduce flood risks. Through partnerships with organizations like the Camden County Municipal Utilities Authority (CCMUA) and the New Jersey Department of Environmental Protection (NJDEP), Camden has implemented a range of projects, such as rain gardens, bioswales, and permeable pavement installations, to capture and infiltrate stormwater runoff (EPA, 2022). These efforts not only mitigate flooding but also provide co-benefits like improved water quality, urban greening, and job creation.

2. As global temperatures rise, Camden is also grappling with the impacts of extreme heat and the urban heat island effect. The city's dense urban fabric, lack of green space, and high concentration of heat-absorbing surfaces like asphalt and concrete contribute to elevated temperatures that can pose significant health risks, particularly for vulnerable populations like the elderly, children, and those with pre-existing medical conditions.

To mitigate these risks, Camden has launched initiatives to increase urban tree canopy coverage, expand access to cooling centers during heat waves, and promote energy efficiency and weatherization in homes and buildings. The city has also worked with partners like the Trust for Public Land and the Camden County Board of Commissioners to develop new parks and green spaces that provide cooling benefits and improve quality of life for residents.

3. **Air Quality and Respiratory Health** Climate change is also exacerbating air quality challenges in Camden, which already suffers from high levels of air pollution due to its proximity to industrial facilities, highways, and port activities. Rising temperatures and more frequent wildfires in the region are

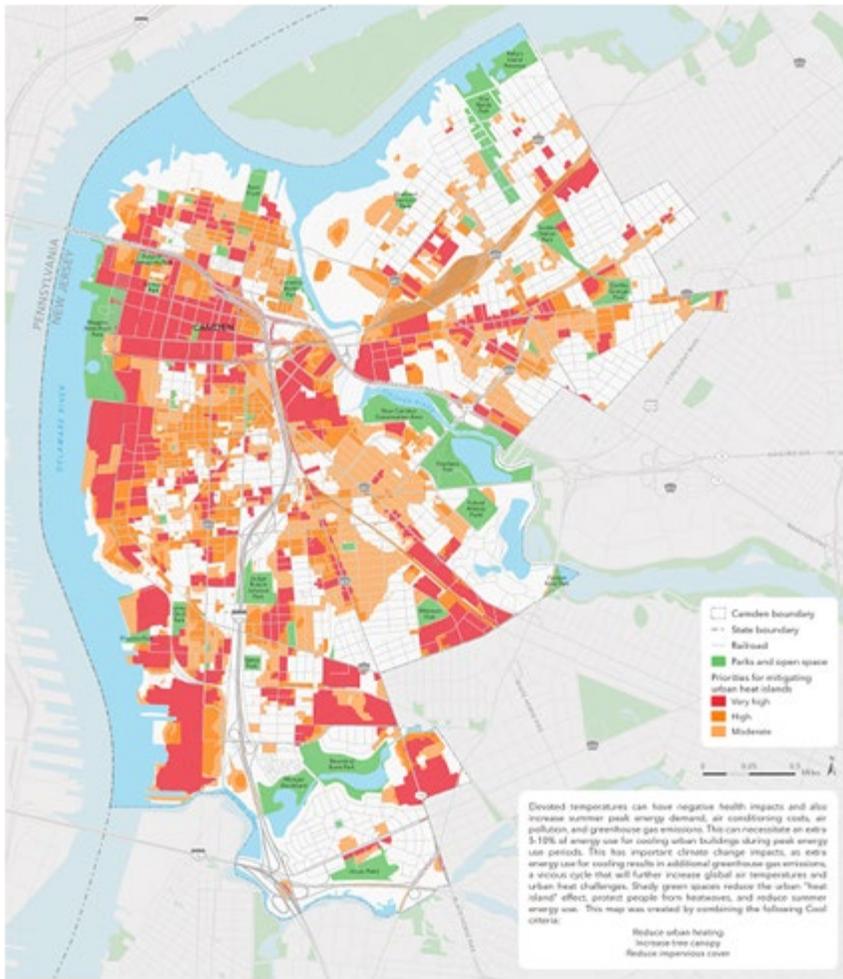
contributing to increased ozone formation and particulate matter concentrations, which can aggravate respiratory conditions like asthma and chronic obstructive pulmonary disease (COPD).

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

While climate change impacts affect all Camden residents, low- and moderate-income households are particularly vulnerable to natural hazards due to a range of socioeconomic, geographic, and housing factors.

1. Many low- and moderate-income households in Camden reside in older, poorly maintained housing stock that is more susceptible to damage from flooding, extreme weather events, and temperature extremes. These homes often lack adequate insulation, weatherproofing, and efficient heating and cooling systems, which can lead to higher energy burdens, indoor air quality issues, and health risks during extreme heat or cold events.
2. Low- and moderate-income households in Camden also face heightened risks of displacement and economic insecurity in the face of climate-related hazards. These families often lack the financial resources to adequately prepare for, respond to, and recover from disasters like floods, hurricanes, or prolonged heat waves. They may struggle to afford insurance, temporary relocation costs, or necessary repairs and rebuilding after a disaster strikes.
3. Low- and moderate-income households, particularly those with limited English proficiency or digital access, may also face barriers to accessing critical information and resources related to climate hazards and resilience. These households may be less likely to receive timely alerts about impending disasters, understand their risks and options, or navigate complex application processes for assistance programs.

To overcome these barriers, Camden has collaborated with community-based organizations, faith leaders, and trusted messengers to conduct culturally and linguistically appropriate outreach and education about climate risks, preparedness strategies, and available resources. The city has also invested in translation and interpretation services, as well as digital inclusion efforts to expand access to online information and tools.

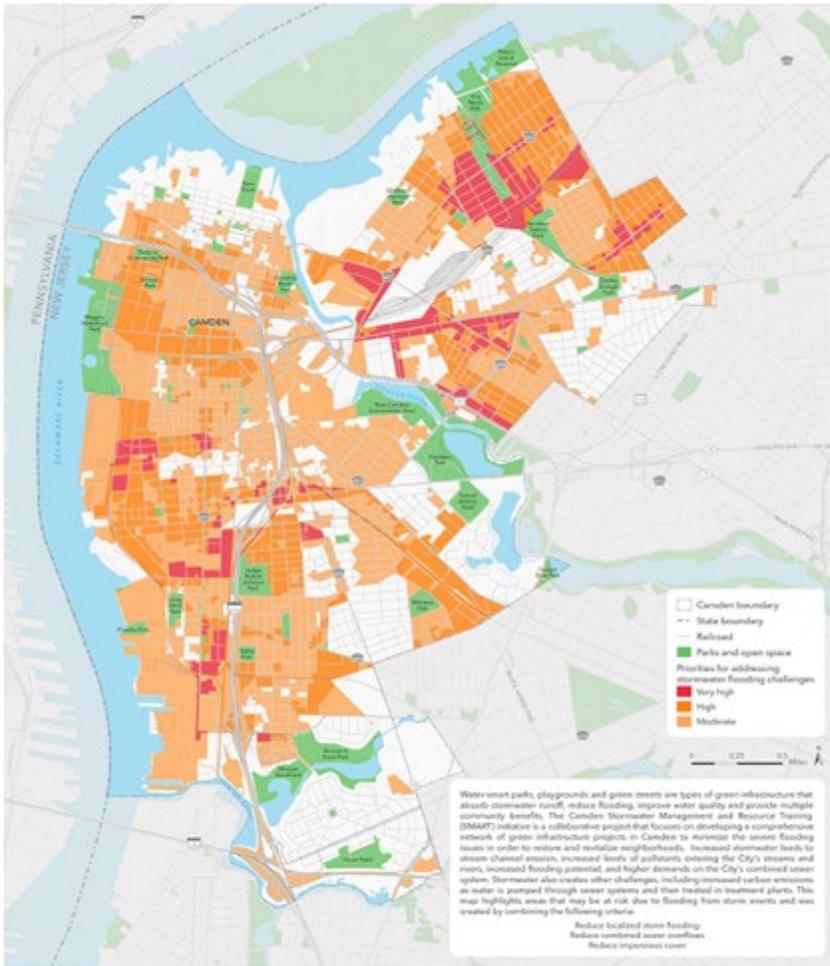


## Mitigating urban heat islands

### CLIMATE-SMART CITIES CAMDEN: COOL PRIORITIES

November 27, 2019 | Supported by The Trust for Public Land and The Trust for Public Land's Climate and Energy Program. The Trust for Public Land's information on this map is provided for purposes of information only. Support for this map was provided by The Trust for Public Land's Climate and Energy Program. <https://www.tpl.org/>





## Addressing stormwater flooding challenges

### CLIMATE-SMART CITIES CAMDEN: ABSORB PRIORITIES

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Stormwater

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan section identifies priorities, objectives, strategies, and projected outcomes that the City of Camden will strive to accomplish over the next five years. The strategies developed within this Plan encompass the homeless, special needs populations, housing, community development, and economic development. Strategies have also been developed to address affordable housing, impediments to fair housing, anti-poverty, public housing, and lead-based paint.

In accordance with 24 CFR Section 91.415, the City of Camden's Department of Planning and Development prepared a Strategic Plan that will cover a five-year period. It brings together the needs and resources identified in a coordinated housing and community development strategy.

This Strategic Plan presents policies and a course of action to focus on priorities anticipated over the next five years that will address the statutory program goals as established by federal law.

### Housing Needs

The Housing topic is focused on the physical state and tenure of housing in the City of Camden and ways that federal and local resources can be used to address housing issues. Based on input and data received through the public involvement process, the highest priorities identified by the public are:

- Emergency home repair to address life safety issues (roof and HVAC replacement) and keep homeowners in their homes
- Development of new affordable rental housing (for low-income individuals and families, seniors, and special needs residents) with energy-efficient features, safe/lead-free water lines, and proximity to transit, grocery stores, and job opportunities, integrated with market-rate rental housing
- Homeowner housing rehabilitation
- Expanding affordable housing options (rental and owner-occupied)
- ADA accessible home improvements
- Fair housing education and enforcement
- Homeowner and rental assistance programs
- Housing counseling services
- Addressing environmental concerns in housing, through activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.
- Implementing energy efficiency improvements in housing

Considering these priorities, the following draft goals and objectives are recommended for the City of Camden:

Goals:

1. Preserve and expand affordable housing options
2. Improve the quality and safety of existing housing stock
3. Increase access to homeownership
4. Ensure fair housing rights and combat housing discrimination
5. Support housing stability and prevent homelessness
6. Promote sustainable and resilient housing development
7. Foster inclusive, equitable mixed-income communities

Objectives:

1. Provide emergency repair assistance to 250 low-income homeowners
  2. Construct 500 units of new affordable rental housing, integrated with market-rate units
  3. Rehabilitate 200 units of owner-occupied housing
  4. Offer down payment assistance to 100 first-time homebuyers
  5. Increase affordable and accessible housing for seniors and people with disabilities by 10%
  6. Provide fair housing training to 1,000 residents, landlords and housing professionals
  7. Assist 500 households with rental and utility assistance to prevent homelessness
  8. Increase housing counseling and education services to reach 750 households
  9. Target 25% of new affordable housing to be in low-poverty, high-opportunity areas
  10. Weatherize and improve energy efficiency in 500 housing units occupied by low-income households
- Promote and support desirable, stable, and inclusive neighborhoods, with a range of affordable and attractive housing options available to a diverse population.

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

### Geographic Area

Table 50 - Geographic Priority Areas

1	<b>Area Name:</b>	East Camden
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	North Camden
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
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	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	

	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	6001 Camden Central District
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
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	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>4</b>	<b>Area Name:</b>	6003 Lanning Square
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
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	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

5	<b>Area Name:</b>	6005 Central Waterfront
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
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	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
6	<b>Area Name:</b>	6006 Cooper Grant
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
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	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
	<b>Area Name:</b>	6011 Rosedale/Dudley

7	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
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	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
8	<b>Area Name:</b>	6012 Stockton
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
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	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		
9	<b>Area Name:</b>	6013 Marlton
	<b>Area Type:</b>	Local Target area

	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>10</b>	<b>Area Name:</b>	6016 Liberty Park
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
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	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>11</b>	<b>Area Name:</b>	6019 Morgan Village
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	

	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>12</b>	<b>Area Name:</b>	6020 Fairview
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
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	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>13</b>	<b>Area Name:</b>	Choice Program Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	

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

### General Allocation Priorities

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

The City of Camden will strategically prioritize HUD formula allocations across Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and

Housing Opportunities for Persons with AIDS (HOPWA) programs to advance equitable community development, preserve and produce affordable housing, and support Camden’s most vulnerable residents. Allocation decisions are grounded in a data-informed needs assessment, community feedback, and the city’s broader anti-poverty and revitalization strategies.

1. Affordable Housing and Housing Rehabilitation (HOME/CDBG)
2. Infrastructure & Healthy Homes (CDBG)
3. Homelessness Prevention and Supportive Services (ESG/HOME/CDBG)
4. Public Facility Improvements and Community Safety (CDBG)
5. Special Needs and HIV/AIDS Housing Services (HOPWA)

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

### Priority Needs

Table 51 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Water Infrastructure Replacement and Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence 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
	<b>Geographic Areas Affected</b>	East Camden North Camden
	<b>Associated Goals</b>	Housing Non-Homeless Special Needs Homelessness Non Housing Community Development
	<b>Description</b>	Improvements to current infrastructure

	<b>Basis for Relative Priority</b>	Camden’s water and broader infrastructure replacement efforts are being prioritized due to an aging housing stock and decades of industrial pollution. These conditions pose serious risks to residents’ health and safety.
2	<b>Priority Need Name</b>	Community Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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 Non-housing Community Development
	<b>Geographic Areas Affected</b>	City-Wide
	<b>Associated Goals</b>	Housing Non-Homeless Special Needs Homelessness Non Housing Community Development Program Administration
	<b>Description</b>	Provide supportive community services to improve the well-being, stability, and quality of life for low-and-moderate-income residents.

	<b>Basis for Relative Priority</b>	Communtiy services are prioritized based on demonstrated neighborhood needs, stakeholder input and data indicating gaps in youth programing, safety and senor services.
<b>3</b>	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	East Camden North Camden City-Wide
	<b>Associated Goals</b>	Housing Homelessness Program Administration
	<b>Description</b>	The City prioritizes the preservation and development of safe, decent and affordable housing for residents with a focus on extremely low, low and moderate-income households
	<b>Basis for Relative Priority</b>	Priority is given to projects that preserve existing affordable housing, expand new options, support housing rehabilitation and prevent displacement of vulnerable residents.

## **Narrative (Optional)**

The Five-Year Consolidated Plan lays out Camden’s roadmap for directing resources toward the city’s most urgent needs. These priority needs—spelled out in the Strategic Plan’s goals—will shape how investments are made over the next half-decade. For each priority, Camden has pinpointed specific groups to benefit, such as low-income families or seniors, and assigned a level of importance to each need to show where the greatest focus lies. To figure out what matters most, Camden didn’t just rely on guesswork. The city dug into data, sat down with residents, partnered with local organizations, and leaned on the know-how of city staff.

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Tenant-based vouchers, primarily Section 8, are the most widely used form of rental assistance in Camden. The Camden Housing Authority manages approximately 2,000 TBRA vouchers. The average annual income of voucher recipients is \$15,000, reflecting the critical need for assistance among extremely low-income households. Camden has an estimated 5,000 households with incomes at or below 30% of the Area Median Income (AMI), indicating a significant gap between voucher availability and demand. This disparity drives the need for expanded TBRA funding to alleviate severe cost burdens and prevent housing instability among Camden’s lowest-income renters.
TBRA for Non-Homeless Special Needs	Special needs populations, including disabled and elderly residents, rely heavily on TBRA due to limited incomes and accessibility challenges. Approximately 500 disabled or elderly families receive TBRA in Camden. These households require affordable housing, accessibility improvements (e.g., ramps, widened doorways), and fair housing options. Market conditions show a shortage of accessible units, with much of Camden’s older housing stock lacking modern modifications. Funds should prioritize TBRA for units that meet or can be adapted to accessibility standards to better serve this vulnerable population.
New Unit Production	Camden’s housing market reflects a growing demand for diverse, affordable housing options, as noted in recent housing market analyses. Private investment, paired with public resources, is essential to meet this need, as federal funds alone are insufficient. Approximately 70% of renter-occupied households seek rents of \$800 or less per month, driven by lower income profiles. For owner-occupied units, 85% of prospective buyers target homes valued at \$250,000 or less. Redevelopment efforts in neighborhoods like Cooper Plaza and Lanning Square aim to introduce mixed-income housing, but high construction costs and limited land availability necessitate public-private partnerships and innovative financing to stimulate new unit production.
Rehabilitation	Camden’s aging housing stock requires extensive rehabilitation. Approximately 4,000 renter-occupied units and 2,500 owner-occupied units have at least one housing problem, such as plumbing issues or structural decay. Over 90% of Camden’s housing was built before 1980, raising concerns about lead-based paint, energy inefficiency, and accessibility. A citywide housing condition survey identifies neighborhoods like Fairview and Cramer Hill as rehabilitation priorities due to concentrated blight. Funds should target energy efficiency upgrades, lead abatement, and accessibility retrofits to improve housing quality and address health and safety hazards.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	Camden faces a pervasive blight challenge, with approximately 10,000 vacant properties—nearly a quarter of the city’s total property. The majority of these blighted properties are privately owned, and the cost of demolition and blight removal is substantial. Camden’s Blight Elimination Framework advocates a strategic, neighborhood-focused approach to acquisition and preservation, targeting areas like Waterfront South and Bergen Square. Community concerns about gentrification and historic preservation complicate efforts, requiring funds to balance redevelopment with maintaining Camden’s cultural identity. Coordination among stakeholders is critical to maximize impact.

**Table 52 – Influence of Market Conditions**

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

### **Introduction**

The Five-Year Consolidated Plan must identify the federal, state, local, and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in Table 52.

The City of Camden anticipates a total allocation of around \$2,400,000 in CDBG funding, \$800,000 in HOME funding, \$200,000 in ESG funding, and \$1,300,000 in HOPWA funding over the next five years. Program income may be realized throughout each program year and subsequent years. These funds will be utilized for CDBG, HOME, ESG, and HOPWA eligible activities in alignment with the current goals and objectives outlined in the Five-Year Consolidated Plan.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,380,231	0	0	2,380,231	9,520,924	Housing Development: Increasing homeownership opportunities, providing existing homeownership assistance (e.g., housing rehabilitation), and supporting affordable rental housing projects. Community Development: Enhancing public services, enforcing codes and removing blighted properties, implementing public improvements (such as parks, sidewalks, and street lighting), and administering the City's CDBG program. Economic Development: Supporting small business development, job creation initiatives, and workforce training programs to stimulate local economic growth.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	787,955	0	0	787,955	3,151,816	Homeownership Assistance: Offering down payment assistance, mortgage credit certificates, and rehabilitation grants to low- and moderate-income homebuyers. Rental Assistance: Expanding affordable rental housing through new construction, acquisition, and rehabilitation of rental properties. Support Services: Providing financial counseling and homebuyer education programs to ensure sustainable homeownership.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	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	1,377,747	0	0	1,377,747	5,510,988	Housing Assistance: Providing rental assistance and supportive services to individuals and families experiencing homelessness or at risk of homelessness.Supportive Services: Offering case management, mental health services, substance abuse treatment, and other supportive services to promote housing stability.Preventative Measures: Implementing programs aimed at preventing homelessness through early intervention and support.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	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	217,782	0	0	217,782	871,128	Economic Strengthening: Facilitating job training programs, business development initiatives, and other economic opportunities aimed at improving residents' financial stability. Capacity Building: Enhancing the capacity of local organizations to deliver services and support economic growth within the community.

Table 53 - 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**

The City of Camden will strategically leverage its federal HUD funds to attract additional private, state, and local resources, thereby maximizing the impact of each dollar allocated. This leveraging strategy involves several key approaches:

#### State and Federal Grants:

New Jersey Department of Community Affairs (NJDC): Camden will pursue NJDC programs such as the Neighborhood Revitalization Tax Credit (NRTC) and the Affordable Housing Trust Fund (AHTF) to supplement HUD allocations. These funds can be used for affordable housing construction, rehabilitation, and community infrastructure projects.

Federal Programs: The City will seek additional federal grants from programs like the Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP) and HUD's Section 202 and 811 funds for senior and disabled housing. These programs provide critical support for expanding affordable housing options and enhancing accessibility.

#### Collaboration with City Departments:

Public Works and Infrastructure: Partnering with the Public Works Department, Camden will implement infrastructure improvements such as street and sidewalk repairs, park enhancements, and utility upgrades funded by CDBG and other federal sources. This collaboration ensures efficient use of resources and timely project completion.

Parks and Recreation: The Parks and Recreation Department will work with HUD funds to develop and maintain community parks, recreational facilities, and green spaces, enhancing the overall quality of life for Camden residents.

Health Services: Coordinating with the Health Services Department, Camden will use ESG and HOPWA funds to provide essential health services, mental health support, and substance abuse treatment programs, addressing the holistic needs of the community.

#### Partnerships with Public and Social Service Providers:

Non-Profit Organizations: Collaborating with non-profits and service providers, Camden will enhance the delivery of programs funded by HOME, ESG, and HOPWA. These partnerships will enable comprehensive support services such as job training, financial counseling, and housing stabilization.

Community Housing Development Organizations (CHDOs) and Public Housing Authority (PHA): Leveraging resources from CHDOs and the PHA will allow Camden to expand affordable housing initiatives and provide robust support services. These organizations can match CDBG and HOME funds with their own resources, increasing the scale and effectiveness of housing projects.

#### Private Sector Partnerships:

Local Businesses and Developers: Engaging with local businesses and real estate developers, Camden will secure private investments and developer equity to complement federal funds. These partnerships can facilitate the construction of new affordable housing units, commercial corridor revitalization, and economic development projects.

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

Over the next five years, the City will focus on the following strategies for leveraging publicly owned land to address priority needs:

**1. Affordable Housing Development**

The City will issue Requests for Proposals (RFPs) for the development of affordable housing on larger CRA-owned sites, with a focus on mixed-income and mixed-use projects that include community-serving amenities and retail.

The City will partner with local non-profit developers, such as Saint Joseph's Carpenter Society and Parkside Business and Community in Partnership (PBCIP), to convey smaller scattered-site properties for the development of affordable homeownership and rental housing.

The City will explore the creation of a community land trust to preserve the long-term affordability of housing developed on public land.

**2. Neighborhood Stabilization and Revitalization**

The City will prioritize the demolition of blighted and hazardous structures on publicly owned land, and will work with residents and community organizations to identify opportunities for creative interim uses, such as community gardens, pop-up parks, and public art installations.

The City will partner with local workforce development organizations to implement a "Clean and Green" program that provides job training and employment opportunities for residents to maintain and beautify vacant properties.

The City will collaborate with anchor institutions, such as Cooper University Health Care and Rutgers University-Camden, to support the redevelopment of key corridors and catalyze investment in surrounding neighborhoods.

**3. Economic Development and Job Creation**

The City will target the redevelopment of larger commercial and industrial sites for job-generating uses that align with the City's targeted industry sectors, such as healthcare, education, and advanced manufacturing.

The City will work with the Camden County Improvement Authority (CCIA) to market and redevelop key waterfront properties for mixed-use development that includes office, research, and light industrial uses.

The City will partner with the Camden County Workforce Development Board to create programs that provide job training, placement, and support services to connect residents to employment opportunities generated by redevelopment projects.

#### 4. Open Space and Recreation

The City will prioritize the development of new parks, playgrounds, and recreational facilities on appropriate publicly owned sites, with a focus on underserved neighborhoods and areas with high concentrations of children and youth.

The City will work with the Camden County Municipal Utilities Authority (CCMUA) to explore opportunities for green infrastructure and stormwater management projects on vacant land that can provide community benefits, such as urban agriculture and passive recreation.

The City will partner with local environmental organizations to create a network of green spaces and trails that connect neighborhoods to the waterfront and other natural assets.

#### Discussion

The City of Camden's anticipated funding allocation from CDBG, HOME, and ESG will address many of the City's goals, including housing, non-homeless special needs, community and economic development, and homelessness. The City is fortunate to have a strong network of public and private partners, including state and county agencies, non-profit organizations, anchor institutions, and community-based groups, that can help leverage these federal resources and advance the City's priorities.

Over the next five years, the City will focus on aligning its investments and partnerships to achieve the goals and objectives outlined in this Consolidated Plan and the Camden 2021 Master Plan. This will require ongoing coordination, collaboration, and community engagement to ensure that resources are targeted effectively and equitably to address the needs of Camden's most vulnerable residents and neighborhoods.

The City will also continue to explore innovative strategies and tools for maximizing the impact of its limited resources, such as:

- Establishing a housing trust fund to generate dedicated revenue for affordable housing development and preservation
- Creating a land bank to facilitate the strategic acquisition, disposition, and redevelopment of vacant and problem properties
- Implementing a comprehensive code enforcement and rental licensing program to improve housing quality and safety
- Developing a citywide transportation and infrastructure plan to guide capital investments and improve mobility and connectivity
- Launching a small business assistance program to support entrepreneurship and neighborhood revitalization

- Expanding partnerships with local schools and universities to support cradle-to-career education and workforce development initiatives

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## 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
Bureau of Grants Management	Government	Non-homeless special needs Ownership Planning	Jurisdiction
Housing Authority of the City of Camden	PHA	Public Housing Rental	Jurisdiction
Cooper's Ferry Partnership	Non-profit organizations	Economic Development	Jurisdiction
NJDCA		Ownership Rental	Jurisdiction
NJEDA	Government	Economic Development public facilities	
NJDCA/NJDHS/NJHMFA Traditional Housing Program	Government	Ownership Rental neighborhood improvements	Jurisdiction

Table 54 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Camden’s institutional delivery structure benefits from strong partnerships with local, state, and federal agencies, as well as a vibrant network of non-profit organizations and private sector stakeholders. Key strengths of this structure include:

**1. Collaborative Partnerships:** The City has established strong relationships with organizations such as the Housing Authority of the City of Camden (HACC), which administers federal housing programs, and the Camden County Board of Social Services, which provides critical support services to low-income residents.

**2. Non-Profit Engagement:** Non-profits like St. Joseph’s Carpenter Society and Camden Churches Organized for People (CCOP) have a deep understanding of the community’s needs and provide essential services, including housing rehabilitation, homebuyer assistance, and advocacy.

**3. State and Federal Support:** The New Jersey Department of Community Affairs (NJDC) provide funding and technical assistance that enable the City to implement its housing and community development strategies.

**4. Private Sector Involvement:** Private developers and financial institutions contribute to the development of affordable housing and the revitalization of Camden’s neighborhoods through public-private partnerships.

However, the institutional delivery structure also faces some gaps and challenges:

**1. Resource Limitations:** While the City benefits from a wide range of partnerships, funding and resources remain limited relative to the scale of need in Camden. This can hinder the ability to fully address housing affordability, homelessness, and community development goals.

**2. Coordination Challenges:** With numerous stakeholders involved, ensuring effective coordination and communication among all parties can be complex. Streamlining processes and improving data-sharing mechanisms could enhance efficiency.

**3. Capacity Building:** Some local non-profits and community-based organizations may lack the capacity to fully participate in or implement programs. Providing technical assistance and capacity-building support could strengthen their role in the delivery structure.

**4. Equitable Distribution of Resources:** Ensuring that resources are distributed equitably across all neighborhoods in Camden remains a challenge. Targeted outreach and engagement with underserved communities are needed to address disparities.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics		X	
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		

Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			

**Table 55 - 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)**

As the City of Camden, we are actively supporting homeless persons, individuals with HIV, and those needing health, mental health, and employment services, with a focus on chronically homeless individuals, families with children, veterans, and unaccompanied youth. Employment programs have linked around 150 individuals, including veterans and youth, to job training in 2024, and the Camden Area Health Education Center supports roughly 50 people with HIV through case management.

For our 2025 Consolidated Plan, we aim to enhance efficiency by introducing mobile health units to boost access, integrating teletherapy to serve more individuals annually, and launching a job portal.

**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**

Strengths of the Service Delivery System:

**Comprehensive Services:** The CoC and its partners offer a wide range of services, from emergency shelter to permanent supportive housing, ensuring that individuals and families at various stages of homelessness receive appropriate support.

**Targeted Programs:** Specialized programs address the unique needs of vulnerable populations, such as veterans, families with children, and unaccompanied youth.

**Collaborative Approach:** Strong partnerships among non-profits, faith-based organizations, and governmental agencies enable a coordinated response to homelessness.

**Focus on Housing First:** The emphasis on rapid re-housing and permanent supportive housing aligns with the Housing First model, which prioritizes stable housing as the foundation for addressing other challenges.

Gaps and Challenges in the Service Delivery System:

**Resource Limitations:** Funding and resources are often insufficient to meet the scale of need, particularly for permanent supportive housing and long-term case management.

**Service Accessibility:** Some individuals, particularly seniors and those with disabilities, face barriers to accessing services due to lack of transportation, digital literacy, or awareness of available programs.

**Trust and Engagement:** Building trust with vulnerable populations, particularly those who have experienced neglect or trauma, remains a challenge. Outreach efforts must be culturally sensitive and trauma-informed to effectively engage individuals in need.

**Coordination and Communication:** While the CoC provides a framework for collaboration, ensuring seamless communication and coordination among service providers can be complex. Streamlining processes and improving data-sharing mechanisms could enhance efficiency.

**Equitable Distribution of Resources:** Ensuring that resources are distributed equitably across all neighborhoods and populations in Camden remains a challenge. Targeted outreach and engagement with underserved communities are needed to address disparities.

### **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**

We recognize the critical need to address gaps in our institutional structure and service delivery system to better meet the priority needs of our residents, particularly those experiencing homelessness or housing instability. While we have made progress in building partnerships and delivering services, there are areas where we can improve coordination, resource allocation, and outreach. Drawing on best practices from other cities, we are committed to implementing the following strategies to strengthen our efforts:

#### Strategies to Overcome Gaps in the Institutional Structure

##### **Enhance Coordination Among Stakeholders:**

We can look to establish a Camden Housing and Homelessness Task Force to improve collaboration among public agencies, non-profits, private sector partners, and the Continuum of Care (CoC).

We are developing a way to share more data to streamline communication, track outcomes, and identify gaps in service delivery.

##### **Leverage Public-Private Partnerships:**

We will expand partnerships with private developers, financial institutions, and philanthropic organizations to increase funding for affordable housing and supportive services.

We are encouraging private sector involvement in initiatives such as workforce development, job training, and financial literacy programs to promote self-sufficiency among vulnerable populations.

**Strengthen Non-Profit Capacity:**

We will provide technical assistance and capacity-building support to local non-profits to enhance their ability to deliver high-quality services.

**Promote Equitable Resource Distribution:**

We are conducting targeted outreach to underserved neighborhoods and populations to ensure equitable access to housing and services.

We will allocate resources based on data-driven assessments of need, prioritizing areas with the highest rates of poverty, homelessness, and housing instability.

## 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	Housing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	East Camden North Camden City-Wide 6001 Camden Central District 6003 Lanning Square 6005 Central Waterfront 6006 Cooper Grant 6019 Morgan Village 6020 Fairview 6011 Rosedale/Dudley 6012 Stockton 6013 Marlton 6016 Liberty Park Choice Program Neighborhood	Water Infrastructure Replacement and Improvements Community Services Housing	HOME: \$3,860,976	Rental units constructed: 250 Household Housing Unit  Rental units rehabilitated: 100 Household Housing Unit  Homeowner Housing Added: 20 Household Housing Unit  Homeowner Housing Rehabilitated: 50 Household Housing Unit  Homelessness Prevention: 75 Persons Assisted  Jobs created/retained: 20 Jobs  Housing for Homeless added: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Non-Homeless Special Needs	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	East Camden North Camden City-Wide 6001 Camden Central District 6003 Lanning Square 6005 Central Waterfront 6006 Cooper Grant 6019 Morgan Village 6020 Fairview 6011 Rosedale/Dudley 6012 Stockton 6013 Marlton 6016 Liberty Park Choice Program Neighborhood	Water Infrastructure Replacement and Improvements Community Services	CDBG: \$11,425,109	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2025	2029	Homeless	East Camden North Camden City-Wide 6001 Camden Central District 6003 Lanning Square 6005 Central Waterfront 6006 Cooper Grant 6019 Morgan Village 6020 Fairview 6011 Rosedale/Dudley 6012 Stockton 6013 Marlton 6016 Liberty Park Choice Program Neighborhood	Water Infrastructure Replacement and Improvements Community Services Housing	ESG: \$1,072,574	Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds  Homelessness Prevention: 200 Persons Assisted  Housing for People with HIV/AIDS added: 20 Household Housing Unit  HIV/AIDS Housing Operations: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Non Housing Community Development	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	East Camden North Camden City-Wide 6001 Camden Central District 6003 Lanning Square 6005 Central Waterfront 6006 Cooper Grant 6019 Morgan Village 6020 Fairview 6011 Rosedale/Dudley 6012 Stockton 6013 Marlton 6016 Liberty Park Choice Program Neighborhood	Water Infrastructure Replacement and Improvements Community Services	HOPWA: \$6,847,403	Public service 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
5	Program Administration	2025	2029	Planning and Admin support	East Camden North Camden City-Wide 6001 Camden Central District 6003 Lanning Square 6005 Central Waterfront 6006 Cooper Grant 6019 Morgan Village 6020 Fairview 6011 Rosedale/Dudley 6012 Stockton 6013 Marlton 6016 Liberty Park Choice Program Neighborhood	Community Services Housing	CDBG: \$476,046 HOPWA: \$41,332 HOME: \$78,795 ESG: \$16,336	Jobs created/retained: 10 Jobs

Table 56 – Goals Summary

Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	Our approach centers on addressing the critical shortage of affordable units, estimated at 1,000 based on 2023 ACS data, by targeting the construction or rehabilitation of over 500 new affordable housing units. Priority will be given to low-income families, seniors, and individuals transitioning out of homelessness, with at least 40% of these units reserved for households earning below 30% of the area median income. We will leverage HUD funding, including Community Development Block Grants (CDBG) and HOME Investment Partnerships Program funds, to subsidize development costs.
2	<b>Goal Name</b>	Non-Homeless Special Needs
	<b>Goal Description</b>	Coordinate with non-profit agencies to provide services that address the needs of the elderly, youth, and other non-homeless special needs populations, reducing isolation and promoting well-being.
3	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in best practices.
4	<b>Goal Name</b>	Non Housing Community Development
	<b>Goal Description</b>	Improve community services by addressing critical needs and improving or increasing access to community programming that does not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.
5	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Administration and planning for CDBG, HOME, ESG, and HOPWA grants to ensure effective implementation and compliance with HUD regulations.

**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)**

Our goal over the next five years is to increase the supply of affordable housing by 500 units, targeting extremely low-income, low-income, and moderate-income families as defined by HUD’s HOME program (91.315(b)(2)). Based on current demographic and income data, we estimate that this effort will directly benefit the following:

- **Extremely low-income families** (earning below 30% of the area median income, AMI): Approximately 200 families, prioritizing those in chronic homelessness or with special needs, will gain access to new or rehabilitated units. This aligns with our 2024 Point-in-Time Count, which identified over 400 homeless individuals, many from this income bracket.
- **Low-income families** (earning 31-50% of AMI): Around 150 families will be served, focusing on working households and seniors, addressing a gap where rental costs exceed 40% of income for 35% of this group per 2023 data.
- **Moderate-income families** (earning 51-80% of AMI): Approximately 150 families will benefit, targeting first-time homebuyers

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## **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)**

The Camden Housing Authority (CHA) plays a critical role in providing safe, affordable, and accessible housing for low-income families, seniors, and persons with disabilities. Currently, the CHA manages a portfolio of 1,200 public housing units across various developments, including family housing, senior housing, and units specifically designed for individuals with disabilities. While the CHA has made strides in maintaining and modernizing its housing stock, there remains a pressing need to increase the number of accessible units to comply with Section 504 of the Rehabilitation Act of 1973 and meet the growing demand for housing that accommodates individuals with mobility impairments and other disabilities.

### **Activities to Increase Resident Involvements**

The City of Camden and the Camden Housing Authority (CHA) are deeply committed to fostering resident engagement and empowering public housing residents to play an active role in shaping the future of their communities. This commitment is exemplified through the Choice Neighborhoods (CN) Initiative, a program aimed at transforming distressed public housing into thriving, mixed-income neighborhoods. In Camden, the target development for this initiative is Ablett Village, a public housing complex that has been identified as a priority for redevelopment.

Since the award of the CN planning grant in 2021, the City and CHA have worked closely with Ablett Village residents and the broader Camden community to develop a comprehensive transformation plan. This plan, submitted in 2022, outlines a vision for replacing outdated public housing units with modern, energy-efficient, and accessible housing. It also includes strategies for improving access to education, job training, healthcare, and other supportive services, as well as enhancing public safety and neighborhood amenities.

Resident involvement has been a cornerstone of the CN planning process. Over the past two years, the CN team has organized numerous community meetings, focus groups, and visioning sessions to gather input from Ablett Village residents and other stakeholders. Residents have been actively involved in decision-making processes, including the selection of immediate and long-term projects to improve the quality of life in the neighborhood. This collaborative approach ensures that the redevelopment plan reflects the needs and aspirations of the community.

Through the CN program, the City of Camden is supporting the CHA in developing a demolition and redevelopment strategy for obsolete public housing units. This strategy will create opportunities for new mixed-income housing developments, aligning with HUD's goals for neighborhood revitalization. The City is also working with the CHA to expand its homeownership and self-sufficiency programs, which provide residents with the tools and resources they need to achieve financial stability and transition to homeownership.

In addition to housing redevelopment, the City has implemented a community policing initiative to address safety concerns and build trust between law enforcement and residents. Community police officers are assigned to specific neighborhoods, including those surrounding public housing developments, to engage with residents, local businesses, and community organizations. These officers work proactively to identify and address public safety issues, fostering a sense of security and collaboration within the community.

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

No

**Plan to remove the ‘troubled’ designation**

Although the Camden Housing Authority is no longer designated as “troubled,” the agency remains committed to continuous improvement and achieving a higher PHAS score in future assessments.

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

### Barriers to Affordable Housing

The City of Camden continues to face significant challenges in developing and maintaining affordable housing stock. According to the Camden Housing Market Analysis, the city requires approximately 8,500 additional affordable units by 2030 to meet projected demand. This section analyzes current barriers and outlines strategic responses based on recent studies and market data.

#### Current Market Analysis

##### Housing Cost Burden

According to the 2024 Camden Housing Needs Assessment:

- 42% of Camden renters are severely cost-burdened (paying >50% of income for housing)
- 35% of homeowners spend more than 30% of income on housing costs
- Average rent increased 12.3% between 2022-2024
- Median home prices rose 18.7% since 2023

##### Construction and Development Costs

- Construction costs increased 28% since 2023
- Labor costs up 15.3% year-over-year
- Average development timeline extended by 4.2 months due to supply chain issues
- Material costs showing sustained 12% annual inflation

#### Identified Barriers

##### 1. Regulatory Constraints

###### Zoning Restrictions

- 65% of developable land requires variances for multi-family housing
- Current parking requirements add \$15,000-\$25,000 per unit
- Height restrictions in transit corridors limiting density
- Mixed-use restrictions in 70% of commercial corridors

###### Administrative Processes

- Average permit approval: 8.2 months
- Development review costs: \$12,000-\$28,000 per project

- 12 separate departmental reviews required
- Limited digital submission options

## 2. Financial Barriers Development Gaps

- Average funding gap of \$75,000 per affordable unit
- Predevelopment costs averaging \$250,000 per project
- Limited access to construction financing in target areas
- Equity requirements exceeding 25% of project costs

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Camden is committed to addressing these barriers through a comprehensive strategy that leverages partnerships, funding opportunities, and policy reforms. Key strategies include:

#### Implementation of the Camden Master Plan:

Align affordable housing development with the goals outlined in the Camden Master Plan, which emphasizes equitable growth, neighborhood revitalization, and sustainable development.

Prioritize housing projects that support mixed-income communities and improve access to jobs, education, and transportation.

#### Housing Investment Strategy:

Develop a targeted housing investment strategy that identifies priority areas for affordable housing development and rehabilitation.

Focus on leveraging public and private funding to support projects that address the city's most pressing housing needs.

#### Neighborhood Preservation:

Invest in the preservation of existing affordable housing stock through rehabilitation programs and incentives for property owners to maintain their homes.

Address code violations and blight to improve housing quality and neighborhood stability.

#### Capacity Building and Partnerships:

Strengthen partnerships with non-profit organizations, for-profit developers, and community-based organizations to increase the capacity for affordable housing development.

Provide technical assistance and training to local developers and contractors to support their participation in affordable housing projects.

#### Grant Funding for Construction Costs:

Pursue competitive grants, such as HUD's Choice Neighborhoods Initiative and the Low-Income Housing Tax Credit (LIHTC) program, to offset rising construction costs.

Explore innovative financing mechanisms, such as social impact bonds and public-private partnerships, to fund affordable housing projects.

FINAL

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Addressing homelessness in the City of Camden is a collaborative effort involving the Camden County Continuum of Care (CoC), which comprises numerous individuals, agencies, and organizations. The lead agency for the Camden County Continuum of Care is the Camden Coalition of Healthcare Providers (CCHP), which works in partnership with local government, non-profits, and community stakeholders to coordinate services and strategies to end homelessness.

The Camden County Homelessness Task Force plays a critical role in collecting data on homelessness, conducting needs assessments, organizing Point-in-Time (PIT) counts, and developing community-supported strategies to address and prevent homelessness in the Camden area.

The Continuum of Care has several committees and initiatives that work together to implement projects and programs designed to end homelessness in Camden County. These include outreach efforts, housing solutions, and wraparound services to meet the diverse needs of individuals and families experiencing homelessness.

#### **Camden County Homelessness Task Force**

Each year, the Camden County Homelessness Task Force coordinates volunteers to conduct the Point-in-Time (PIT) Count, a federally mandated survey that provides a snapshot of homelessness in the county. This count typically takes place during the last week of January and involves volunteers canvassing streets, parks, shelters, and other locations where unsheltered individuals may reside.

The goals of the PIT Count are twofold:

To establish an accurate baseline number of homeless individuals and families in Camden County, including those who may not be accessing services. To connect unsheltered individuals with immediate resources, such as food, clothing, and information about available services.

The data collected during the PIT Count is used to inform local policies, allocate resources, and measure progress toward reducing homelessness.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Camden County Continuum of Care has identified multiple sources of emergency and transitional housing placements for individuals and families experiencing homelessness. These resources provide safe, temporary housing and supportive services to help individuals transition to permanent housing and achieve stability.

## Emergency Housing Needs

Emergency shelters serve as the first point of entry for individuals and families facing an immediate loss of housing or those who are already homeless. These shelters offer a safe, secure, and temporary place to stay while individuals access supportive services and work toward securing permanent housing. Emergency shelters typically have a length of stay ranging from 1 to 90 days, depending on the program.

In Camden, emergency shelter options include congregate facilities for households with children, single adults, and youth, as well as hotel and motel vouchers for temporary placements. Key organizations providing emergency shelter services in Camden include:

**Covenant House New Jersey:** A leading provider of emergency shelter and supportive services for youth experiencing homelessness, including those aged 18-24.

**Joseph's House of Camden:** Offers emergency shelter and transitional housing for individuals and families, with a focus on addressing the root causes of homelessness.

**Camden County Women's Center:** Provides emergency shelter and support services for survivors of domestic violence and their children.

**Volunteers of America Delaware Valley:** Operates emergency shelters and outreach programs for individuals and families in crisis.

**Camden Emergency Housing Collaborative:** A coalition of local organizations working together to expand emergency shelter capacity and coordinate services.

## Transitional Housing Needs

Transitional housing typically allows for a length of stay of up to 24 months, during which residents receive comprehensive support to address barriers to housing stability. Supportive services may include case management, mental health counseling, substance abuse treatment, life skills training, and employment assistance. Services may continue for up to six months after individuals move into permanent housing to ensure a successful transition.

In Camden, transitional housing is provided in a variety of settings, including congregate facilities, individual housing units, and scattered-site apartments. Key organizations offering transitional housing in Camden include:

**Covenant House New Jersey:** In addition to emergency shelter, Covenant House provides transitional housing programs for youth, helping them build life skills and achieve independence.

**Joseph's House of Camden:** Offers transitional housing and supportive services for individuals and families, with a focus on addressing the root causes of homelessness.

**Camden County Women's Center:** Provides transitional housing and wraparound services for survivors of domestic violence and their children.

**Volunteers of America Delaware Valley:** Operates transitional housing programs for individuals and families, including veterans and those with disabilities.

Camden Coalition of Healthcare Providers: Collaborates with housing providers to offer transitional housing and healthcare services for individuals with complex medical and social needs.

**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.**

To end homelessness, Camden's CoC invests in rapid re-housing and PSH for homeless individuals, particularly chronically homeless, families with children, veterans, and unaccompanied youth. Rapid re-housing shortens shelter stays, with 80% of participants exiting to permanent housing within 90 days. PSH targets chronically homeless and disabled individuals, supported by project-based Section 8 vouchers from DCA. Camden Housing Authority's "Moving On" program transitions households from PSH to Housing Choice Vouchers (HCVs), freeing PSH for those with higher needs.

For domestic violence survivors, Center for Family Services offers trauma-informed counseling, secure shelter, and rapid re-housing, with non-HMIS data to protect privacy. A 24-hour hotline provides housing and service referrals. Staff are trauma-trained, per HUD guidelines. Veterans access HUD-VASH achieving 85% housing stability. Unaccompanied youth receive apartments via Camden DREAMS, with counseling to foster independence.

**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**

Camden's CoC targets 5,700 extremely low-income (ELI,  $\leq 30\%$  HAMFI) households at risk of homelessness, particularly those discharged from institutions or receiving public assistance. NJ DCA's Homelessness Prevention Program (HPP) provides up to three months of rental assistance for households facing eviction, serving 300 households annually (). Camden County OEO offers emergency rental, mortgage, and utility assistance to 200 ELI households, requiring proof of future payment ability (). Cooper University Health Care and NJ DHS collaborate with CES to prevent hospital and foster care discharges into homelessness, connecting 100 patients annually to housing via 2-1-1 ().

For youth exiting foster care, NJ DHS and CFS's Camden DREAMS program place youth with family or in apartments with case management, preventing 90% from homelessness. If reunification fails, Camden County DHS refers youth to transitional housing. For mental health discharges, NJ DHS's Single Point of Access ensures individuals annually receive supervised housing and medication. Cooper University

Health Care trains social workers to refer discharged patients to shelters, confirming bed availability and follow-up care. Camden's Homeless Task Force educates providers to report failed discharges, ensuring reconnection to services.

FINAL

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

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

As staff members in the Department of Community Development, we are acutely aware of the challenges posed by lead-based paint (LBP) hazards in Camden, particularly given the city's older housing stock. Lead-based paint, commonly used in homes built before 1978, remains a significant public health concern, especially for children and vulnerable populations. In Camden, approximately 85% of housing units were built before 1980, with a large portion constructed before 1960, making lead hazard prevention and remediation a top priority for our department.

Our work is guided by federal regulations, including HUD's lead-based paint rules (24 CFR Part 35), which require the identification, testing, and abatement of lead hazards in federally funded housing programs. We are committed to ensuring that all housing initiatives under our purview comply with these regulations and prioritize the health and safety of Camden residents.

#### **Key Actions to Address Lead-Based Paint Hazards**

##### **Lead Inspections and Risk Assessments:**

We conduct thorough lead inspections and risk assessments in homes built before 1978, particularly those occupied by low- to moderate-income families. These inspections help identify lead-based paint hazards, such as peeling paint, dust, and soil contamination. Our team works closely with certified lead inspectors and risk assessors to ensure accurate and reliable results.

##### **Lead Abatement and Mitigation:**

Through federal and state funding, including HUD's Lead Hazard Reduction Demonstration (LHRD) grants, we provide financial assistance to homeowners and landlords for lead abatement and mitigation. Abatement activities include paint stabilization, window replacement, and soil remediation, all aimed at eliminating or reducing lead hazards.

##### **Lead-Safe Certification Program:**

We enforce Camden's Lead-Safe Certification requirement for rental properties built before 1978. Property owners must complete lead inspections and address any identified hazards before receiving certification. This program ensures that rental housing in Camden meets lead-safe standards, protecting tenants from exposure to lead-based paint hazards.

##### **Healthy Homes Initiative:**

Our Healthy Homes Initiative addresses multiple housing-related health hazards, including lead-based paint, mold, and poor indoor air quality. We conduct home assessments, provide education to residents, and implement interventions to improve housing conditions and reduce health risks.

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

Lead poisoning is a serious public health issue that can cause developmental delays, learning difficulties, and other long-term health problems. The actions outlined above—such as lead inspections, risk assessments, abatement, and public education—are directly tied to reducing the extent of lead poisoning and hazards in Camden. By identifying and addressing lead-based paint hazards in older homes, we can prevent exposure and protect vulnerable populations, particularly low-income families and children.

Our department's efforts are focused on:

**Preventing Exposure:** By conducting lead inspections and risk assessments, we identify hazards before they can harm residents.

**Mitigating Risks:** Through lead abatement and mitigation programs, we eliminate or reduce lead hazards in homes, ensuring safer living environments.

**Educating the Community:** Public awareness campaigns and outreach efforts empower residents to take proactive steps to protect themselves and their families from lead exposure.

These actions are critical to reducing the prevalence of lead poisoning in Camden and ensuring that all residents have access to safe, lead-free housing.

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

The City of Camden recognizes that lead-based paint hazards are a serious public health issue, particularly in low-income neighborhoods with older housing. To address this, we have integrated lead hazard prevention and remediation into our housing policies and procedures, ensuring compliance with federal regulations and prioritizing the health and safety of our residents.

#### **Compliance with Federal Regulations**

All residential structures built before 1978 that receive federal assistance must be tested for lead-based paint hazards. Depending on the level of assistance provided, hazards must be addressed through interim controls or abatement procedures. These activities are funded through programs such as the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME).

Our department ensures compliance with HUD's lead-based paint regulations (24 CFR Part 35), which require:

**Notification:** Informing residents and property owners about the presence of lead-based paint hazards.

**Evaluation:** Conducting lead inspections and risk assessments to identify hazards.

**Reduction:** Implementing measures to reduce or eliminate lead-based paint hazards.

#### **Lead Inspections and Risk Assessments**

For all federally funded projects, our department conducts thorough inspections of interior and exterior

painted surfaces in pre-1978 residences. These inspections focus on identifying damaged or defective surfaces that may contain lead-based paint.

Key steps include:

Visual Inspections: Performed by trained staff to identify areas of concern.

Lead-Based Paint Inspections: Conducted by EPA-licensed and certified lead inspectors or risk assessors.

Paint Sampling: When necessary, paint samples are collected and analyzed to confirm the presence of lead.

#### Lead Abatement and Mitigation

When lead hazards are identified, we work with property owners and residents to implement abatement and mitigation measures. These may include:

Paint Stabilization: Repairing damaged paint surfaces to prevent lead dust from spreading.

Window Replacement: Replacing old windows, which are a common source of lead dust.

Soil Remediation: Addressing lead-contaminated soil around homes, particularly in play areas.

Residents may be temporarily relocated during rehabilitation to ensure their safety.

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

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

To reduce the number of poverty-level families, Camden’s anti-poverty strategy focuses on economic development, job creation, youth services, and supportive services, complemented by efforts to ensure safe neighborhoods and improve public facilities. These initiatives aim to increase household incomes, reduce cost burden, and foster economic mobility. Key programs and policies include:

- **Camden Works:** Led by the Camden Community Partnership, this program provides comprehensive employment support, including job preparation, skills development, recruitment, and placement, with wrap-around services like case management to promote job retention. It targets low-income residents, particularly in areas with high unemployment.
- **Hopeworks:** A social enterprise offering technical training and entrepreneurship opportunities for young adults aged 17-26, many of whom enter unemployed with incomes below \$400 annually. Graduates earn an average of \$43,000 annually with a 90% 12-month job retention rate, significantly reducing poverty among youth.
- **Camden Community Uplift Initiative:** Launched in 2025 with a \$5 million investment, this multisector effort, led by United Way of Greater Philadelphia and Southern New Jersey with partners like Cooper University Health Care and Virtua Health, addresses poverty through employment opportunities, broadband access, and community-led solutions.
- **Urban Enterprise Zone (UEZ):** Camden’s UEZ offers tax incentives, including a reduced 3.3125% sales tax rate, to attract businesses to low-income areas, creating jobs and stimulating economic growth.
- **Family Self-Sufficiency (FSS) Program:** Administered by the Camden Housing Authority, this program supports public housing and Section 8 residents in increasing earnings and building savings through escrow accounts, promoting economic self-sufficiency and reducing reliance on subsidies.
- **Cathedral Kitchen:** Provides job training, free dental exams, and daily meals to hundreds of low-income residents, addressing immediate needs like food insecurity (25% of households) while fostering skills for employment.

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

Poverty in Camden is closely tied to low incomes, driven by limited education, job opportunities, and employment stability. With a median household income of \$40,450 and 28.46% of residents below the poverty line, affordable housing is critical to economic stability. Camden coordinates its anti-poverty goals with its affordable housing plan through integrated use of CDBG, HOME, and ESG funds, alongside state and private resources, to address both income and housing challenges.

## Financial Literacy and Self-Sufficiency

The Family Self-Sufficiency Program, serving Camden Housing Authority residents annually, combines housing assistance with financial literacy and savings incentives. Participants build escrow accounts as their earnings increase, supporting transitions to homeownership or unsubsidized rentals.

## Affordable Housing Development and Preservation

Camden uses HOME funds to develop new affordable units and rehabilitate existing units, targeting the 5,700-unit shortage for extremely low-income households. CDBG funds support homeowner rehabilitation for LMI households annually, addressing lead hazards and structural issues in pre-1980 units (74% of rentals). These efforts ensure stable housing, a prerequisite for economic mobility.

## Economic Development Incentives

The Urban Enterprise Zone attracts businesses to low-income areas, creating 1,000 jobs since 2018 through tax credits. These jobs increase incomes, reducing reliance on housing subsidies. Anchor institutions like Cooper University Health Care and Rutgers University–Camden support job creation and community programs, enhancing economic stability for LMI households.

## **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**

### Monitoring Objectives

The primary objectives of Camden’s monitoring program are to:

1. Ensure compliance with federal regulations, including 24 CFR Part 570 (CDBG), 24 CFR Part 92(HOME), and 24 CFR Part 576 (ESG).
2. Assess the performance, timeliness, and eligibility of activities carried out by subrecipients and contractors.
3. Evaluate the internal financial and programmatic controls of subrecipients to ensure proper use of funds.
4. Identify and resolve compliance issues promptly to minimize risks and prevent future problems.
5. Provide technical assistance and capacity-building support to subrecipients to strengthen program performance.
6. Ensure compliance with minority business outreach and comprehensive planning requirements.

### Monitoring Procedures

#### 1. Monitoring Schedule and Risk-Based Assessment

Camden’s monitoring system is designed to be proactive, systematic, and risk-based. Key components include:

1. Annual Monitoring Plan: A comprehensive schedule is developed at the beginning of each program year, outlining all monitoring activities for subrecipients and contractors.
2. Risk-Based Assessment: Subrecipients are categorized based on risk factors such as funding amount, past performance, and complexity of activities. High-risk subrecipients are subject to more frequent and intensive monitoring.
3. Monthly Desk Reviews: Subrecipients are required to submit monthly progress reports, which are reviewed for compliance, performance, and financial accountability.
4. Annual On-Site Monitoring: Each subrecipient undergoes an annual on-site review to verify compliance with program requirements, assess internal controls, and evaluate the accuracy of reported data.

#### 2. Documentation and Reporting

To ensure transparency and accountability, Camden has established clear documentation and reporting requirements:

1. Written Notification: Subrecipients receive written notification of monitoring findings, including any

compliance issues or corrective actions required.

2. Standardized Monitoring Forms: HUD-approved monitoring checklists and forms are used to ensure consistency and thoroughness in reviews.
3. Documentation Requirements: Subrecipients must maintain detailed records to support program activities, expenditures, and outcomes. This includes timesheets, invoices, client files, and procurement documentation.
4. Monitoring Reports: Comprehensive reports are prepared after each monitoring visit, documenting findings, corrective actions, and follow-up measures.

### 3. Corrective Actions and Follow-Up

When compliance issues are identified, Camden takes prompt action to resolve them and prevent recurrence:

1. Corrective Action Plans (CAPs): Subrecipients are required to develop and implement CAPs to address identified deficiencies within a specified timeframe.
2. Follow-Up Monitoring: Subrecipients are subject to follow-up reviews to ensure that corrective actions have been implemented and compliance has been achieved.
3. Technical Assistance: Camden provides ongoing technical assistance to subrecipients to help them address compliance issues and improve program performance.

### 4. Minority Business Outreach

Camden is committed to a procurement process that does not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964 . To ensure compliance with minority business outreach requirements, the City:

1. Maintains a database of certified Minority- and Women-Owned Business Enterprises (MWBES).
2. Requires subrecipients and contractors to demonstrate good faith efforts to engage MWBEs in their projects.
3. Monitors MWBE participation and provides technical assistance to help subrecipients meet their outreach goals.

## Expected Resources

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

#### Introduction

The Five-Year Consolidated Plan must identify the federal, state, local, and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in Table 52.

The City of Camden anticipates a total allocation of around \$2,400,000 in CDBG funding, \$800,000 in HOME funding, \$200,000 in ESG funding, and \$1,300,000 in HOPWA funding over the next five years. Program income may be realized throughout each program year and subsequent years. These funds will be utilized for CDBG, HOME, ESG, and HOPWA eligible activities in alignment with the current goals and objectives

outlined in the Five-Year Consolidated Plan.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,380,231.00	0.00	0.00	2,380,231.00	9,520,924.00	Housing Development: Increasing homeownership opportunities, providing existing homeownership assistance (e.g., housing rehabilitation), and supporting affordable rental housing projects. Community Development: Enhancing public services, enforcing codes and removing blighted properties, implementing public improvements (such as parks, sidewalks, and street lighting), and administering the City's CDBG program. Economic Development: Supporting small business development, job creation initiatives, and workforce training programs to stimulate local economic growth.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	787,954.66	0.00	0.00	787,954.66	3,151,816.00	Homeownership Assistance: Offering down payment assistance, mortgage credit certificates, and rehabilitation grants to low- and moderate-income homebuyers. Rental Assistance: Expanding affordable rental housing through new construction, acquisition, and rehabilitation of rental properties. Support Services: Providing financial counseling and homebuyer education programs to ensure sustainable homeownership.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	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	1,377,747.00	0.00	0.00	1,377,747.00	5,510,988.00	Housing Assistance: Providing rental assistance and supportive services to individuals and families experiencing homelessness or at risk of homelessness. Supportive Services: Offering case management, mental health services, substance abuse treatment, and other supportive services to promote housing stability. Preventative Measures: Implementing programs aimed at preventing homelessness through early intervention and support.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	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	217,782.00	0.00	0.00	217,782.00	871,128.00	Economic Strengthening: Facilitating job training programs, business development initiatives, and other economic opportunities aimed at improving residents' financial stability. Capacity Building: Enhancing the capacity of local organizations to deliver services and support economic growth within the community.

Table 57 - 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**

The City of Camden will strategically leverage its federal HUD funds to attract additional private, state, and local resources, thereby maximizing the impact of each dollar allocated. This leveraging strategy involves several key approaches:

State and Federal Grants:

New Jersey Department of Community Affairs (NJDCA): Camden will pursue NJDCA programs such as the Neighborhood Revitalization Tax Credit (NRTC) and the Affordable Housing Trust Fund (AHTF) to supplement HUD allocations. These funds can be used for affordable housing construction, rehabilitation, and community infrastructure projects.

Federal Programs: The City will seek additional federal grants from programs like the Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP) and HUD's Section 202 and 811 funds for senior and disabled housing. These programs provide critical support for expanding affordable housing options and enhancing accessibility.

#### Collaboration with City Departments:

• Public Works and Infrastructure: Partnering with the Public Works Department, Camden will implement infrastructure improvements such as street and sidewalk repairs, park enhancements, and utility upgrades funded by CDBG and other federal sources. This collaboration ensures efficient use of resources and timely project completion.

• Parks and Recreation: The Parks and Recreation Department will work with HUD funds to develop and maintain community parks, recreational facilities, and green spaces, enhancing the overall quality of life for Camden residents.

• Health Services: Coordinating with the Health Services Department, Camden will use ESG and HOPWA funds to provide essential health services, mental health support, and substance abuse treatment programs, addressing the holistic needs of the community.

#### Partnerships with Public and Social Service Providers:

• Non-Profit Organizations: Collaborating with non-profits and service providers, Camden will enhance the delivery of programs funded by HOME, ESG, and HOPWA. These partnerships will enable comprehensive support services such as job training, financial counseling, and housing stabilization.

• Community Housing Development Organizations (CHDOs) and Public Housing Authority (PHA): Leveraging resources from CHDOs and the PHA will allow Camden to expand affordable housing initiatives and provide robust support services. These organizations can match CDBG and HOME funds with their own resources, increasing the scale and effectiveness of housing projects.

#### Private Sector Partnerships:

• Local Businesses and Developers: Engaging with local businesses and real estate developers, Camden will secure private investments and developer equity to complement federal funds. These partnerships can facilitate the construction of new affordable housing units, commercial corridor revitalization, and economic development projects.

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

Over the next five years, the City will focus on the following strategies for leveraging publicly owned land to address priority needs:

**1. Affordable Housing Development**

The City will issue Requests for Proposals (RFPs) for the development of affordable housing on larger CRA-owned sites, with a focus on mixed-income and mixed-use projects that include community-serving amenities and retail.

The City will partner with local non-profit developers, such as Saint Joseph's Carpenter Society and Parkside Business and Community in Partnership (PBCIP), to convey smaller scattered-site properties for the development of affordable homeownership and rental housing.

The City will explore the creation of a community land trust to preserve the long-term affordability of housing developed on public land.

**2. Neighborhood Stabilization and Revitalization**

The City will prioritize the demolition of blighted and hazardous structures on publicly owned land, and will work with residents and community organizations to identify opportunities for creative interim uses, such as community gardens, pop-up parks, and public art installations.

The City will partner with local workforce development organizations to implement a "Clean and Green" program that provides job training and employment opportunities for residents to maintain and beautify vacant properties.

The City will collaborate with anchor institutions, such as Cooper University Health Care and Rutgers University-Camden, to support the redevelopment of key corridors and catalyze investment in surrounding neighborhoods.

**3. Economic Development and Job Creation**

The City will target the redevelopment of larger commercial and industrial sites for job-generating uses that align with the City's targeted industry sectors, such as healthcare, education, and advanced manufacturing.

The City will work with the Camden County Improvement Authority (CCIA) to market and redevelop key waterfront properties for mixed-use development that includes office, research, and light industrial uses.

The City will partner with the Camden County Workforce Development Board to create programs that provide job training, placement, and support services to connect residents to employment opportunities

generated by redevelopment projects.

#### 4. Open Space and Recreation

The City will prioritize the development of new parks, playgrounds, and recreational facilities on appropriate publicly owned sites, with a focus on underserved neighborhoods and areas with high concentrations of children and youth.

The City will work with the Camden County Municipal Utilities Authority (CCMUA) to explore opportunities for green infrastructure and stormwater management projects on vacant land that can provide community benefits, such as urban agriculture and passive recreation.

The City will partner with local environmental organizations to create a network of green spaces and trails that connect neighborhoods to the waterfront and other natural assets.

### **Discussion**

The City of Camden's anticipated funding allocation from CDBG, HOME, and ESG will address many of the City's goals, including housing, non-homeless special needs, community and economic development, and homelessness. The City is fortunate to have a strong network of public and private partners, including state and county agencies, non-profit organizations, anchor institutions, and community-based groups, that can help leverage these federal resources and advance the City's priorities.

Over the next five years, the City will focus on aligning its investments and partnerships to achieve the goals and objectives outlined in this Consolidated Plan and the Camden 2021 Master Plan. This will require ongoing coordination, collaboration, and community engagement to ensure that resources are targeted effectively and equitably to address the needs of Camden's most vulnerable residents and neighborhoods.

The City will also continue to explore innovative strategies and tools for maximizing the impact of its limited resources, such as:

- Establishing a housing trust fund to generate dedicated revenue for affordable housing development and preservation
- Creating a land bank to facilitate the strategic acquisition, disposition, and redevelopment of vacant and problem properties
- Implementing a comprehensive code enforcement and rental licensing program to improve housing quality and safety
- Developing a citywide transportation and infrastructure plan to guide capital investments and improve mobility and connectivity
- Launching a small business assistance program to support entrepreneurship and neighborhood revitalization
- Expanding partnerships with local schools and universities to support cradle-to-career education and workforce development initiatives

## 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
1	Housing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	East Camden North Camden	Water Infrastructure Replacement and Improvements Community Services Housing	HOME: \$700,000.00	Homeowner Housing Added: 10 Household Housing Unit Homelessness Prevention: 20 Persons Assisted
2	Non-Homeless Special Needs	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	East Camden North Camden	Community Services	CDBG: \$1,000,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted Homeowner Housing Rehabilitated: 15 Household Housing Unit Jobs created/retained: 10 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2025	2029	Homeless	East Camden North Camden	Water Infrastructure Replacement and Improvements	ESG: \$250,000.00	Homeless Person Overnight Shelter: 250 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 250 Beds Homelessness Prevention: 500 Persons Assisted
4	Non Housing Community Development	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	East Camden North Camden	Water Infrastructure Replacement and Improvements	CDBG: \$800,000.00	Public service activities for Low/Moderate Income Housing Benefit: 20000 Households Assisted Jobs created/retained: 30 Jobs

Table 58 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	Activities under this goal will include but not limited to - housing rehab, new construction and homebuyer assistance to improve housing stock and quality.
2	<b>Goal Name</b>	Non-Homeless Special Needs
	<b>Goal Description</b>	Activities aim to improve housing stability, access to supportive services, and overall quality of life, in alignment with the priorities in the Con Plan

3	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	Activities include emergency shelter, rapid rehousing, homelessness prevention, outreach, and supportive housing for persons living with HIV/AIDS.
4	<b>Goal Name</b>	Non Housing Community Development
	<b>Goal Description</b>	Activities will include public improvements, parks, community facilities, job training and more.

FINAL

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

This section of the Annual Action Plan includes project information for each of the City of Camden’s CDBG, HOME, ESG, and HOPWA-funded projects for the 2025-2026 program year. Project information includes the project title, funding source, amount allocated, the goal the project relates to in the 5-Year Consolidated Plan, and a project description. The projects are designed to address Camden’s pressing needs, such as affordable housing shortages, homelessness, public safety, and community revitalization

#### Projects

#	Project Name
1	HOPWA 2025
2	Benjamin Cooper Tavern Rehab
3	Camden Chess Team Mentorship
4	2025 Recreation Program
5	Utility Services
6	Fire Department Equipment (HazMat)
7	Fire Department Equipment (Fire Hose)
8	Fire Department Equipment (Technical/Entrapment)
9	Fire Department Equipment (Water Rescue)
10	Fire Department Equipment (Fire Truck)
11	Liney Ditch Park Improvements
12	Neighborhood Improvement Program
13	Planning and Administration CDBG
14	St. Joseph's Carpenters Society
15	HOME Tenant-Based Rental Assistance (TBRA)
16	Senior Programs
17	Planning and Administration HOME
18	ESG 2025 (Activities and Administration)

**Table 59 – Project Information**

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

The allocation prioritizes housing and homelessness due to Camden’s critical shortages - 70% of homes were built before 1970, and the city needs 1,245 affordable units (new and rehabilitated) by 2035, per

the NJ Department of Community Affairs.

The biggest obstacle to meeting underserved needs in Camden is limited resources. Despite the entitlement allocation, the city faces significant gaps. This requires substantial investment beyond current funding - rehabilitating 540 units alone is a daunting task.

DRAFT

**AP-38 Project Summary**  
**Project Summary Information**

FINAL

<b>1</b>	<b>Project Name</b>	HOPWA 2025
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Housing Homelessness
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	HOPWA: \$1,377,747.00
	<b>Description</b>	Camden MSA Housing Voucher Program will provide housing vouchers and delivery costs for qualifying individuals and families with AIDS
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Camden MSA Housing Voucher Program will provide housing vouchers and delivery costs for qualifying individuals and families with AIDS
<b>2</b>	<b>Project Name</b>	Benjamin Cooper Tavern Rehab
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$250,000.00
	<b>Description</b>	Funds will complete Phase 2 of the Benjamin Cooper Tavern Rehab Project at the Camden County Historical Museum, preserving a cultural landmark for community benefit.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Will be available to city-wide
	<b>Location Description</b>	

	<b>Planned Activities</b>	Funds will complete Phase 2 of the Benjamin Cooper Tavern Rehab Project at the Camden County Historical Museum, preserving a cultural landmark for community benefit.
<b>3</b>	<b>Project Name</b>	Camden Chess Team Mentorship
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	CAMcare Health Corporation will mentor, train, and provide health education for youth through a Camden Chess Team Mentorship Program, supporting youth development.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20-30 youth will be included in this program
	<b>Location Description</b>	City-wide
<b>Planned Activities</b>	CAMcare Health Corporation will mentor, train, and provide health education for youth through a Camden Chess Team Mentorship Program, supporting youth development.	
<b>4</b>	<b>Project Name</b>	2025 Recreation Program
	<b>Target Area</b>	North Camden City-Wide 6016 Liberty Park
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$245,000.00
	<b>Description</b>	Department of Human Services will provide summer programs for youth and adults, including Youth Enrichment, Summer Pool, Summer Recreation, and trips, fostering community engagement.
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 300 families - mostly from lower income households.
	<b>Location Description</b>	Scattered sits/community centers and parks
	<b>Planned Activities</b>	Department of Human Services will provide summer programs for youth and adults, including Youth Enrichment, Summer Pool, Summer Recreation, and trips, fostering community engagement.
<b>5</b>	<b>Project Name</b>	Utility Services
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	Department of Human Services will provide emergency utility assistance to individuals and families, preventing homelessness and addressing urgent needs.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Between 40-50 households
	<b>Location Description</b>	
	<b>Planned Activities</b>	Department of Human Services will provide emergency utility assistance to individuals and families, preventing homelessness and addressing urgent needs.
<b>6</b>	<b>Project Name</b>	Fire Department Equipment (HazMat)
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$81,800.00

	<b>Description</b>	Funds will purchase lifesaving rescue equipment to assist firefighters with mitigating Hazardous Material emergencies, enhancing public safety.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This investment can save hundreds and thousands, if ever needed in an emergency.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will purchase lifesaving rescue equipment to assist firefighters with mitigating Hazardous Material emergencies, enhancing public safety.
<b>7</b>	<b>Project Name</b>	Fire Department Equipment (Fire Hose)
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$58,000.00
	<b>Description</b>	Funds will purchase a fire hose to provide firefighters with water needed to protect life and extinguish fires, improving emergency response.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Citywide families will benefit from this (300-400 fires annually).
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will purchase a fire hose to provide firefighters with water needed to protect life and extinguish fires, improving emergency response.
<b>8</b>	<b>Project Name</b>	Fire Department Equipment (Technical/Entrapment)
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development

	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$108,000.00
	<b>Description</b>	Funds will provide technical fire equipment to assist firefighters with victim removal and mitigating life-threatening emergencies, strengthening public safety.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will provide technical fire equipment to assist firefighters with victim removal and mitigating life-threatening emergencies, strengthening public safety.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Funds will provide technical fire equipment to assist firefighters with victim removal and mitigating life-threatening emergencies, strengthening public safety.
9	<b>Project Name</b>	Fire Department Equipment (Water Rescue)
	<b>Target Area</b>	City-Wide 6005 Central Waterfront
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$92,000.00
	<b>Description</b>	Funds will purchase lifesaving equipment to enhance location devices for river rescues, assisting firefighters with occupant retrieval in distressed areas.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50-100
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will purchase lifesaving equipment to enhance location devices for river rescues, assisting firefighters with occupant retrieval in distressed areas.
	<b>Project Name</b>	Fire Department Equipment (Fire Truck)

10	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non-Homeless Special Needs Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$245,871.00
	<b>Description</b>	Funds will be utilized to purchase a fire truck, bolstering the Fire Department's capacity to respond to emergencies across Camden.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 5,000 households will be serviced
	<b>Location Description</b>	City-wide services
	<b>Planned Activities</b>	Funds will be utilized to purchase a fire truck, bolstering the Fire Department's capacity to respond to emergencies across Camden.
11	<b>Project Name</b>	Liney Ditch Park Improvements
	<b>Target Area</b>	6005 Central Waterfront
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$436,480.00
	<b>Description</b>	Department of Public Works/Parks will provide various improvements to Liney Ditch Park, enhancing recreational spaces for residents in low-income areas.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10,000 people will benefit
	<b>Location Description</b>	Park lies within the Waterfront South section

	<b>Planned Activities</b>	Department of Public Works/Parks will provide various improvements to Liney Ditch Park, enhancing recreational spaces for residents in low-income areas.
<b>12</b>	<b>Project Name</b>	Neighborhood Improvement Program
	<b>Target Area</b>	East Camden North Camden City-Wide
	<b>Goals Supported</b>	Housing Homelessness Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$275,000.00
	<b>Description</b>	Planning & Development will provide assistance to owner-occupied single-family housing units, addressing Camdens aging housing stock (70% built before 1970).
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Looking to assisted 8-10 household
	<b>Location Description</b>	
	<b>Planned Activities</b>	Planning & Development will provide assistance to owner-occupied single-family housing units, addressing Camden’s aging housing stock (70% built before 1970).
<b>13</b>	<b>Project Name</b>	Planning and Administration CDBG
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$476,046.00
	<b>Description</b>	Costs related to the planning and execution of CDBG activities, including goods and services, ensuring effective program management.
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Costs related to the planning and execution of CDBG activities, including goods and services, ensuring effective program management.
<b>14</b>	<b>Project Name</b>	St. Joseph's Carpenters Society
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Housing Non-Homeless Special Needs
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	HOME: \$600,000.00
	<b>Description</b>	Saint Joseph's Carpenter Society will construct ten new affordable for-sale housing units at Branch Village in Centerville, contributing to Camden's need for 705 new units by 2035.
	<b>Target Date</b>	7/31/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 families
	<b>Location Description</b>	
	<b>Planned Activities</b>	Saint Joseph's Carpenter Society will construct ten new affordable for-sale housing units at Branch Village in Centerville, contributing to Camden's need for 705 new units by 2035.
<b>15</b>	<b>Project Name</b>	HOME Tenant-Based Rental Assistance (TBRA)
	<b>Target Area</b>	East Camden North Camden City-Wide
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	HOME: \$109,160.00

	<b>Description</b>	Funds will provide temporary rental assistance to income-eligible individuals and families, preventing homelessness and supporting housing stability.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20-25 families
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will provide temporary rental assistance to income-eligible individuals and families, preventing homelessness and supporting housing stability.
<b>16</b>	<b>Project Name</b>	Senior Programs
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Non Housing Community Development
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$77,034.00
	<b>Description</b>	Department of Human Services will offer virtual and in-person programs for seniors to reduce isolation, depression, and raise health awareness, supporting elderly residents.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 seniors
	<b>Location Description</b>	
	<b>Planned Activities</b>	Department of Human Services will offer virtual and in-person programs for seniors to reduce isolation, depression, and raise health awareness, supporting elderly residents.
<b>17</b>	<b>Project Name</b>	Planning and Administration HOME
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Housing

	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	HOME: \$78,848.66
	<b>Description</b>	Costs related to the planning and execution of HOME activities, including goods and services, ensuring efficient program oversight.
	<b>Target Date</b>	7/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Costs related to the planning and execution of HOME activities, including goods and services, ensuring efficient program oversight.
18	<b>Project Name</b>	ESG 2025 (Activities and Administration)
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	ESG: \$217,782.00
	<b>Description</b>	Department of Human Services will provide emergency services including rapid re-housing, homeless prevention, HMIS, street outreach, and a hotel voucher program, with program delivery and staff costs.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 200 person will benefit
	<b>Location Description</b>	

	<p><b>Planned Activities</b></p>	<p>Department of Human Services will provide emergency services including rapid re-housing, homeless prevention, HMIS, street outreach, and a hotel voucher program, with program delivery and staff costs.</p> <p>Administration \$16,333</p> <p>Rapid Rehousing \$20,000</p> <p>Homeless Prevention \$161,449</p> <p>HMIS \$10,000</p> <p>Street Outreach \$5,000</p> <p>Hotel Voucher \$5,000</p>
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## AP-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 has identified several geographic areas where assistance will be directed based on the concentration of low- and moderate-income households, as well as the need for targeted revitalization efforts. These areas allow the City to plan and invest resources in a coordinated manner to achieve substantial impact in targeted neighborhoods.

1. North Camden: This area, located in the northern part of the city, is characterized by a high concentration of low-income households, aging housing stock, and vacant properties. The City will focus on housing rehabilitation, affordable housing development, and targeted public improvements in this area.
2. Waterfront South: Situated along the Delaware River, this neighborhood has been impacted by industrial disinvestment and environmental contamination. The City will prioritize brownfield remediation, affordable housing development, and green infrastructure improvements in this area.
3. East Camden: This area has a large concentration of public housing and has experienced significant population loss and disinvestment. The City will work with the Housing Authority and other partners to support the redevelopment of obsolete public housing, improve public infrastructure, and create new community amenities.
4. Centerville: Located in the central part of the city, this neighborhood has a high concentration of low-income households and has been impacted by foreclosures and property abandonment. The City will focus on housing rehabilitation, vacant property reuse, and targeted code enforcement in this area.

### Geographic Distribution

Target Area	Percentage of Funds
East Camden	40
North Camden	40

Table 60 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

- . Key factors that informed the selection of these areas include:
  - Concentration of low- and moderate-income households
  - Prevalence of substandard housing conditions and vacancy
  - Need for strategic public investments to catalyze private investment
  - Potential to leverage other public and private resources
  - Alignment with citywide and neighborhood-specific revitalization plans

- Community support and capacity for implementation

By targeting resources to these areas, the City aims to maximize the impact of its limited federal funding and achieve measurable improvements in housing conditions, quality of life, and economic opportunity for residents.

## **Discussion**

With an overall low- and moderate-income percentage of 78.5%, the City of Camden faces significant challenges in addressing the needs of its most vulnerable residents and neighborhoods. While the entire city is eligible for CDBG and HOME investments, the City recognizes the importance of strategic targeting to achieve maximum impact and leverage limited resources.

By focusing on these target areas, the City aims to create visible, tangible improvements that can build community confidence, attract private investment, and serve as models for revitalization in other parts of the city. At the same time, the City will continue to support programs and activities that benefit low- and moderate-income residents citywide, ensuring that all neighborhoods have access to the resources and opportunities they need to thrive.

The City will work closely with residents, community organizations, and other stakeholders to implement the strategies outlined in this plan and adjust its approach as needed based on changing conditions and emerging priorities. Through a combination of targeted investments, strategic partnerships, and community engagement, the City of Camden will strive to create a more equitable, resilient, and prosperous future for all of its residents.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The one-year goals for affordable housing in the City of Camden for FY 2025 are outlined in the section below. Camden's Housing Investment Strategy articulates how the city plans to strategically allocate housing funds to maximize return on investment while delivering the greatest possible benefit to low- and moderate-income residents.

Camden has undergone significant transformation in recent years, with targeted investments yielding measurable improvements in housing quality, availability, and affordability. The city's comprehensive approach addresses housing challenges through multiple complementary strategies including rehabilitation of existing units, new construction, homeownership assistance, and strengthened tenant protections.

#### STRATEGIC PRIORITIES

Camden's housing initiatives are informed by current data showing:

- 28% increase in first-time homebuyers from underserved communities
- 32% decrease in code violations across rehabilitated properties
- 65% of housing investments concentrated in qualified census tracts
- Landlord participation in housing voucher programs up by 22%

The city's approach targets neighborhoods with the highest levels of housing need while leveraging partnerships with non-profit developers, community development financial institutions, and private investors. This strategy has successfully enabled Camden to stretch limited federal dollars further by attracting complementary investments.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	100
Special-Needs	10
Total	130

Table 61 - One Year Goals for Affordable Housing by Support Requirement

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	75
The Production of New Units	10
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	105

**Table 62 - One Year Goals for Affordable Housing by Support Type Discussion**

The City of Camden is committed to addressing its affordable housing needs through a combination of federal funding, local initiatives, and community partnerships. While the primary means of achieving these goals are through CDBG-funded emergency repair programs, housing rehabilitation, neighborhood stabilization efforts, and HOME-assisted rental construction, Camden also supports its housing objectives through a variety of complementary programs and strategies. These efforts not only preserve the existing housing stock but also strengthen neighborhoods and improve the quality of life for low- and moderate-income residents.

#### Addressing Broader Community Needs

While the primary focus of Camden’s housing strategy is on rehabilitation and new construction, the City also recognizes the importance of addressing broader community needs to create thriving, sustainable neighborhoods. Key initiatives include:

**Economic Development:** Supporting small businesses, job training programs, and workforce development initiatives to create economic opportunities for residents.

**Public Services:** Funding programs that provide essential services, such as food assistance, senior services, and youth development, to support vulnerable populations.

**Infrastructure Improvements:** Investing in streets, sidewalks, and public facilities to enhance neighborhood quality and attract private investment.

The City of Camden’s comprehensive approach to affordable housing and neighborhood stabilization reflects its commitment to creating safe, healthy, and vibrant communities for all residents. By leveraging federal funding, local resources, and community partnerships, Camden is making significant progress in addressing its housing needs and improving the quality of life for low- and moderate-income families.

## AP-60 Public Housing – 91.220(h)

### Introduction

The City of Camden Housing Authority (CCHA) is dedicated to enhancing the quality of life for people who need affordable, safe housing choices, as well as supportive services in well maintained neighborhoods for the residents of the City of Camden. CCHA provides affordable housing in the most efficient and effective manner to qualified individuals in accordance with the rules and regulations prescribed by the U.S. Department of Housing and Urban Development

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

The City of Camden is steadfast in its partnership with HACC, working collaboratively to meet the pressing housing needs of its residents. For the 2025 plan year, several strategic actions are outlined to bolster HACC's efforts:

- **Expansion and Homeownership Programs:** HACC has a long history of evolving its offerings, and the City supports its ongoing mission to grow affordable housing stock and promote self-sufficiency. This includes sustaining and enhancing HACC's family homeownership initiatives, which provide pathways for residents to transition from renting to owning homes. These efforts build on past expansions, such as the development of family sites and senior housing, and aim to increase the availability of affordable units over the next year.
- **Community Outreach and Safety:** Recognizing that safe neighborhoods are integral to quality housing, the City plans to launch community outreach initiatives targeting public housing areas. Modeled loosely on successful programs elsewhere, these efforts will likely involve collaboration with local law enforcement, residents, and businesses to address safety concerns. The goal is to cultivate trust and proactive problem-solving, reducing crime and enhancing the living environment for families, seniors, and vulnerable populations.
- **Technical Assistance and Capacity Building:** To amplify HACC's effectiveness as a housing provider, the City encourages the authority to pursue technical assistance. Potential partners could include the Local Initiative Support Corporation (LISC) or HUD-assigned consultants, who could offer expertise in property development, grant management, and operational efficiency. This support aims to position HACC as a stronger non-profit developer, capable of tackling Camden's housing challenges with innovative solutions.
- **Resident Inclusion in Planning:** The City remains committed to ensuring that all housing programs are accessible to public housing residents, addressing common needs like affordability, maintenance, and access to services. Moreover, Camden actively invites residents to participate in shaping the Consolidated Plan and Annual Action Plan. By attending public meetings, providing feedback, or joining advisory groups, residents can influence the policies

and projects that affect their lives, fostering a sense of ownership and agency.

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

Empowering public housing residents to take active roles in their communities and pursue homeownership is a priority for both the City of Camden and HACC. Key initiatives include:

- **HOPE VI Program:** HACC’s receipt of three HOPE VI awards from HUD has been transformative, funding projects that revitalize aging public housing developments and create pathways to homeownership. These grants have supported the construction of mixed-income communities and the development of a dedicated homeownership program. Residents are encouraged to engage in property management—through tenant councils or similar bodies—and access resources like financial literacy training and down-payment assistance to become homeowners. This dual focus not only improves housing quality but also builds long-term stability for families.
- **Collaborative Visioning:** The City and HACC work hand-in-hand to involve residents in planning for their neighborhoods’ futures. Whether through workshops, surveys, or community forums, residents help identify priorities—such as better lighting, playground upgrades, or expanded services—and contribute to a shared vision for Camden’s public housing. This participatory approach mirrors the spirit of HUD’s revitalization programs, ensuring that improvements reflect the community’s needs and aspirations.

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

Not classified as a “troubled” performer under HUD’s Public Housing Assessment System (PHAS). Should HACC’s status change, the City of Camden stands ready to assist.

### **Discussion**

Throughout 2025, the City of Camden will deepen its support for HACC, leveraging programs like HOPE VI to drive affordable housing, resident engagement, and homeownership. This partnership reflects a shared commitment to overcoming Camden’s housing challenges - where demand far outstrips supply - and improving residents’ quality of life. By expanding housing options, enhancing safety through community collaboration, and building HACC’s capacity with technical expertise, the City aims to create a stronger, more resilient public housing system. Residents, as key stakeholders, will remain at the heart of these efforts, shaping a future where affordable, safe, and opportunity-rich housing is within reach for all.

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

### **Introduction**

This section of Camden’s 2025 Annual Action Plan outlines the city’s one-year goals and specific actions to implement the homeless strategy identified in the 2025-2029 5-Year Consolidated Plan, as well as activities to address the supportive housing needs of non-homeless special needs populations. The City of Camden views homelessness as a community-wide challenge and will continue its strong partnership with the Camden County Continuum of Care (CoC), led by the Camden County Department of Health and Human Services. This collaboration involves local nonprofits, government agencies, faith-based organizations, and individuals with lived experience, all dedicated to preventing and ending homelessness.

Camden will look at creating and/or funding evidence-based strategies, such as the Housing First model, trauma-informed care, and coordinated entry systems, to deliver equitable, efficient, and compassionate services. The city’s focus is on reducing homelessness, shortening its duration, and preventing its recurrence, with particular attention to unsheltered persons, chronically homeless individuals, families, veterans, unaccompanied youth, and other vulnerable populations.

### **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**

Camden’s one-year goals emphasize proactive outreach, rapid needs assessment, and connecting homeless individuals especially the unsheltered - to housing and support services. The city will look at enhancing its collaboration with the Camden County CoC, including committees like the Camden Homelessness Task Force and the Housing Solutions Committee, which focus on data collection, needs assessments, and strategic planning. Specific programs and initiatives Camden will explore creating and/or funding include:

- **Enhanced Street Outreach:** Camden will look at partnering with organizations such as Volunteers of America Delaware Valley and Catholic Charities to create expanded street outreach programs. These efforts could involve multidisciplinary teams, including social workers and peers with lived experience, reaching unsheltered individuals in encampments, parks, and public spaces. Inspired by Los Angeles’ **Encampment to Home** program, the city aims to prioritize trust-building and immediate service connections using a trauma-informed approach.
- **Mobile Assessment Units:** Camden will consider creating mobile teams equipped with tablets to conduct real-time assessments and input data into the Homeless Management Information

System (HMIS). Drawing from Seattle’s model, this technology could streamline the process of matching individuals to housing based on vulnerability scores (e.g., **VI-SPDAT**).

- **Non-Punitive Law Enforcement Partnerships:** Camden will explore funding training for police officers to refer unsheltered individuals to social services instead of issuing citations, inspired by Seattle’s Law Enforcement Assisted Diversion (LEAD) program. This initiative would seek to reduce criminalization and build pathways to care.
- **Strengthened Coordinated Entry System (CES):** Camden will look at creating or enhancing a CES to prioritize chronically homeless individuals, veterans, and families with children, using standardized tools to assess needs and allocate resources equitably. Modeled after San Diego’s system, this CES would aim to streamline access and ensure those with the greatest needs are served first.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Camden’s strategy for emergency shelter and transitional housing focuses on immediate safety, low-barrier access, and pathways to permanent housing. The city will look at supporting its network of providers while exploring innovative practices. Key programs Camden will consider creating and/or funding include:

- **Low-Barrier Emergency Shelters:** Camden will explore funding shelters to create 24/7 access, harm reduction services, and accommodations for pets and possessions. Drawing from Philadelphia’s success, these shelters would aim to minimize entry requirements and serve as effective entry points into the homeless services system.
- **Trauma-Informed Care:** Camden will look at creating training programs for all shelter staff in trauma-informed care, a best practice from cities like Denver, to address the emotional and psychological needs of residents. This would foster a supportive environment that encourages stability and trust.
- **Shelter Diversion:** Camden will consider funding diversion programs where specialists at shelter doors help individuals avoid entry by securing alternative housing options, such as family reunification or landlord mediation. This could reduce shelter overcrowding and preserve resources.

**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

Camden is committed to shortening homelessness duration and facilitating transitions to permanent housing through evidence-based strategies. Specific programs the city will look at creating and/or funding include:

- **Housing First Implementation:** Camden will explore creating programs based on the Housing First model, proven effective in Salt Lake City, to place chronically homeless individuals and families into permanent housing without preconditions like sobriety or employment. Supportive services would follow to address underlying needs.
- **Rapid Rehousing (RRH):** For families, veterans, and youth, Camden will consider funding RRH programs offering short-term rental assistance and intensive case management. Modeled after Houston's approach, RRH would help households secure leases quickly and stabilize through job training and community resources.
- **Permanent Supportive Housing (PSH):** Camden will look at creating additional PSH units for chronically homeless individuals with disabilities, leveraging Low-Income Housing Tax Credits (LIHTC) and Section 811 funding. Partnerships with housing authorities and developers would ensure long-term affordability and access to on-site or coordinated services.
- **Landlord Engagement Program:** Camden will explore funding initiatives to incentivize landlords to rent to homeless individuals through bonuses, and tenant-landlord mediation support, expanding the pool of available units.
- **Youth-Specific Interventions:** For unaccompanied youth, Camden will consider creating programs inspired by Boston's model, including drop-in centers, host home programs, and specialized case management focused on education, employment, and mental health. These would address the unique barriers young adults face in achieving independence.
- **Veteran-Specific Strategies:** Camden will look at partnering with the U.S. Department of Veterans Affairs and local organizations to fund and create access to HUD-VASH vouchers, aiming to end veteran homelessness, a best practice from New Orleans.

**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**

Preventing homelessness among Camden's low-income residents, particularly those at high risk, is a key

priority. The city will explore creating and/or funding the following programs:

- **Eviction Prevention Initiative:** Camden will look at creating a program offering legal aid and mediation to resolve landlord disputes before evictions occur. This would target extremely low-income households facing housing instability.
- **Discharge Planning Coordination:** Camden will consider funding enhanced partnerships with hospitals, mental health facilities, jails, and foster care systems to prevent discharges into homelessness.
- **Workforce Development:** To address economic drivers of homelessness, Camden will explore creating collaborations with local employers and community colleges, to connect low-income residents to living-wage jobs through training and placement services.
- **Financial Empowerment Programs:** Camden will look at funding financial literacy and asset-building initiatives, including budgeting workshops, credit repair, and matched savings accounts. Inspired by Chicago's programs, these services would equip extremely low-income families to maintain housing stability.

## Discussion

Camden's 2025 Action Plan reflects a comprehensive approach to homelessness that does not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. This plan is committed to exploring the creation and/or funding of Emergency Solutions Grant (ESG) resources to serve extremely low-income individuals and families. The city will look at enhancing its coordinated entry system to ensure efficient resource allocation, reduce wait times, and target assistance to those most in need, including chronically homeless individuals, families with children, veterans, youth, and survivors of domestic violence.

By considering the creation and/or funding of evidence-based practices, trauma-informed care, diversion, and data-driven decision-making via HMIS - Camden seeks to make homelessness rare, brief, and non-recurring. Community engagement, including input from people with lived experience, will ensure that services are culturally competent and responsive. Camden is dedicated to refining its strategies through collaboration with stakeholders, aiming to build a resilient system that supports independent living and prevents housing crises.

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

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	10
Tenant-based rental assistance	20
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	15
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	10
Total	55

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

### **Introduction:**

Affordable housing is a critical issue in Camden, as it is across the country. According to HUD, affordable housing means that families pay no more than 30% of their income on housing costs, including utilities. But for many in Camden, finding housing that fits this definition is a challenge. The barriers are real - high development costs, restrictive zoning laws, limited funding, and systemic inequities all play a role in making it harder to create and preserve affordable housing.

Camden is tackling these barriers head-on, with a mix of innovative strategies, partnerships, and policy changes. We're also learning from other cities and national research to make sure our approach is as effective as possible.

**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**

Here's how Camden is working to break down the barriers to affordable housing:

### **Aligning with the Camden Master Plan:**

We're making sure our housing efforts match the goals of the Camden Master Plan, which focuses on equitable growth, neighborhood revitalization, and sustainability. This means prioritizing projects that create mixed-income communities and improve access to jobs, schools, and public transit.

### **Investing in Affordable Housing:**

We're using federal funds like CDBG and HOME to support affordable housing development and preservation. Inspired by efforts in Philadelphia, we're exploring new ways to fund affordable housing, like public-private partnerships and revolving loan funds.

### **Revitalizing Neighborhoods:**

Through partnerships with Camden County, we're preparing vacant properties for affordable housing projects. We're also investing in neighborhood cleanups, code enforcement, and infrastructure

improvements to make communities more livable and attractive for development.

**Preserving Existing Housing:**

We're helping homeowners maintain their properties through repair programs and incentives. By addressing code violations and blight, we're not just preserving housing—we're building stronger neighborhoods.

**Building Partnerships:**

We're working with non-profits, for-profit developers, and community groups to increase the supply of affordable housing. Programs like the Camden Homeownership Initiative provide down payment assistance and homebuyer education to help families achieve the dream of homeownership.

**Expanding Funding Opportunities:**

We're encouraging developers to apply for Low-Income Housing Tax Credits (LIHTC) to build more affordable units.

**Reforming Policies:**

We're reviewing zoning laws, building codes, and fee structures to make it easier to build affordable housing.

As highlighted in the National Low Income Housing Coalition's 2024 Gap Report, policy changes at the local level are crucial to addressing the affordable housing crisis.

**Promoting Transit-Oriented Development:**

We're working with NJ Transit to ensure that affordable housing is connected to jobs, schools, and services.

Transit-oriented development (TOD) not only makes housing more accessible but also reduces reliance on cars, which is good for the environment and residents' wallets.

**Supporting Renters and Homeowners:**

We're expanding programs that help renters stay in their homes, like emergency rental assistance and

eviction prevention.

**Discussion:**

Camden has a unique opportunity to lead the way in creating sustainable, equitable housing. By addressing barriers like high costs, restrictive zoning, and limited funding, we can make sure everyone in Camden has access to safe, affordable housing.

The Camden Master Plan and our Housing Investment Strategy are guiding our efforts. These plans focus on:

**Green and Sustainable Housing:** Incorporating energy efficiency and green building practices to reduce costs and environmental impact.

**Equitable Development:** Ensuring that affordable housing is located in areas with access to jobs, schools, and amenities.

**Community Engagement:** Listening to residents and making sure their needs and priorities are reflected in our plans.

While we know these strategies won't solve every problem overnight, they're important steps toward creating a more equitable and resilient community.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section of the Annual Action Plan outlines the City of Camden's planned actions to implement the following strategies detailed in its Strategic Plan:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

Additionally, the City has identified key obstacles to meeting the needs of its underserved populations and proposes targeted actions to address these challenges. Camden, a city with a significant Black and Latinx population, faces persistent issues such as high poverty, unemployment, and a shortage of affordable housing. The strategies outlined here reflect Camden's commitment to leveraging its resources and partnerships to improve the quality of life for all residents.

### **Actions planned to address obstacles to meeting underserved needs**

Despite concerted efforts by the City of Camden and its stakeholders, significant barriers persist in meeting the needs of underserved communities. Limited financial resources remain the most formidable obstacle, restricting the City's capacity to fully fund essential public service programs, activities, and agencies. Through strategic planning, resource prioritization, and collaboration, Camden aims to maximize its limited resources to tackle its most pressing needs and enhance residents' well-being.

The following obstacles have been identified as critical barriers to meeting underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing: A shortage of quality housing options disproportionately affects low-income residents.
- Low literacy rates: Educational disparities limit access to economic opportunities.
- Lack of economic opportunities: High unemployment and underemployment hinder financial stability.
- Large number of vacant and abandoned properties: Blighted areas depress property values and deter investment.
- High unemployment rate and loss of household income: Economic downturns exacerbate poverty.
- Difficulty in obtaining bank loans and mortgages: Financial barriers prevent homeownership and

business growth.

To overcome these obstacles, the City of Camden will:

- Allocate funding to programs targeting housing development, job training, and blight reduction.
- Forge partnerships with local nonprofits, businesses, and government entities to pool resources and expertise.
- Pursue innovative financing options, such as social impact bonds and public-private partnerships, to supplement traditional funding.
- Launch community outreach and education initiatives to connect residents with available services and opportunities.
- Regularly assess program outcomes to ensure efficient and effective use of resources.

### **Actions planned to foster and maintain affordable housing**

The City of Camden is committed to expanding and preserving affordable housing through a multifaceted approach:

- Support the Housing Navigator Program: Maintain a comprehensive database of affordable rental units, providing residents with accessible information and contacts.
- Utilize HOME Funds: Finance housing developers to construct new affordable units for low-income households.
- Promote Low-Income Housing Tax Credits (LIHTC): Encourage developers and community organizations to apply for LIHTC to boost the supply of affordable housing.
- Enhance Transit Connectivity: Collaborate with public transit providers to link multifamily housing developments to employment hubs, schools, and commercial areas.

### **Actions planned to reduce lead-based paint hazards**

Lead-based paint poses a significant health risk in Camden, given the age of its housing stock. With most homes constructed before the 1960s, a substantial portion likely contains lead-based paint, endangering residents - particularly children and vulnerable populations. The City of Camden will ensure full compliance with federal lead-based paint hazard regulations (24 CFR Part 35) across all federally funded housing programs, including inspections, testing, and abatement.

Additional actions include:

- Community Education: Partner with local health departments and organizations to educate

residents about lead hazards and prevention strategies.

- Targeted Abatement: Prioritize lead removal in neighborhoods with high concentrations of young children and at-risk groups.
- Private Sector Collaboration: Seek partnerships with businesses to fund and execute lead abatement projects, amplifying the City's efforts.

These measures aim to eliminate lead exposure, safeguarding public health and supporting long-term community resilience.

### **Actions planned to reduce the number of poverty-level families**

Camden faces a stark poverty challenge, with a significant portion of its population living below the poverty line. To address this, the City will pursue comprehensive strategies to uplift low-income families:

- Support Essential Services: Fund organizations providing food assistance, senior care, and counseling for extremely low-income residents.
- Housing Rehabilitation: Offer CDBG-funded assistance to improve the homes of low-income households, enhancing living conditions.
- Homeownership Opportunities: Promote programs that facilitate homeownership and equity-building for low-income families.
- Lead Abatement: Reduce child lead poisoning to mitigate its long-term impacts on health and earning potential.
- Infrastructure Investment: Upgrade streets, sidewalks, and utilities to revitalize neighborhoods, boost property values, and attract economic activity.
- Special Needs Referrals: Support organizations offering tailored services to residents with unique challenges.
- Job Training and Economic Development: Fund programs that enhance employability skills and create job opportunities.
- Youth and Childcare Programs: Invest in mentoring and childcare initiatives to support child development and parental employment stability.

Through HUD's Section 3 program, Camden will prioritize job training, employment, and contracting opportunities for low-income residents tied to local projects. The City will foster regular dialogue with public agencies and nonprofits to align policies and programs, driving a measurable reduction in poverty.

### **Actions planned to develop institutional structure**

Camden's institutional framework comprises a diverse network of private firms, nonprofits, and government agencies. Key players include the Camden County Continuum of Care (CoC), which

addresses homelessness, and the Housing Authority of the City of Camden, which manages public housing and Section 8 programs. Local institutions like the Camden County Department of Health and Human Services further bolster service delivery.

To strengthen this structure, the City will:

- **Expand Partnerships:** Deepen collaborations with local entities to maximize resources and expertise.
- **Build Capacity:** Provide technical assistance and training to nonprofits engaged in housing and community development.
- **Leverage State and Federal Support:** Enhance coordination with higher-level agencies to secure additional funding and resources.
- **Improve Data Systems:** Establish data-sharing protocols to enhance collaboration and informed decision-making among stakeholders.

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

Camden is dedicated to improving collaboration across its housing and social service sectors by:

- **Hosting Stakeholder Forums:** Organize regular meetings to facilitate information sharing and joint problem-solving among agencies.
- **Joint Planning Initiatives:** Develop coordinated strategies involving multiple organizations to tackle shared goals.
- **Cross-Sector Partnerships:** Encourage alliances between housing providers, social service agencies, and other stakeholders to address complex issues like homelessness and poverty.

Enhanced coordination will streamline service delivery and amplify the impact of Camden's community development efforts.

### **Discussion:**

The City of Camden is pursuing a robust slate of initiatives to tackle the challenges outlined. By fostering affordable housing, mitigating lead hazards, reducing poverty, strengthening institutional capacity, and improving coordination, Camden is building a more equitable and resilient community. These efforts are underpinned by a dedication to inclusion, transparency, and collaboration, ensuring that resources are deployed strategically to meet the diverse needs of its residents.

## Program Specific Requirements

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

#### Introduction:

This section of the Action Plan contains information on funding for the City of Camden's Community Development Block Grant (CDBG) program, including program income, proceeds from Section 108 loans, and other revenue anticipated to be received by the City.

#### 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        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

- |   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>  |        |
| 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. | 70.00% |

**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:

The City's investment of HOME funds is consistent with the forms of assistance included in 24 CFR 92.205(b). The City leverages its HOME funds with other funding secured by its housing partners to develop affordable homeownership and rental housing. Community Development Housing Development Organizations (CHDOs) and other non-profit housing developers apply for and receive funding from state and local resources to support the City's housing programs, projects and goals.

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:

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.

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:

Camden does not intend to refinance any existing debt concerning multifamily projects using HOME funds. Instead, HOME funds will prioritize new construction and rehabilitation to address the city’s affordable housing shortage, focusing on creating and preserving units for low-income families.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

The City's program does not target a preference for person with special needs or disabilities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City's program does not target a preference for person with special needs or disabilities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The City's program does not target a preference for person with special needs or disabilities.

**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 has developed written standards for providing ESG assistance in accordance with 24 CFR 576.400(e). These standards guide the administration of all ESG-funded activities, including street outreach, emergency shelter, rapid re-housing, and homelessness prevention. The standards include eligibility evaluation procedures, prioritization of services based on vulnerability and need, the amount and duration of financial assistance, re-evaluation protocols, and coordination with CoC and mainstream services.

A full copy of the City's ESG Written Standards is attached to this submission for reference.

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 City of Camden manages its Emergency Solutions Grant Programs in-house and does not have any sub-awards. However, should the City decide to create sub-awards, we would partner with CPAC and would follow the following process: CPAC works with over 200 community and faith-based organizations and plays an integral part in 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. After 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.

The City of Camden is in compliance with Section 576.405(a) of the Interim Rule, the City has engaged persons who are currently or formerly homeless in their planning process. 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.

There is currently a Memorandum of Understanding between the Department of Human Services and the Bureau of Grants Management, Department of Finance to provide guidance in the administration of grant funds for the Emergency Solutions Grant Program. These agencies will coordinate through consultation with each Continuum of Care organizational participant and continue to work to develop more specific performance and monitoring standards as needed.

In addition, they will coordinate and integrate ESG funded activities with other programs targeted to

homeless people in a specific geographic area in an effort to arrest homelessness. Moreover, these agencies will conserve all data, establish eligibility standards, formulate holistic case management services, and link the same to housing, health, social service, employment, education and youth programs for individuals and families at risk of homelessness.

FINAL

## Attachments

FINAL

**Citizen Participation Comments**

FINAL



**SUBVENCIÓN EN BLOQUE PARA  
DESARROLLO COMUNITARIO  
HOGAR REFUGIO DE  
EMERGENCIA VIVIENDA PARA  
PERSONAS CON SIDA**

**¡Tu opinión cuenta!**

La ciudad de Camden recibe fondos federales cada año para brindar viviendas de calidad, crear un entorno de vida sostenible y ampliar las oportunidades económicas para los residentes de bajos ingresos. ¡La ciudad está realizando una encuesta sobre las necesidades de la comunidad que nos gustaría que usted complete y que nos ayudará a identificar las prioridades del vecindario para hacer de Camden un mejor lugar para vivir, trabajar y disfrutar!

**Escanéame**



Para obtener más información, comuníquese con la Oficina de Gestión de Subvenciones del Departamento de Finanzas. al (856) 757-7689



# WE NEED YOUR INPUT!

## PURPOSE



All residents, community organizations, and stakeholders are invited to participate in the development of the City's Five Year Consolidated Plan. The virtual meetings offered below are designed to gather community input, prioritize local needs, and discuss funding allocations for housing, workforce development, education, and youth services initiatives.

## HOW TO PARTICIPATE



- Email/Call: Brandon Givens ([bgivens@theaubreygroup.org](mailto:bgivens@theaubreygroup.org)) or Kelly Mobley ([kemobley@ci.camden.nj.us](mailto:kemobley@ci.camden.nj.us)) / Bureau of Grants Management at (856) 602-4521.
- Complete the survey.
- Attend any of the meetings offered below:

## ZOOM MEETING TIMES



- November 4 @ 5-7pm: Kick-Off Meeting
- November 6 @ 5-7pm: Affordable Housing Public Hearing
- November 7 @ 10-12pm: Housing Stakeholder Meeting
- November 13 @ 5-7pm: Workforce Development Roundtable with PBCIP
- November 14 @ 5-7pm: Education Improvement Forum with School Board Members
- December 3 @ 4-6pm: Youth Services Workshop with School Board Members
- December 5 @ 5-7pm: Youth Services Public Hearing with School Board Members
  - Email [estrong@theaubreygroup.org](mailto:estrong@theaubreygroup.org) for meeting links.

## SURVEY



Please fill out this Needs Assessment survey about funding allocation for housing, economic development, public facilities, social services, and planning.



**Courier-Post, Cherry Hill**



Publication Name:  
**Courier-Post, Cherry Hill**

Publication URL:

Publication City and State:  
**Cherry Hill, NJ**

Publication County:  
**Camden**

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Notice Popular Keyword Category:

Notice Keywords:  
**public notice**

Notice Authentication Number:  
**202506051050343038314  
850293050**

Notice URL:

[Back](#)

Notice Publish Date:  
Tuesday, March 18, 2025

**Notice Content**

**PUBLIC NOTICE CITY OF CAMDEN DEPARTMENT OF PLANNING AND DEVELOPMENT** The City of Camden Department of Planning and Development in cooperation with the Department of Finance – Bureau of Grants Management will hold three Public Hearings to present the 5 Year Consolidated Plan (2025 -2029) and 2025 Annual Action Plan for public review and comment. As an entitlement community there is a projected total of \$4,900,413.56 that will be made available from the US Department of Housing and Urban Development for the following grant programs: Community Development Block Grant (\$2,477,953); HOME Investment Partnership Program (\$821,438.56); Emergency Solutions Grant (\$220,633) and Housing for Persons with AIDS (\$1,380,389). The first two public hearings will be held on Thursday, April 2, 2025 via Teams Meeting. Two separate virtual sessions will be held from 10:00am – 11:00am and for 2:00pm – 3pm. A "draft" of the Action Plan will be made available for public review and comment. The Teams information will be available on the City website. The third and final public hearing will be held on Wednesday, May 7, 2025 from 5pm – 6pm at the Malandra Hall located at 1200 S Merrimac Rd, Camden, NJ 08104. The Final Plan will be made available for public review and comment. During the review period; beginning Thursday, April 2, 2025 through Friday, May 9, 2025; the Department of Planning and Development will accept written comments concerning the draft and final plan. Residents can submit written comments at the hearing(s); emailing them to Dr. Edward Williams at EdWilliams@ci.camden.nj.us or by mail to the City of Camden Department of Development of Planning Room 224, Camden City Hall, 520 Market Street, Camden, New Jersey. All comments must be received by May 9, 2025. Following the public hearing, the 5 Year Consolidated/Annual Action Plan will be available for public review on the City Website at ci.camden.nj.us; Grants Management Office (City Hall – Room 316); Department of Planning and Development Office (City Hall – Room 224); County Library and Rutgers University. Special notice below for non-speaking English residents in the City of Camden with regarding Section 109 Compliance. Nếu cần hỗ trợ ngôn ngữ, hãy liên hệ với chúng tôi theo số dưới cung cấp? trên. Si necesita ayuda con el idioma, comuníquese con nosotros al número proporcionado anteriormente. March 18, 2025 (\$35.49)

[Back](#)



The City of Camden

# Virtual Public Hearing

WEDNESDAY, APRIL 2ND, 2025

**10 a.m. - 11 a.m.**

**Part 1**

Microsoft Teams  
Meeting ID: 289 867 539 245  
Passcode: Fe7XP3dk

**2 p.m. - 3 p.m.**

**Part 2**

Microsoft Teams  
Meeting ID: 220 540 636 021  
Passcode: mVgkf6FR

**Topic of Discussion:**

**"5 Year Consolidated plan & Annual Action Plan"**



For more information please contact the Department of Finance  
Bureau of Grants Management at (856) 757-7889 or via email at  
[finance@camdennj.gov](mailto:finance@camdennj.gov)



# Virtual Public Hearing

MIÉRCOLES 2 DE ABRIL DE 2025

parte 1

**10 a.m. - 11 a.m.**

Microsoft Teams  
ID de reunión: 289 867 539 245  
Código de acceso: Fe7XP3dk

parte 2

**2 p.m. - 3 p.m.**

Microsoft Teams  
ID de reunión: 220 540 636 021  
Código de acceso: mVgkf6FR

Tema de discusión:

**Plan consolidado de 5 años y plan de acción anual**



Para obtener más información, comuníquese con la Oficina de Gestión de Subvenciones al (856) 757-7689.

**Community Center Locations**

**Cramer Hill Community Center**  
1035 Reeves Avenue  
Camden, NJ 08105

**Isabel Miller Community Center**  
8<sup>th</sup> & Carl Miller Boulevard  
Camden, NJ 08104

**Malandra Hall Community Center**  
1200 South Merrimac Road  
Camden, NJ 08104

**MLK Community Center**  
1151 Haddon Avenue  
Camden, NJ 08103

**North Camden Community Center**  
1000 North 6<sup>th</sup> Street  
Camden, NJ 08102

camden Library  
852 Ferry Ave  
Camden, NJ 08104

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# Virtual Public Hearing

Event Series: Virtual Public Hearing

## Virtual Public Hearing

April 2 @ 10:00 am - 11:00 pm

### Details

**Date:**  
April 2

**Time:**  
10:00 am - 11:00 pm

**Series:**  
Virtual Public Hearing

**Event Category:**  
Finance

### Public Hearing Announcement!

We invite you to join us for the discussion on the **5-Year Consolidated Plan & Annual Action Plan**. Your input is important to help shape the future of our community!

**Date:** April 2nd, 2025  
Translate x 1 - 11:00 AM

**Part 2:** 2:00 PM – 3:00 PM

**How to Join:**

**Part 1 Details:**

 **Microsoft Teams:**

+ **Microsoft Teams** Need help?

**Join the meeting now**

Meeting ID: 289 867 539 245

Passcode: Fe7XP3dk

**Dial in by phone**

+1 469-998-7374,,404851895# United States, Dallas

Find a local number

Phone conference ID: 404 851 895#

For organizers: Meeting options | Reset dial-in PIN

**Part 2 Details:**

 **Microsoft Teams:**

**Microsoft Teams** Need help?

**Join the meeting now**

Meeting ID: 220 540 636 021

Passcode: mV9kf6FR

**Dial in by phone**

+1 469-998-7374,,227228789# United States, Dallas

Find a local number

Phone conference ID: 227 228 789#

For organizers: Meeting options | Reset dial-in PIN

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**Organizer**

Bureau of Grants  
Management

**Phone**

8567577689

[View Organizer Website](#)



**Venue**

Virtual

Link to be provided on  
website

 + Google Map

**Your Voice Matters!** Join the conversation and help us plan for a better future!

**Virtual Public Hearing**  
WEDNESDAY, APRIL 2, 2025

**10 a.m. - 11 a.m.**  
Microsoft Teams  
Meeting ID: 334 592 644 700  
Passcode: 9611193

**2 p.m. - 3 p.m.**  
Microsoft Teams  
Meeting ID: 200 516 133 791  
Passcode: 65020296

**Topic of discussion:**  
5 Year Consolidated plan & Annual Action Plan

For more information, go to our website or call the Office of Communications at 360-733-1348

**Virtual Public Hearing**  
MIÉRCOLES 2 DE ABRIL DE 2025

**10 a.m. - 11 a.m.**  
Microsoft Teams  
Meeting ID: 334 592 644 700  
Passcode: 9611193

**2 p.m. - 3 p.m.**  
Microsoft Teams  
Meeting ID: 200 516 133 791  
Passcode: 65020296

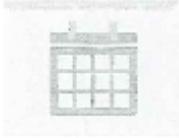
**Tema de discusión:**  
Plan consolidado de 5 años y plan de acción anual

Para más información, vaya a nuestro sitio web o llame a la Oficina de Comunicaciones al 360-733-1348

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### Related Events

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**Virtual Public  
Hearing**

+ April 2 @ 2:00  
pm  
- 3:00 pm

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< City Council Special Meeting 3-  
20-25

Virtual Public Hearing >

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**The City of Camden**  
Melvin Primas City Hall  
520 Market Street, Camden, NJ 08102  
Phone: 856-757-7000  
[Contact Us](#)  
[Website User Accessibility Statement](#)  
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**1. Summary**

Meeting title	Virtual Public Hearing Part 1
Attended participants	15
Start time	4/02/25, 9:40:22 AM
End time	4/03/25, 7:44:02 AM
Meeting duration	22h 3m 40s
Average attendance time	2h 17m 31s

**2. Participants**

Name	First Join	Last Leave	In-Meeting Duration	Email	Participant ID (UPN)
Raeonna Sherrod	4/02/25, 9:46:01 AM	4/02/25, 11:02:55 AM	1h 16m 54s	RaSherro@camdennj.gov	RaSherro@camdennj.gov
Barbara Bellamy-Johnson	4/02/25, 9:45:16 AM	4/02/25, 11:01:36 AM	1h 16m 18s	BaBellam@camdennj.gov	BaBellam@camdennj.gov
Katy Mobley	4/02/25, 9:45:28 AM	4/03/25, 7:44:02 AM	21h 58m 29s	KeMobley@camdennj.gov	KeMobley@camdennj.gov
Brandon Givens - Aubrey Group (Unverified)	4/02/25, 9:45:36 AM	4/02/25, 11:01:17 AM	1h 15m 38s		
Michael Stargell	4/02/25, 9:54:53 AM	4/02/25, 11:06:24 AM	1h 11m 30s	MlStarge@camdennj.gov	MlStarge@camdennj.gov
Carlene Sunarth	4/02/25, 9:58:46 AM	4/02/25, 10:46:38 AM	50m 11s	Carlene.Sunarth@camdennj.gov	Carlene.Sunarth@camdennj.gov
Tina Pillio	4/02/25, 9:57:52 AM	4/02/25, 2:08:55 PM	1h 14m 29s	TlMorale@camdennj.gov	TlMorale@camdennj.gov
read.almeeing notes (Unverified)	4/02/25, 9:59:45 AM	4/02/25, 11:05:39 AM	1h 6m 13s		
Jesse Flax	4/02/25, 10:31:00 AM	4/02/25, 10:46:37 AM	45m 30s	JeFlax@camdennj.gov	JeFlax@camdennj.gov
Jack O'Byrne (External)	4/02/25, 10:33:00 AM	4/02/25, 10:47:12 AM	44m 12s	execdirect@cchsri.org	execdirect@cchsri.org
Joseph Thomas	4/02/25, 10:33:31 AM	4/02/25, 10:46:05 AM	42m 36s	JoThomas@camdennj.gov	JoThomas@camdennj.gov
GG (Unverified)	4/02/25, 10:33:32 AM	4/02/25, 10:46:12 AM	42m 40s		
Mark Harper	4/02/25, 10:34:37 AM	4/02/25, 10:46:53 AM	42m 16s	MaHarper@camdennj.gov	MaHarper@camdennj.gov
Carla (Unverified)	4/02/25, 10:11:10 AM	4/02/25, 10:46:50 AM	35m 39s		
Lena Talsda	4/02/25, 10:25:23 AM	4/02/25, 10:25:34 AM	11s		

**3. In-Meeting Activities**

Name	Join Time	Leave Time	Duration	Email	Role
Raeonna Sherrod	4/02/25, 9:46:01 AM	4/02/25, 11:02:55 AM	1h 16m 54s	RaSherro@camdennj.gov	Organizer
Barbara Bellamy-Johnson	4/02/25, 9:45:16 AM	4/02/25, 11:01:36 AM	1h 16m 18s	BaBellam@camdennj.gov	Presenter
Katy Mobley	4/02/25, 9:45:33 AM	4/03/25, 7:44:02 AM	21h 58m 29s	KeMobley@camdennj.gov	Presenter
Brandon Givens - Aubrey Group (Unverified)	4/02/25, 9:45:36 AM	4/02/25, 11:01:17 AM	1h 15m 38s		Presenter
Michael Stargell	4/02/25, 9:54:53 AM	4/02/25, 11:06:24 AM	1h 11m 30s	MlStarge@camdennj.gov	Presenter

Carlene Sunarh	4/02/25, 9:06:46 AM	4/02/25, 10:46:58 AM	50m 11s	Carlene.Sunarh@camdennj.gov	Presenter
Tina Pilro	4/02/25, 9:57:52 AM	4/02/25, 11:01:38 AM	1h 3m 45s	TMorale@camdennj.gov	Presenter
Tina Pilro	4/02/25, 1:57:50 PM	4/02/25, 2:08:35 PM	10m 44s	TMorale@camdennj.gov	Presenter
read.ai meeting notes (Unverified)	4/02/25, 9:58:45 AM	4/02/25, 11:05:39 AM	1h 6m 13s		Presenter
Jesse Flax	4/02/25, 10:01:00 AM	4/02/25, 10:01:05 AM	4s	Jeflax@camdennj.gov	Presenter
Jesse Flax	4/02/25, 10:02:10 AM	4/02/25, 10:46:37 AM	45m 28s	Jeflax@camdennj.gov	Presenter
Jack O'Byrne (External)	4/02/25, 10:02:00 AM	4/02/25, 10:47:12 AM	44m 12s	execdirect@ccchnj.org	Presenter
Joseph Thomas	4/02/25, 10:02:31 AM	4/02/25, 10:46:05 AM	42m 34s	JoThomas@camdennj.gov	Presenter
GG (Unverified)	4/02/25, 10:02:32 AM	4/02/25, 10:46:12 AM	42m 40s		Presenter
Mark Harper	4/02/25, 10:04:37 AM	4/02/25, 10:46:53 AM	42m 15s	MalHarper@camdennj.gov	Presenter
Gara (Unverified)	4/02/25, 10:11:10 AM	4/02/25, 10:46:50 AM	35m 39s		Presenter
Lana Toledo	4/02/25, 10:25:23 AM	4/02/25, 10:25:34 AM	11s		Presenter



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Role  
Organizer  
Presenter  
Presenter



**1. Summary**

Meeting title	Virtual Public Hearing Part 2
Attended participants	9
Start time	4/02/25, 1:54:16 PM
End time	4/02/25, 3:03:22 PM
Meeting duration	1h 9m 3s
Average attendance time	57m 48s

**2. Participants**

Name	First Join	Last Leave	In-Meeting Durs	Email	Participant ID (UPN)
Raeonna Sherrod	4/02/25, 1:54:49 PM	4/02/25, 3:02:42 PM	1h 7m 53s	RaSherro@camdennj.gov	RaSherro@camdennj.gov
Michael Stargell	4/02/25, 1:55:49 PM	4/02/25, 3:02:13 PM	1h 6m 23s	MStarge@camdennj.gov	MStarge@camdennj.gov
JoHanna Herrera	4/02/25, 1:56:57 PM	4/02/25, 2:50:04 PM	53m 7s	JoHerrer@camdennj.gov	JoHerrer@camdennj.gov
Brandon Obeas - Aubrey Group (Unverified)	4/02/25, 1:56:17 PM	4/02/25, 3:01:33 PM	1h 3m 16s		
read.al meeting notes (Unverified)	4/02/25, 1:56:37 PM	4/02/25, 3:03:22 PM	1h 4m 44s		
Carlene Sunarth	4/02/25, 1:56:46 PM	4/02/25, 2:49:53 PM	51m 6s	Carlene.Sunarth@camdennj.gov	Carlene.Sunarth@camdennj.gov
Barbara Bellamy-Johnson	4/02/25, 2:00:14 PM	4/02/25, 3:02:46 PM	1h 2m 32s	BaBelam@camdennj.gov	BaBelam@camdennj.gov
Dr. Edward C. Williams, Dir. of Planning & Development	4/02/25, 2:01:31 PM	4/02/25, 2:40:48 PM	39m 16s	EdWillis@camdennj.gov	EdWillis@camdennj.gov
Tina Piro	4/02/25, 2:10:02 PM	4/02/25, 3:02:03 PM	52m	TPMorale@camdennj.gov	TPMorale@camdennj.gov

**3. In-Meeting Activities**

Name	Join Time	Leave Time	Duration	Email	Role
Raeonna Sherrod	4/02/25, 1:54:46 PM	4/02/25, 3:02:42 PM	1h 7m 53s	RaSherro@camdennj.gov	Organizer
Michael Stargell	4/02/25, 1:55:46 PM	4/02/25, 3:02:13 PM	1h 6m 23s	MStarge@camdennj.gov	Presenter
JoHanna Herrera	4/02/25, 1:56:57 PM	4/02/25, 2:50:04 PM	53m 7s	JoHerrer@camdennj.gov	Presenter
Brandon Obeas - Aubrey Group (Unverified)	4/02/25, 1:56:17 PM	4/02/25, 3:01:33 PM	1h 3m 16s		Presenter
read.al meeting notes (Unverified)	4/02/25, 1:56:37 PM	4/02/25, 3:03:22 PM	1h 4m 44s		Presenter
Carlene Sunarth	4/02/25, 1:56:46 PM	4/02/25, 2:49:53 PM	51m 6s	Carlene.Sunarth@camdennj.gov	Presenter
Barbara Bellamy-Johnson	4/02/25, 2:00:14 PM	4/02/25, 3:02:46 PM	1h 2m 32s	BaBelam@camdennj.gov	Presenter
Dr. Edward C. Williams, Dir. of Planning & Development	4/02/25, 2:01:31 PM	4/02/25, 2:40:48 PM	39m 16s	EdWillis@camdennj.gov	Presenter
Tina Piro	4/02/25, 2:10:02 PM	4/02/25, 3:02:03 PM	52m	TPMorale@camdennj.gov	Presenter

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Role  
Organizer  
Presenter  
Presenter  
Presenter  
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Presenter  
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Presenter  
Presenter





# Public Hearing

WEDNESDAY, MAY 7, 2025

 **5 p.m. - 6 p.m.**

 Malandra Hall  
Community Center  
1200 S. Merrimac Rd.,  
Camden, NJ 08104

Topic of Discussion:

**5 Year Consolidated  
plan & Annual  
Action Plan**



For more information please contact the Bureau of Grants  
Management at (856) 757-7689

Date: Wednesday, 7th May 2025

Final Public Hearing 5 Year Consolidated Plan & Annual Action Plan- 5 pm-6 pm		
Bureau of Grants Management		
Name	Email	Agency
1. Kelly Hobbes	Grants Mgt. kemeltay@camdenj.gov	BGM
2. Roshonda Garner	Grants RSherrae@camdenj.gov	BGM
3. Michael Stargell	Grants mistargel@camdenj.gov	
4. Carlene Swartz	Grant Management Dept	
5. Brandon Johnson	Grants mgmt	BGM
6. Johannes Herrera	Grants Management	BGM
7. Naomi Scott	naomscott729@yahoo.com	
8. Celeste Wallace	CELESTEW111@yahoo.com	
9. Raheem Simmons	Heem Simmons856@gmail.com	
10. Laura Sanchez	laurasanchez254@gmail.com	Bridge of Peace / resident
11. José Sanchez	jose.sanchez@camden diocese	resident / Bridge of Peace
12. Niger Ali	Canaris@msj@gmail.com	
13. Rodney Elise Rowland		856-266-3800 MRAC chair
14. BRANDI GIBBS	brandygibbs@camden.gov	908-431-1523
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# Final Public Hearing

## Final Public Hearing

May 7 @ 5:00 pm - 6:00 pm

**FINAL PUBLIC HEARING - We Want to Hear from YOU!**

Join us for the **Final Public Hearing** on the **5-Year Consolidated Plan & Annual Action Plan** – your chance to help shape the future of housing, community development, and economic opportunities in Camden.

**Date:** Wednesday, May 7<sup>th</sup>, 2025

**Time:** 5:00 PM – 6:00 PM

**Location:** Malandra Hall Community Center  
c Rd., Camden, NJ 08104

### Details

**Date:**

May 7

**Time:**

5:00 pm - 6:00 pm

**Event Category:**

Finance

**Website:**

<https://www.ci.camden.nj.us/grants-management/>

Your voice matters! Come share your thoughts and ensure your community's needs are heard before the plans are finalized.

For more info, contact Grants Management at (856) 757-7689.

+

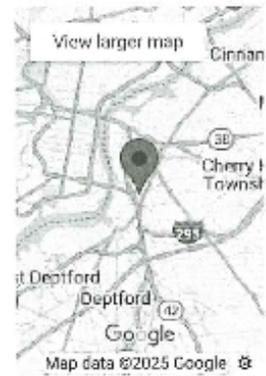
## Organizer

Bureau of Grants  
Management

### Phone

8567577689

[View Organizer Website](#)



## Venue

Malandra Hall  
Community Center

1200 S. Merrimac Rd  
Camden, 08104 United  
States

[+ Google Map](#)



# Public Hearing

WEDNESDAY, MAY 7, 2025

🕒 5 p.m. - 6 p.m.

📍 Malandra Hall  
Community Center  
1200 S. Merrimac Rd.,  
Camden, NJ 08104

Topic of Discussion:  
5 Year Consolidated  
plan & Annual  
Action Plan



For more information please contact the Director of Grants  
Management at (856) 763-7699



# Audiencia Pública

MIÉRCOLES 7 DE MAYO DE 2025

🕒 5 p.m. - 6 p.m.

📍 Malandra Hall  
Community Center  
1200 S. Merrimac Rd.,  
Camden, NJ 08104

Tema de discusión:  
Plan consolidado de  
5 años y plan de  
acción anual



Para obtener más información, comuníquese con la Oficina de  
Asesoría de Grupos Comunitarios al (856) 763-7699

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< City Council Caucus (Pre-  
Meeting Conference)

State of the City >

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**The City of Camden**

Melvin Primas City Hall

520 Market Street, Camden, NJ 08102

Phone: 856-757-7000

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<b>Account Number:</b>	1122516
<b>Customer Name:</b>	Camden City Purchasing Dept
<b>Customer Address:</b>	Camden City Purchasing Dept 520 Market ST # 213 Attn: Debbie Beasley Camden NJ 08102-1300
<b>Contact Name:</b>	HASING DEP *CAMDEN CITY PURC
<b>Contact Phone:</b>	
<b>Contact Email:</b>	
<b>PO Number:</b>	

<b>Date:</b>	03/13/2025
<b>Order Number:</b>	11130969
<b>Prepayment Amount:</b>	\$ 0.00

<b>Column Count:</b>	1.0000
<b>Line Count:</b>	91.0000
<b>Height in Inches:</b>	0.0000

Product	#insertions	Start - End	Category
CHL Cherry Hill Courier-Post	1	03/18/2025 - 03/18/2025	Public Notices
CHL courierpostonline.com	1	03/18/2025 - 03/18/2025	Public Notices

As an incentive for customers, we provide a discount off the total order cost equal to the 3.99% service fee if you pay with Cash/Check/ACH. Pay by Cash/Check/ACH and save!

Total Cash Order Confirmation Amount Due	\$65.49
Tax Amount	\$0.00
Service Fee 3.99%	\$2.61
Cash/Check/ACH Discount	-\$2.61
Payment Amount by Cash/Check/ACH	\$65.49
Payment Amount by Credit Card	\$68.10

<b>Order Confirmation Amount</b>	<b>\$65.49</b>
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## Ad Preview

### PUBLIC NOTICE CITY OF CHICAGO HUMAN CAPITAL INVESTMENT AND DEVELOPMENT

The City of Chicago Department of Human Capital Investment and Development (HCD) is currently seeking applications for the position of Human Capital Development Specialist. The position is located in the Office of Human Capital Development, HCD. The position is a full-time, permanent position. The position is classified as a Professional II position. The position is located in the Office of Human Capital Development, HCD. The position is a full-time, permanent position. The position is classified as a Professional II position.

The position is a full-time, permanent position. The position is classified as a Professional II position. The position is located in the Office of Human Capital Development, HCD. The position is a full-time, permanent position. The position is classified as a Professional II position.

The position is a full-time, permanent position. The position is classified as a Professional II position. The position is located in the Office of Human Capital Development, HCD. The position is a full-time, permanent position. The position is classified as a Professional II position.

The position is a full-time, permanent position. The position is classified as a Professional II position. The position is located in the Office of Human Capital Development, HCD. The position is a full-time, permanent position. The position is classified as a Professional II position.

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**COMMUNITY DEVELOPMENT  
BLOCK GRANT HOME  
EMERGENCY SHELTER HOUSING  
FOR PEOPLE WITH AIDS**

**Your Opinion Counts!**

The City of Camden receives federal funds each year to provide quality housing, create a sustainable living environment and expand economic opportunities to low income residents. The City is conducting a community needs survey that we would like you to complete that will help us identify neighborhood priorities in order to make Camden a better place to live, work and enjoy!



For more information contact the Department of Finance Bureau of Grants Management at (856) 757-7689

Date: 10/30/2024

Department of Finance-Bureau of Grants Management-Wednesday, October 30, 2024	
Public Hearing: Needs Assessment 4:30 pm-5:30 pm	
Name	Email
1 Tiane Wilson	twilson@ci.camden.nj.us
2 Raeanna Garner	RGarner@ci.camden.nj.us
3 Michael Stange	mstange@ci.camden.nj.us
4 Brandon Johnson	Grants
5 Shaka Blaine	brocktreasur@camden.com
6 Stephen Randall	arrandall@coaceo.com
7 Kelly Mobley	Grants
8 Johanna Herbera	Grants
9 Dr. Edward Williams	Planning & Development
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City of Camden

# COMMUNITY SURVEYS FOR ENTITLEMENT FUNDING

The City of Camden receives federal funds each year to provide quality housing, sustainable living environments, and economic opportunities to all residents. The city is currently putting together a 5-year funding plan to improve quality of life and industry and we want to hear from you!

The surveys below are designed to gather community input on funding allocations for various subject areas. Please fill out each of the surveys to ensure the City prioritizes the needs of you and your neighborhood!



Scan QR Codes with your Phone Camera



For more information contact the Department of Finance, Bureau of Grants Management at (856) 757-7689



**City of Camden**

**2025 - 2029**

# **5 Year Consolidated & Annual Action Plan**

**The Honorable Victor Carstarphen**

*Mayor of the City of Camden*

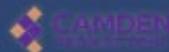
**Department of Planning and Development**

*Dr. Edward Williams, PP, AICP, Director*

**Department of Finance**

*Scott Z. Parker, Director*

Prepared by:  
**The Aubrey Group**



FINAL

**Grantee Unique Appendices**

FUNVAL

**Courier-Post, Cherry Hill**



Publication Name:  
**Courier-Post, Cherry Hill**

Publication URL:

Publication City and State:  
**Cherry Hill, NJ**

Publication County:  
**Camden**

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**Notice Popular Keyword Category:**

Notice Keywords:  
**public notice**

Notice Authentication Number:  
**202506051050343038314  
850293050**

Notice URL:

[Back](#)

Notice Publish Date:  
**Tuesday, March 18, 2025**

**Notice Content**

**PUBLIC NOTICE CITY OF CAMDEN DEPARTMENT OF PLANNING AND DEVELOPMENT** The City of Camden Department of Planning and Development in cooperation with the Department of Finance – Bureau of Grants Management will hold three Public Hearings to present the 5 Year Consolidated Plan (2025 -2029) and 2025 Annual Action Plan for public review and comment. As an entitlement community there is a projected total of \$4,900,413.56 that will be made available from the US Department of Housing and Urban Development for the following grant programs: Community Development Block Grant (\$2,477,953); HOME Investment Partnership Program (\$821,439.56); Emergency Solutions Grant (\$220,633) and Housing for Persons with AIDS (\$1,380,389). The first two public hearings will be held on Thursday, April 2, 2025 via Teams Meeting. Two separate virtual sessions will be held from 10:00am – 11:00am and for 2:00pm – 3pm. A "draft" of the Action Plan will be made available for public review and comment. The Teams information will be available on the City website. The third and final public hearing will be held on Wednesday, May 7, 2025 from 5pm – 6pm at the Malandra Hall located at 1200 S Merrimac Rd, Camden, NJ 08104. The Final Plan will be made available for public review and comment. During the review period: beginning Thursday, April 2, 2025 through Friday, May 9, 2025; the Department of Planning and Development will accept written comments concerning the draft and final plan. Residents can submit written comments at the hearing(s); emailing them to Dr. Edward Williams at EdWilliams@ci.camden.nj.us or by mail to the City of Camden Department of Development of Planning Room 224, Camden City Hall, 520 Market Street, Camden, New Jersey. All comments must be received by May 9, 2025. Following the public hearing, the 5 Year Consolidated/Annual Action Plan will be available for public review on the City Website at ci.camden.nj.us; Grants Management Office (City Hall – Room 316); Department of Planning and Development Office (City Hall – Room 224); County Library and Rutgers University. Special notice below for non-speaking English residents in the City of Camden with regarding Section 109 Compliance: **Ngũ cõn h? ò? ngôn ngữ, hãy liên hệ với chúng tôi theo số dưới cùng của ? trên. Si necesita ayuda con el idioma, comuníquese con nosotros al número proporcionado anteriormente.** March 18, 2025 (\$35.49)

[Back](#)



The City of Camden

# Virtual Public Hearing

WEDNESDAY, APRIL 2ND, 2025

## 10 a.m. - 11 a.m.

Microsoft Teams  
Meeting ID: 289 867 539 245  
Passcode: Fe7XP3dk

## 2 p.m. - 3 p.m.

Microsoft Teams  
Meeting ID: 220 540 636 021  
Passcode: mVgkf6FR

## Topic of Discussion:

"5 Year  
Consolidated plan &  
Annual Action Plan"



For more information please contact the Department of Finance  
Bureau of Grants Management at (856) 757-7689 or via email at  
[finance@camdennj.gov](mailto:finance@camdennj.gov)



# Virtual Public Hearing

MIÉRCOLES 2 DE ABRIL DE 2025

## 10 a.m. - 11 a.m.

Microsoft Teams  
ID de reunión: 289 867 539 245  
Código de acceso: Fe7XP3dk

## 2 p.m. - 3 p.m.

Microsoft Teams  
ID de reunión: 220 540 636 021  
Código de acceso: mVgkf6FR

## Tema de discusión:

Plan consolidado de 5 años y plan de acción anual



Para obtener más información, comuníquese con la Oficina de Gestión de Subvenciones al (856) 757-7689.

Search



City of Camden  
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# Virtual Public Hearing

Event Series: Virtual Public Hearing

## Virtual Public Hearing

April 2 @ 10:00 am - 11:00 pm

### Public Hearing Announcement! 🗣️

We invite you to join us for the discussion on the **5-Year Consolidated Plan & Annual Action Plan**. Your input is important to help shape the future of our community!

**Date:** April 2nd, 2025

**Time:** 10:00 AM - 11:00 AM

### Details

**Date:**

April 2

**Time:**

10:00 am - 11:00 pm

**Series:**

Virtual Public Hearing

**Event Category:**

Finance

**Part 2:** 2:00 PM – 3:00 PM

**How to Join:**

**Part 1** Details:

 **Microsoft Teams:**

[Microsoft Teams](#) Need help?

**Join the meeting now**

Meeting ID: 289 867 539 245

Passcode: Fe7XP3dk

**Dial in by phone**

+1 469-998-7374,,404851895# United States, Dallas

[Find a local number](#)

Phone conference ID: 404 851 895#

For organizers: [Meeting options](#) | [Reset dial-in PIN](#)

**Part 2** Details:

 **Microsoft Teams:**

[Microsoft Teams](#) Need help?

**Join the meeting now**

Meeting ID: 220 540 636 021

Passcode: mV9kf6FR

**Dial in by phone**

+1 469-998-7374,,227228789# United States, Dallas

[Find a local number](#)

Phone conference ID: 227 228 789#

For organizers: [Meeting options](#) | [Reset dial-in PIN](#)

[Participate](#)

**Organizer**

Bureau of Grants  
Management

**Phone**

8567577689

[View Organizer Website](#)



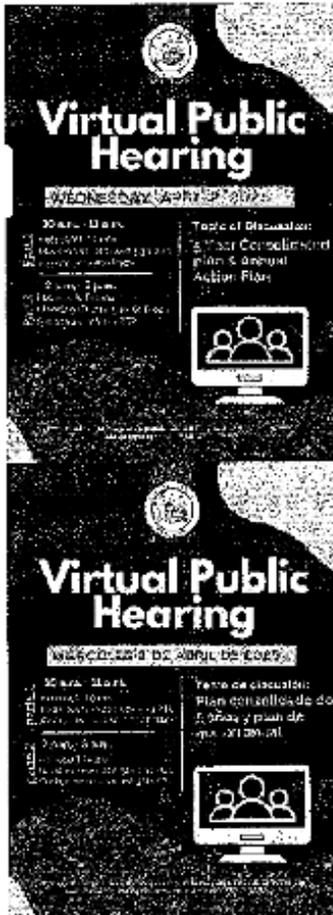
**Venue**

Virtual

[Link to be provided on website](#)

 [Google Map](#)

**Your Voice Matters!** Join the conversation and help us plan for a better future!



[ADD TO CALENDAR](#)

### Related Events

[Translate](#)

4. Summary  
 Meeting Title  
 Attendance/Participants  
 Start Time  
 End Time  
 Meeting Location  
 Average attendance time

Notice of Process Evaluation for Consolidated Plan Process  
 12  
 3/10/25, 8:58:03 AM  
 3/10/25, 11:06:14 AM  
 10:40m, 12x  
 10:38m, 12x

2. Lead/Co-Lead

Name	First/Last	Last/First	In-Meeting Duration	Email	Phone/Text ID (UPLN)	Role
Rebecca Stewart	3/10/25, 8:58:03 AM	3/10/25, 11:01:37 AM	31:54m, 50s	Rstewart@camden.nj.gov	763.769.6260	Co-Leader
Tina Hill	3/10/25, 8:58:03 AM	3/10/25, 11:01:55 AM	31:38m, 28s	TMHill@camden.nj.gov	763.769.6260	Presenter
Jessie Pike	3/10/25, 8:58:17 AM	3/10/25, 11:01:55 AM	31:38m, 38s	JHPike@camden.nj.gov	763.769.6260	Presenter
Gina Pacheco	3/10/25, 8:58:17 AM	3/10/25, 11:01:21 AM	31:38m, 24s	GPacheco@camden.nj.gov	763.769.6260	Presenter
Johanna Lewis	3/10/25, 8:57:19 AM	3/10/25, 11:01:26 AM	31:34m, 40s	JLewis@camden.nj.gov	763.769.6260	Presenter
Audra Salfany-Chazan	3/10/25, 8:58:22 AM	3/10/25, 11:01:22 AM	31:32m	ASalfany@camden.nj.gov	763.769.6260	Presenter
Mark Harper	3/10/25, 8:58:04 AM	3/10/25, 11:01:26 AM	31:32m, 38s	MHarper@camden.nj.gov	763.769.6260	Presenter
Red at meeting prior, joined late	3/10/25, 8:58:04 AM	3/10/25, 11:09:04 AM	31:31m, 5s			Presenter
Caroline Suroch	3/10/25, 10:08:35 AM	3/10/25, 11:06:24 AM	31:30m, 33s	CSuroch@camden.nj.gov	763.769.6260	Presenter
Aracelis Thompson Berrig	3/10/25, 10:05:57 AM	3/10/25, 11:01:53 AM	31:29m, 33s	ATBerrig@camden.nj.gov	763.769.6260	Presenter
Michelle Stangal	3/10/25, 10:01:35 AM	3/10/25, 11:01:40 AM	31:29m, 14s	MStangal@camden.nj.gov	763.769.6260	Presenter
Carlene Wilke	3/10/25, 10:04:04 AM	3/10/25, 11:03:23 AM	31:28m, 41s	CWilke@camden.nj.gov	763.769.6260	Presenter
Olivera Blinzer	3/10/25, 10:03:14 AM	3/10/25, 11:02:10 AM	31:27m, 47s	OBlinzer@camden.nj.gov	763.769.6260	Presenter
Jenni Neeson	3/10/25, 10:19:45 AM	3/10/25, 11:03:24 AM	31:15m, 32s	JNeeson@camden.nj.gov	763.769.6260	Presenter
Janeen Gooden	3/10/25, 10:18:48 AM	3/10/25, 11:03:42 AM	31:07m, 53s	JGooden@camden.nj.gov	763.769.6260	Presenter
Dr. Edward C. Williams, III, on Parking & Development	3/10/25, 11:20:17 AM	3/10/25, 11:25:12 AM	5m, 5s	EWilliams@camden.nj.gov	763.769.6260	Presenter
Angela James-Watson	3/10/25, 11:20:38 AM	3/10/25, 11:25:12 AM	5m, 34s	AJames@camden.nj.gov	763.769.6260	Presenter
Angelo Umwerfel	3/10/25, 11:20:38 AM	3/10/25, 11:25:07 AM	10m, 38s	AUmwerfel@camden.nj.gov	763.769.6260	Presenter

3. In-Meeting Activities

Name	Join Time	Leave Time	Duration	Email	Role
Rebecca Stewart	3/10/25, 8:58:03 AM	3/10/25, 11:01:37 AM	31:54m, 50s	Rstewart@camden.nj.gov	Co-Leader
Tina Hill	3/10/25, 8:58:03 AM	3/10/25, 11:01:55 AM	31:38m, 28s	TMHill@camden.nj.gov	Presenter
Jessie Pike	3/10/25, 8:58:17 AM	3/10/25, 11:01:55 AM	31:38m, 38s	JHPike@camden.nj.gov	Presenter
Gina Pacheco	3/10/25, 8:58:17 AM	3/10/25, 11:01:21 AM	31:38m, 24s	GPacheco@camden.nj.gov	Presenter
Johanna Lewis	3/10/25, 8:57:19 AM	3/10/25, 11:01:26 AM	31:34m, 40s	JLewis@camden.nj.gov	Presenter
Audra Salfany-Chazan	3/10/25, 8:58:22 AM	3/10/25, 11:01:22 AM	31:32m	ASalfany@camden.nj.gov	Presenter
Mark Harper	3/10/25, 8:58:04 AM	3/10/25, 11:01:26 AM	31:32m, 38s	MHarper@camden.nj.gov	Presenter
Red at meeting prior (Untracked)	3/10/25, 8:58:04 AM	3/10/25, 11:09:04 AM	31:32m, 32s		Presenter
Carlene Suroch	3/10/25, 10:08:35 AM	3/10/25, 11:06:24 AM	31:30m, 33s	CSuroch@camden.nj.gov	Presenter
Aracelis Thompson Berrig	3/10/25, 10:05:57 AM	3/10/25, 11:01:53 AM	31:30m, 33s	ATBerrig@camden.nj.gov	Presenter
Michelle Stangal	3/10/25, 10:01:35 AM	3/10/25, 11:03:40 AM	31:30m, 14s	MStangal@camden.nj.gov	Presenter
Carlene Wilke	3/10/25, 10:04:04 AM	3/10/25, 11:03:24 AM	31:28m, 41s	CWilke@camden.nj.gov	Presenter
Olivera Blinzer	3/10/25, 10:03:14 AM	3/10/25, 11:02:10 AM	31:27m, 47s	OBlinzer@camden.nj.gov	Presenter
Jenni Neeson	3/10/25, 10:19:45 AM	3/10/25, 11:03:24 AM	31:15m, 32s	JNeeson@camden.nj.gov	Presenter
Janeen Gooden	3/10/25, 10:18:48 AM	3/10/25, 11:03:42 AM	31:07m, 53s	JGooden@camden.nj.gov	Presenter
Dr. Edward C. Williams, III, on Parking & Development	3/10/25, 11:20:17 AM	3/10/25, 11:25:12 AM	5m, 5s	EWilliams@camden.nj.gov	Presenter
Angela James-Watson	3/10/25, 11:20:38 AM	3/10/25, 11:25:12 AM	5m, 34s	AJames@camden.nj.gov	Presenter
Angelo Umwerfel	3/10/25, 11:20:38 AM	3/10/25, 11:25:07 AM	10m, 38s	AUmwerfel@camden.nj.gov	Presenter

**Community Center Locations**

**Cramer Hill Community Center**  
1035 Reeves Avenue  
Camden, NJ 08105

**Isabel Miller Community Center**  
8<sup>th</sup> & Carl Miller Boulevard  
Camden, NJ 08104

**Malandra Hall Community Center**  
1200 South Merrimac Road  
Camden, NJ 08104

**MLK Community Center**  
1151 Haddon Avenue  
Camden, NJ 08103

**North Camden Community Center**  
1000 North 6<sup>th</sup> Street  
Camden, NJ 08102

Camden Library  
852 Ferry Ave  
Camden, NJ 08104

1. Summary  
Virtual Public Hearing Part 1

LE

Meeting Date  
4/02/25, 9:40:22 AM  
4/02/25, 7:44:02 AM  
25- 2m 40s  
2h 17m 25s

2. Participants

Name	First Join	Last Leave	In-Meeting Duration	Email	Participant ID (UPK)
Rebecca Sherrod	4/02/25, 9:46:01 AM	4/02/25, 11:02:55 AM	1h 16m 54s	Rebecca@camdennj.gov	RaSherrod@camdennj.gov
Ba Dara Bellamy-Johnson	4/02/25, 9:45:10 AM	4/02/25, 11:01:36 AM	1h 16m 13s	BaDara@camdennj.gov	BaBellam@camdennj.gov
Kelly Mabley	4/02/25, 9:45:39 AM	4/02/25, 7:44:02 AM	21h 58m 23s	KaMabley@camdennj.gov	KaMabley@camdennj.gov
Brandon Ghentz - Aubrey Group (Unverified)	4/02/25, 9:45:58 AM	4/02/25, 11:01:17 AM	1h 15m 48s		MiSange@camdennj.gov
Michael Stargel	4/02/25, 9:45:53 AM	4/02/25, 11:06:24 AM	1h 11m 32s		CaLena.Sunari@camdennj.gov
Carlana Sumarr	4/02/25, 9:45:46 AM	4/02/25, 10:46:59 AM	50m 11s		TiMara@camdennj.gov
Tina Puro	4/02/25, 9:45:42 AM	4/02/25, 10:05:35 PM	1h 14m 29s		
read all meeting notes (Unverified)	4/02/25, 9:45:46 AM	4/02/25, 11:03:59 AM	1h 8m 12s		
Jesse Ray	4/02/25, 10:01:00 AM	4/02/25, 10:43:07 AM	45m 36s		JeFlay@camdennj.gov
Jack O'Byrne (External)	4/02/25, 10:08:00 AM	4/02/25, 10:47:12 AM	44m 12s	jackofbyrne@external.org	jackofbyrne@external.org
Joseph Thomas	4/02/25, 10:08:21 AM	4/02/25, 10:40:05 AM	42m 34s		JoThomas@camdennj.gov
GG (Unverified)	4/02/25, 10:08:32 AM	4/02/25, 10:46:12 AM	42m 40s		
Mark Herper	4/02/25, 10:04:37 AM	4/02/25, 10:46:53 AM	42m 16s		MaHerper@camdennj.gov
Cade (Unverified)	4/02/25, 10:11:10 AM	4/02/25, 10:46:58 AM	35m 38s		
Lena Toledo	4/02/25, 10:26:23 AM	4/02/25, 10:25:34 AM	11s		

3. In-Meeting Activities

Name	Join Time	Leave Time	Duration	Email	Role
Rebecca Sherrod	4/02/25, 9:46:01 AM	4/02/25, 11:02:55 AM	1h 16m 54s	RaSherrod@camdennj.gov	Organizer
Ba Dara Bellamy-Johnson	4/02/25, 9:45:10 AM	4/02/25, 11:01:36 AM	1h 16m 13s	BaBellam@camdennj.gov	Presenter
Kelly Mabley	4/02/25, 9:45:39 AM	4/02/25, 7:44:02 AM	21h 58m 23s	KaMabley@camdennj.gov	Presenter
Brandon Ghentz - Aubrey Group (Unverified)	4/02/25, 9:45:58 AM	4/02/25, 11:01:17 AM	1h 15m 48s		Presenter
Michael Stargel	4/02/25, 9:45:53 AM	4/02/25, 11:06:24 AM	1h 11m 32s		Presenter

Carlene Surath	4/02/25, 8:55:45 AM	4/02/25, 10:46:55 AM	50m 11s	Castlem.Surath@camdennj.gov	Presenter
Tina Pillre	4/02/25, 8:57:52 AM	4/02/25, 11:01:35 AM	1h 5m 45s	THKorale@camdennj.gov	Presenter
Tina Pillre	4/02/25, 1:57:53 PM	4/02/25, 2:08:35 PM	10m 44s	THKorale@camdennj.gov	Presenter
ross.a.mooching@ntos.com (Unverified)	4/02/25, 9:59:45 AM	4/02/25, 11:05:29 AM	1h 6m 34s	jeFlair@camdennj.gov	Presenter
Jesse Flax	4/02/25, 10:01:00 AM	4/02/25, 10:01:05 AM	4s	jeFlair@camdennj.gov	Presenter
Jesse Flax	4/02/25, 10:03:10 AM	4/02/25, 10:46:57 AM	45m 25s	jeFlair@camdennj.gov	Presenter
Jack O'Byrne (External)	4/02/25, 10:03:00 AM	4/02/25, 10:47:12 AM	44m 12s	jeandrcob@camdennj.org	Presenter
Joseph Thomas	4/02/25, 10:03:31 AM	4/02/25, 10:46:05 AM	42m 30s	jeThomas@camdennj.gov	Presenter
ES (Unverified)	4/02/25, 10:03:32 AM	4/02/25, 10:46:12 AM	42m 40s	jeThomas@camdennj.gov	Presenter
Mark Harper	4/02/25, 10:04:07 AM	4/02/25, 10:46:53 AM	42m 19s	MarkHarper@camdennj.gov	Presenter
Carca (Unverified)	4/02/25, 10:11:10 AM	4/02/25, 10:46:50 AM	35m 33s		Presenter
Lena Urbato	4/02/25, 10:25:22 AM	4/02/25, 10:26:54 AM	11s		Presenter



Virtual Public Hearing Part 2

9

1. Summary

Meeting title

Attended participants

Start time

End time

Meeting duration

Average attendance time

4/02/25, 1:54:48 PM

4/02/25, 3:02:22 PM

1h 9m 34s

57m 48s

2. Participants

Name	First Join	Last Leave	in Meeting Duration	Participant ID (UPN)
Rosanna Sheridan	4/02/25, 1:54:48 PM	4/02/25, 3:02:22 PM	1h 7m 53s	R Sheridan@camden.nj.gov
Michael Stargel	4/02/25, 1:55:09 PM	4/02/25, 3:02:13 PM	1h 6m 23s	MStargel@camden.nj.gov
Johanna Herrera	4/02/25, 1:55:57 PM	4/02/25, 2:50:04 PM	59m 7s	J Herrera@camden.nj.gov
Brandon Rivers - Aubrey Group (Unverified)	4/02/25, 1:58:17 PM	4/02/25, 3:01:33 PM	1h 3m 16s	
radial meeting notes (Unverified)	4/02/25, 1:58:37 PM	4/02/25, 3:02:22 PM	1h 4m 44s	
Carlene Sunath	4/02/25, 1:58:49 PM	4/02/25, 2:49:53 PM	51m 4s	Carlene.Sunath@camden.nj.gov
Barbara Bellamy-Johnson	4/02/25, 2:00:14 PM	4/02/25, 3:02:24 PM	1h 2m 42s	bbellam@camden.nj.gov
Dr. Edward C. Williams, Dir. of Planning & Development	4/02/25, 2:01:31 PM	4/02/25, 2:49:10 PM	30m 18s	EdWilliams@camden.nj.gov
The Pillar	4/02/25, 2:10:02 PM	4/02/25, 3:02:22 PM	52m	THP.vie@camden.nj.gov

3. In-Meeting Activities

Name	Join Time	Leave Time	Duration	Email	Role
Rosanna Sheridan	4/02/25, 1:54:48 PM	4/02/25, 3:02:22 PM	1h 7m 53s	R Sheridan@camden.nj.gov	Organizer
Michael Stargel	4/02/25, 1:55:09 PM	4/02/25, 3:02:13 PM	1h 6m 23s	MStargel@camden.nj.gov	Presenter
Johanna Herrera	4/02/25, 1:55:57 PM	4/02/25, 2:50:04 PM	59m 7s	J Herrera@camden.nj.gov	Presenter
Brandon Rivers - Aubrey Group (Unverified)	4/02/25, 1:58:17 PM	4/02/25, 3:01:33 PM	1h 3m 16s		Presenter
radial meeting notes (Unverified)	4/02/25, 1:58:37 PM	4/02/25, 3:02:22 PM	1h 4m 44s		Presenter
Carlene Sunath	4/02/25, 1:58:49 PM	4/02/25, 2:49:53 PM	51m 4s	Carlene.Sunath@camden.nj.gov	Presenter
Barbara Bellamy-Johnson	4/02/25, 2:00:14 PM	4/02/25, 3:02:24 PM	1h 2m 32s	bbellam@camden.nj.gov	Presenter
Dr. Edward C. Williams, Dir. of Planning & Development	4/02/25, 2:01:31 PM	4/02/25, 2:49:10 PM	30m 18s	EdWilliams@camden.nj.gov	Presenter
The Pillar	4/02/25, 2:10:02 PM	4/02/25, 3:02:22 PM	52m	THP.vie@camden.nj.gov	Presenter

Role  
Organizer  
Presenter  
Presenter  
Presenter  
Presenter  
Presenter  
Presenter  
Presenter  
Presenter  
Presenter



# Public Hearing

WEDNESDAY, MAY 7, 2025

 **5 p.m. - 6 p.m.**

 Malandra Hall  
Community Center  
1200 S. Merrimac Rd.,  
Camden, NJ 08104

**Topic of Discussion:**

**5 Year Consolidated  
plan & Annual  
Action Plan**



For more information please contact the Bureau of Grants  
Management at (856) 757-7689

Date: Wednesday, 7th May 2025

**Final Public Hearing 5 Year Consolidated Plan & Annual Action Plan - 5 pm-6 pm**  
**Bureau of Grants Management**

	Name	Email	Agency
1	Lilly V. Staley	Grants Mgt. Remediation.com@bga.gov	BGM
2	Rafaelina Ganner	Grants Remediation.com@bga.gov	BGM
3	Michael Stargel	Grants Mgt Remediation.com	
4	Carlene Sumner	Grant Mgt Remediation Dept	
5	Shirley Johnson	Grants Mgt	BGM
6	Deborah Herrin	Grants Management	BGM
7	Maurna Scott	namscott72@yahoo.com	
8	Celeste Maloney	CELESTE@W71EYHCO.COM	
9	Ruthem Simmons	Heem Simmons & Sons LLC	
10	Laura Sanchez	laura.sanchez.51@gmail.com	Bridge Place / resident
11	José Sanchez	jose.sanchez@camdentidocce.com	resident / Bridge of Peace
12	Night Al	Campana@gmail.com	
13	Richard Kirk Fowler	brjw@campana.gov	866-266-3884 Bridge of Peace
14	BRANDON GRIFFIN		188-451-1588
15			
16			
17			
18			
19			
20			
21			
22			
23			

# Final Public Hearing

## Final Public Hearing May 7 @ 5:00 pm - 6:00 pm

### Details

**FINAL PUBLIC HEARING - We Want to Hear from YOU!**

Join us for the **Final Public Hearing** on the **5-Year Consolidated Plan & Annual Action Plan** – your chance to help shape the future of housing, community development, and economic opportunities in Camden.

- Date:** Wednesday, May 7<sup>th</sup>, 2025
- Time:** 5:00 PM – 6:00 PM
- Location:** Malandra Hall Community Center  
c Rd., Camden, NJ 08104

- Date:** May 7
- Time:** 5:00 pm - 6:00 pm
- Event Category:** Finance
- Website:** <https://www.ci.camden.nj.us/grants-management/>

Your voice matters! Come share your thoughts and ensure your community's needs are heard before the plans are finalized.

For more info, contact Grants Management at (856) 757-7689.

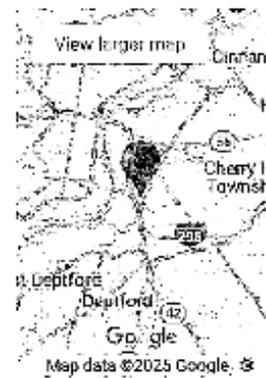
## Organizer

Bureau of Grants  
Management

### Phone

8567577689

[View Organizer Website](#)



## Venue

Malandra Hall  
Community Center

1200 S. Merrimac Rd  
Camden, 08104 United  
States

[+ Google Map](#)



# Public Hearing

WEDNESDAY, MAY 7, 2025

5 p.m. - 6 p.m.

📍 Malandra Hall  
Community Center  
1200 S. Morris Ave Rd.  
Camden, NJ 08104

**Topic of Discussion:**  
5 Year Consolidated  
plan & Annual  
Action Plan



Please call the office at 856-967-1000 for more information or to request a sign-in sheet.

---



# Audiencia Pública

MIÉRCOLES, 7 DE MAYO DE 2025

5 p.m. - 6 p.m.

📍 Malandra Hall  
Community Center  
1200 S. Morris Ave Rd.  
Camden, NJ 08104

**Tema de discusión:**  
Plan consolidado de  
5 años y plan de  
acción anual



Please call the office at 856-967-1000 for more information or to request a sign-in sheet.

ADD TO CALENDAR

Share This  
Event!



City Council Caucus (Pre-Meeting Conference)

State of the City >

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**The City of Camden**  
Melvin Primas City Hall  
520 Market Street, Camden, NJ 08102  
Phone: 856-757-7000  
Contact Us  
Website User Accessibility Statement  
**Designed & Hosted by GovDesigns**



FINAL

**Grantee SF-424's and Certification(s)**

FUNVAL

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value="8/17/2005"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="H-01-RC-04-0001"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="Garden City"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="01-600415"/>	* c. UEL: <input type="text" value="08NT9202F314"/>	
d. Address:		
* Street1: <input type="text" value="Garden City Hall"/>	Street2: <input type="text" value="520 Market Street - PO Box 51000"/>	
* City: <input type="text" value="Garden"/>	County/Parish: <input type="text" value="Garden"/>	
* State: <input type="text" value="NJ - New Jersey"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="08101-5100"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Department of Finance"/>	Division Name: <input type="text" value="Bureau of Grants Management"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
* First Name: <input type="text" value="Mark"/>	* Last Name: <input type="text" value="Parker"/>	
* Middle Name: <input type="text"/>	* Title: <input type="text" value="Director of Finance"/>	
* Suffix: <input type="text"/>	Organizational Affiliation: <input type="text"/>	
* Telephone Number: <input type="text" value="908-767-7582"/>	* Fax Number: <input type="text"/>	
* Email: <input type="text" value="mparker@camdennj.gov"/>		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <input type="text" value="01 City or Township Government"/> <p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="03 Department of Housing and Community Development"/>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <input type="text" value="14.210"/> <p>CFDA Title:</p> <input type="text" value="Community Development Block Grant (CDBG)"/>	
<p>* 12. Finding Opportunity Number:</p> <input type="text" value="B-25-02-34-0003"/> <p>* Title:</p> <input type="text" value="Community Development Block Grant (CDBG)"/>	
<p>13. Competition Identification Number:</p> <input type="text"/> <p>Title:</p> <input type="text"/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/> <p style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <input type="text" value="Activities to improve/support local businesses, residential housing and neighborhoods for low/moderate income persons for the FY 2025 Program Year 7/1/25-6/30/26"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <p style="text-align: right;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </p>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="CAT"/>	* b. Program/Project: <input type="text" value="60-001"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="07/01/2025"/>	* b. End Date: <input type="text" value="06/30/2026"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal:	<input type="text" value="2,380,231.00"/>
* b. Applicant:	<input type="text"/>
* c. State:	<input type="text"/>
* d. Local:	<input type="text"/>
* e. Other:	<input type="text"/>
* f. Program Income:	<input type="text"/>
* g. TOTAL:	<input type="text" value="2,380,231.00"/>
<b>19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
<b>20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Victor"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Santabarbara"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor of the City of Garden"/>	
* Telephone Number: <input type="text" value="556-757-7200"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="rs.york@center.nj.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="06/16/2025"/>

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

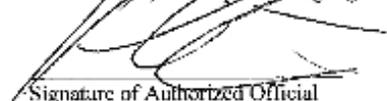
**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.I., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701af) and implementing regulations at 24 CFR Part 75.

  
\_\_\_\_\_  
Signature of Authorized Official

6/16/25  
\_\_\_\_\_  
Date

Mayor of the City of Camden  
\_\_\_\_\_  
Title

### Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2025 and 2026 (a period specified by the grantee of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

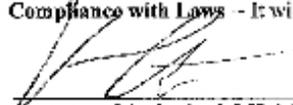
**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
\_\_\_\_\_  
Signature of Authorized Official

6/16/25  
\_\_\_\_\_  
Date

Mayor of the City of Camden  
\_\_\_\_\_  
Title

**Applicant and Recipient  
Assurances and Certifications**

U.S. Department of Housing  
and Urban Development

OMB Number: 2501-0044  
Expiration Date: 02/28/2022

**Instructions for the HUD-424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.8, 3.115, 8.57, and 148.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedure to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 148.25.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

**\*Authorized Representative Name:**

Prefix: Mr. \*First Name: William  
Middle Name:  
\*Last Name: Castellanos  
Suffix:

\*Title: Mayor of the City of Camden

\*Applicant Organization: City of Camden

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2006(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian Tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) as amended, and implementing regulations at 24 CFR part 6, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian Tribe or its instrumentality which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-111, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §§3729, 3802; 24 CFR §28.10(b)(1)(III)).

\*Signature:

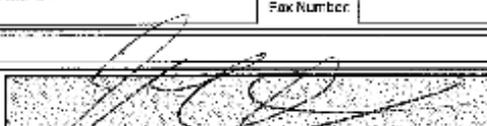


\*Date:



Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Change/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s) <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 8/19/2025	4. Applicant Identifier <input type="text"/>	
5a. Federal Entry Identifier: <input type="text"/>	5b. Federal Award Identifier: B 25-NC-34-0003	
State Use Only:		
6. Date Received by State <input type="text"/>	7. State Application Identifier <input type="text"/>	
8. APPLICANT INFORMATION:		
a. Legal Name: Camden City		
b. Employer/Taxpayer Identification Number (EIN/TIN): 21-6306413	c. UEI: L5NFYJS2P314	
d. Address:		
* Street1: Camden City Hall	<input type="text"/>	
* Street2: 520 Market Street - PO Box 90520	<input type="text"/>	
* City: Camden	<input type="text"/>	
* County/Parish: Camden	<input type="text"/>	
* State: NJ - New Jersey	<input type="text"/>	
* Province:	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip / Postal Code: 08101-5120	<input type="text"/>	
e. Organizational Unit:		
Department Name: Department of Finance	Division Name: Bureau of Grants Management	
f. Name and contact information of person to be contacted on matters involving this application:		
* Prefix: Mr.	* First Name: Scott	<input type="text"/>
* Middle Name:	<input type="text"/>	
* Last Name: Parker	<input type="text"/>	
* Suffix:	<input type="text"/>	
* Title: Director of Finance	<input type="text"/>	
* Organizational Affiliation: <input type="text"/>		
* Telephone Number: 856-759-7632	* Fax Number: <input type="text"/>	
* Email: scparker@camdennj.gov		

Application for Federal Assistance SF-424	
<p>* 8. Type of Applicant 1: Select Applicant Type:</p> <input type="text" value="City or Township Government"/> <p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="US Department of Housing and Community Development"/>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <input type="text" value="4.211"/> <p>CFDA Title:</p> <input type="text" value="Emergency Solutions Grant"/>	
<p>* 12. Funding Opportunity Number:</p> <input type="text" value="25-MC-34-0002"/> <p>* Title:</p> <input type="text" value="Emergency Solutions Grant (ESG)"/>	
<p>13. Competition Identification Number:</p> <input type="text"/> <p>Title:</p> <input type="text"/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/> <p style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </p>	
<p>* 18. Descriptive Title of Applicant's Project:</p> <input type="text" value="Activities that assist homeless individuals and individuals at risk of homelessness with homeless prevention and rapid rehousing services for the FY 2025 program year 1/1/25 - 6/30/25"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <p style="text-align: right;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </p>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="03"/>	* b. Program/Project: <input type="text" value="03-001"/>
Attach an additional list of Program/Project Congressional Districts if needed	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="07/01/2025"/>	* b. End Date: <input type="text" value="06/30/2026"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal	<input type="text" value="217,982.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="217,982.00"/>
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b> <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach: <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)</b> <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Victor"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Darcourphen"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor of the City of Camden"/>	
* Telephone Number: <input type="text" value="856-987-2300"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="mayor@camdennj.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="06/16/2025"/>

## **Emergency Solutions Grants Certifications**

The Emergency Solutions Grants Program recipient certifies that:

**Major rehabilitation/conversion/renovation** – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

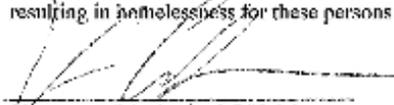
**Matching Funds** – The recipient will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

**Discharge Policy** – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

  
-----  
Signature of Authorized Official

6/16/25  
-----  
Date

Mayor of the City of Camden  
-----  
Title

**Applicant and Recipient  
Assurances and Certifications**

U.S. Department of Housing  
and Urban Development

OMB Number: 2501-0044  
Expiration Date: 02/28/2027

**Instructions for the HUD-424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-C. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.6, 3.116, 8.60, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures in effect compliance at 24 CFR §§ 1.6, 3.116, 8.67, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

**\*Authorized Representative Name:**

Prefix:	Mr.	*First Name:	Victor
Middle Name:			
Last Name:	Constanthon		
Suffix:			
*Title:	Mayor of the City of Camden		
*Applicant Organization:	City of Camden		

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share or program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the applicant to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance. If the applicant is a Federally recognized Indian tribe or its instrumentally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-67) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19) as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentally which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 6.106(a) and 5.106 as applicable.
6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.
8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-111, Disclosure Form to Report Lobbying. I certify that I shall require all subgrantees at all times (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian Tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Buy American Act, but State recognized Indian Tribes and TDHEs established under State law are not excluded from the statute's coverage.

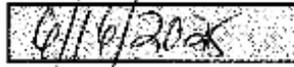
I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§237, 1001, 1010, 1012, 1014; 31 U.S.C. §§3729, 3802; 24 CFR §28.10(b)(1)(iii)).

\*Signature:



\*Date:



Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 8/19/2025	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: N25-90349201	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: Camden City		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 21-6806418	* c. UEI: U0795429314	
d. Address:		
* Street1: Camden City Hall	<input type="text"/>	
Street2: 520 Market Street - PO Box 91520	<input type="text"/>	
* City: Camden	<input type="text"/>	
County/Parish: Camden	<input type="text"/>	
* State: NJ: New Jersey	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip / Postal Code: 08101-9120	<input type="text"/>	
e. Organizational Unit:		
Department Name: Department of Finance	Division Name: Bureau of Grants Management	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Scott	<input type="text"/>
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: Barker	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: Director of Finance		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 856-759-7602	* Fax Number: <input type="text"/>	
* Email: argm@camdennj.gov		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="checkbox"/> City or Township Government	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="US Department of Housing and Community Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.241"/>	
<b>CFDA Title:</b> <input type="text" value="HOME Investment Partnership (HOME)"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="HHS HCS40201"/>	
<b>* Title:</b> <input type="text" value="HOME Investment Partnership (HOME)"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Activities to improve housing and neighborhoods for low/moderate income persons for the FY 2025 Program Year: 7/1/25 - 6/30/26."/>	
<b>Attach supporting documents as specified in agency instructions.</b> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="CA"/>	* b. Program/Project: <input type="text" value="SF-001"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/>	
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="07/01/2025"/>	* b. End Date: <input type="text" value="06/30/2026"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal	<input type="text" value="787,954.65"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="787,954.65"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Sr."/>	* First Name: <input type="text" value="Victoria"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Garcia-Sophier"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor of the City of Garden"/>	
* Telephone Number: <input type="text" value="856 757-7203"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="mgarcia@ardenand1.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="06/16/2026"/>

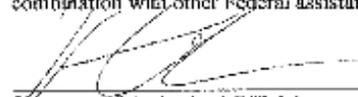
**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** – If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** – It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature of Authorized Official

6/16/25  
\_\_\_\_\_  
Date

Mayor of the City of Camden  
\_\_\_\_\_  
Title

**Applicant and Recipient  
Assurances and Certifications**

U.S. Department of Housing  
and Urban Development

OHS Number: 2501-0044  
Expiration Date: 02/28/2027

**Instructions for the HUD-424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-U. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.6, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with these authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.6, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

**\*Authorized Representative Name:**

Prefix:	Mr.	*First Name:	WILLIAM
Middle Name:			
*Last Name:	CANTERBURY		
Suffix:			

\*Title: Mayor of the City of Camden

\*Applicant Organization: City of Camden

1. Has the legal authority to apply for Federal assistance; has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(c)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19) as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.104(a) and 5.105 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly.

Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian Tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 6 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §26.10(b)(1)(iii)).

\*Signature:



\*Date:



Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s). <input type="text"/> * Other (Specify) <input type="text"/>
* 3. Date Received: <input type="text" value="8/19/2005"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="W025-F065"/>	
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text" value="Camden City"/>		
* b. Employer/Taxpayer Identification Number (EATIN): <input type="text" value="21-600418"/>	* c. UEI: <input type="text" value="000000000000000000"/>	
<b>d. Address:</b>		
* Street1: <input type="text" value="Camden City Hall"/>	Street2: <input type="text" value="520 Market Street - PO Box 91520"/>	
* City: <input type="text" value="Camden"/>	County/Parish: <input type="text" value="Camden"/>	
* State: <input type="text" value="NJ: New Jersey"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="08201-5120"/>	
<b>e. Organizational Unit:</b>		
Department Name: <input type="text" value="Department of Finance"/>	Division Name: <input type="text" value="Bureau of Human Resources"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Scott"/>	
Middle Name: <input type="text"/>	* Last Name: <input type="text" value="Parker"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="Director of Finance"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="856-757-7623"/>	* Fax Number: <input type="text"/>	
* Email: <input type="text" value="scparker@camdennj.gov"/>		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="US Department of Housing and Community Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.241"/>	
<b>CFDA Title:</b> <input type="text" value="Housing Opportunities for Persons with Aids (HOPWA)"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="2025-2026"/>	
<b>* Title:</b> <input type="text" value="Housing Opportunities for Persons with Aids (HOPWA)"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Provide housing opportunities for individuals with aids throughout Camden, Burlington and Gloucester County areas for the FY 2025 Program Year 7/1/25 - 6/30/26"/>	
<b>Attach supporting documents as specified in agency instructions.</b> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="No"/>	* b. Program/Project: <input type="text" value="BC-001"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="07/01/2026"/>	* b. End Date: <input type="text" value="06/30/2026"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal	<input type="text" value="1,377,747.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="1,377,747.00"/>
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I ACREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="WILLIAM"/>
* Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="CARSHAMEN"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor of the City of Condon"/>	
* Telephone Number: <input type="text" value="906-757-9200"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="wyc@condonnj.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="06/15/2025"/>

**Housing Opportunities for Persons With AIDS Certifications**

The HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
\_\_\_\_\_  
Signature of Authorized Official

6/16/25  
\_\_\_\_\_  
Date

Mayor of the City of Camden  
\_\_\_\_\_  
Title

**Applicant and Recipient  
Assurances and Certifications**

U.S. Department of Housing  
and Urban Development

OMB Number: 2501-0044  
Expiration Date: 02/28/2027

**Instructions for the HUD-424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified the form for use for purposes of general compliance with 24 CFR §§ 1.8, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to affect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

**\*Authorized Representative Name:**

Prefix: Mr. First Name: Victor  
Middle Name:  
Last Name: Castorbarghen  
Suffix:

\*Title: Mayor of the City of London

\*Applicant Organization: City of London

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(c)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribal designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19) as amended, and the implementing regulations at 24 CFR part 110 which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentally which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.108 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(e) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(e)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards or all fees (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribal designated housing entities (TDHEs) established by Federally-recognized Indian Tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Dyer Amendment, but State recognized Indian Tribes and TDHEs established under State law are not excluded from the statute's coverage.

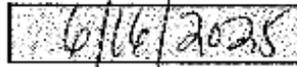
I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §§3729, 3802; 24 CFR §28.10(b)(1)(III)).

\*Signature:



\*Date:



FENVAL

HOME-ARP



**CITY OF CAMDEN  
EMERGENCY  
SOLUTIONS GRANT  
(ESG) PROGRAM  
WRITTEN  
STANDARDS**

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## **INTRODUCTION**

In accordance with Title 24 of the Code of Federal Regulations (24 CFR) 91.220(l)(4)(i) and 576.400(e) (1), the City of Camden (City) and the SJ Camden County Continuum of Care (CoC) have developed the following written standards for the provision and prioritization of Emergency Solutions Grant (ESG) funding. The following standards are intended as basic, minimum standards to which individual ESG applicants and/ or subrecipients can add additional and more stringent standards applicable only to their own projects.

These required standards help to ensure that the ESG program is administered fairly and methodically. The City and the SJ Camden County CoC will continue to build upon and refine this document.

## **BACKGROUND**

The City of Camden is awarded ESG funds annually from the Department of Housing and Urban Development (HUD) as part of the Annual Action Plan Process. These funds are designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) significantly amended the McKinney-Vento Homeless Assistance Act, including major revisions to the Emergency Shelter Grants program, which was renamed the Emergency Solutions Grants program. The HEARTH Act, and implementation of the applicable federal regulations by HUD, incorporated many of the lessons learned from the implementation of the Homelessness Prevention and Rapid Re-Housing Recovery Act Program (HPRP) into the new ESG program, including placing a stronger emphasis on rapid re-housing assistance.

As a result of the COVID-19 Pandemic, the City was also awarded funds from the Department of Housing and Urban Development (HUD) to prevent, prepare and respond COVID-19 to address the needs of the sheltered and unsheltered homeless persons, as well as those at risk of homelessness.

## **PROGRAM OVERVIEW**

The ESG program allows the City to set priorities based on the individualized needs of the community. These standards serve to outline the specific guidelines and priorities that will be used by the City in awarding and administering ESG funding. Currently, eligible program components that are prioritized under the City's ESG program are emergency shelter, homelessness prevention and rapid re-housing (including housing relocation and stabilization

services as well as short-term and medium-term rental assistance), HMIS and administrative costs. The City and CoC may revise ESG component priority in subsequent years.

FINAL

## PROGRAM ELIGIBILITY BY HOMELESS STATUS

Exhibit 1 details participant eligibility for ESG-funded program component according to HUD's definition of homelessness and at-risk of homelessness.

### Exhibit 1: Program Eligibility by Homeless Status

#### Street Outreach (SO)

Street Outreach services shall target unsheltered homeless individuals and families, meaning those 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.

#### Emergency Shelter (ES)

Individuals and families eligible for ES assistance include those who meet the following definitions:

##### Homeless Category 1

Literally Homeless

##### Homeless Category 2

Imminent Risk of Homelessness

##### Homeless Category 3

Homeless Under Other Federal Statutes

##### Homeless Category 4

Fleeing/Attempting to Flee DV

#### Rapid Re-Housing (RRH)

Individuals and families eligible for RRH projects include those who meet the following definitions:

##### Homeless Category 1

Literally Homeless

##### Homeless Category 2

Fleeing/Attempting to Flee DV (if the individual or family is also literally homeless)

#### HP

Individuals and families eligible for HP projects include those who meet the following definitions:

##### Homeless Category 2

Imminent Risk of Homelessness

##### Homeless Category 3

Homeless Under Other Federal Statutes

##### Homeless Category 4

Fleeing/Attempting to Flee DV

**At-Risk of Homelessness**

All categories

Additionally, HP projects must only serve individuals and families that have an annual income below 30% of the median family income for the area.

FINAL

## ***STANDARDS APPLICABLE TO ALL PROGRAMS***

The following standards are intended as basic, minimum standards that apply to all ESG funded subrecipient programs. In addition to these standards, ESG subrecipients apply the written standards for their funded program component. As an addendum, all ESG Programs is inclusive of ESG-COVID Funding.

### **COORDINATED ENTRY SYSTEM**

All ESG funded programs must utilize the Coordinated Entry System managed through the Center for Family Services. This agency functions as the single point of entry for individuals and families who are chronically homeless with a disabling condition. The city and its subrecipients are required to coordinate efforts with their agency to provide services to those individuals and families.

### **COORDINATION WITH OTHER TARGETED HOMELESS SERVICES**

All ESG funded programs must coordinate and integrate, to the maximum extent practicable, ESG-funded activities with other programs targeted to homeless people in the SJ Camden County CoC. These programs include:

Continuum of Care Program (24 CFR 578)

Section 8 Moderate Rehabilitation Program for Single Room Occupancy Program for Homeless Individuals (24 CFR 882)

HUD—Veterans Affairs Supportive Housing (HUD—VASH) (division K, title II, Consolidated Appropriations Act, 2008, Pub. L. 110–161 (2007), 73 FR 25026 (May 6, 2008))

Education for Homeless Children and Youth Grants for State and Local Activities (title VII–B of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11431 et seq.))

Grants for the Benefit of Homeless Individuals (section 506 of the Public Health Services Act (42 U.S.C. 290aa– 5)

Healthcare for the Homeless (42 CFR part 51c)

Programs for Runaway and Homeless Youth (Runaway and Homeless Youth Act (42 U.S.C. 5701 et seq.))

Projects for Assistance in Transition from Homelessness (part C of title V of the Public Health Service Act (42 U.S.C. 290cc–21 et seq.))

Services in Supportive Housing Grants (section 520A of the Public Health Service Act)

Emergency Food and Shelter Program (title III of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11331 et seq.))

Transitional Housing Assistance Grants for Victims of Sexual Assault, Domestic Violence, Dating Violence, and Stalking Program (section 40299 of the Violent Crime Control and Law Enforcement Act (42 U.S.C. 13975))

## **OTHER FEDERAL, STATE, LOCAL, AND PRIVATE ASSISTANCE**

All ESG funded programs must assist each program participant, as needed, to obtain other Federal, State, local, and private assistance available to assist the program participant in obtaining housing stability, including:

Medicaid

Supplemental Nutrition Assistance Program

Women, Infants and Children (WIC)

Federal-State Unemployment Insurance Program

Social Security Disability Insurance

Supplemental Security Income (SSI)

Child and Adult Care Food Program

Public housing programs

Housing programs receiving tenant-based or project-based assistance

Supportive Housing for Persons with Disabilities

HOME Investment Partnerships Program

Temporary Assistance for Needy Families (TANF)

Health Center Program

State Children's Health Insurance Program

Mental Health and Substance Abuse Block Grants

Services funded under the Workforce Investment Act

## HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)

All ESG funded programs are required to enter clients in the Homeless Management Information System (HMIS) at first contact. Only programs that are specifically forbidden by other statutes or regulations (e.g., domestic violence victim service providers) may not participate. All HMIS-participating agencies must collect and maintain common data fields as determined by the HMIS Administrator and HMIS Committee, considering all relevant regulations. This helps to ensure coordination between service providers while avoiding duplication of services and client data, and provides an opportunity to document homelessness.

### Confidentiality of Records

All ESG-funded programs must uphold all privacy protection standards established by the New Jersey HMFA HMIS Policies and Procedures and relevant federal and State of New Jersey ("State") confidentiality laws and regulations that protect client records. Confidential client records may only be released with the client's or the client's guardian's consent, unless otherwise provided for in the pertinent laws and regulations.

### Verbal Explanation

Prior to every client's initial assessment, ESG-funded programs must provide a verbal explanation that the client's information will be entered into an electronic database that stores client information and an explanation of the HMIS Client Consent to Release Information form terms. Clients should also be informed that they may be removed from the database at any time in writing or by completing a Client Revocation of Consent to Provide and Disclose Information form.

### Written Consent

After being provided a verbal explanation, each client who agrees to have his or her personal protected information (PPI) entered into the NJ HMFA HMIS must sign the HMIS Client Consent to Release Information form (Appendix D). Exception: verbal consent to enter PPI into the NJ HMFA HMIS may be obtained during a phone screening, outreach, or diversion, provided that this organization obtains the client's written consent at the next available opportunity. **Households that do not sign the consent are entered into HMIS using only an identifier number.**

## NONDISCRIMINATION / EQUAL OPPORTUNITY / AFFIRMATIVE OUTREACH

Minimum standards shall comply with the requirements for nondiscrimination, equal opportunity and affirmative outreach identified in §576.407 and 578.93 (a-b).

## **VIOLENCE AGAINST WOMEN ACT**

Minimum standards shall comply with the requirements of the VAWA protections (24 CFR 5.2005 based on HUD's model emergency transfer plan (HUD form 5381), participants who report that they are under actual or imminent threat with the opportunity to secure safe housing; under the ESG Program the City of Camden VAWA Plan includes providing the following provisions:

- 1. Unit Transfer** - Program participants who have complied with all program requirements during their residence and who have been a victim of domestic violence, dating violence, sexual assault, or stalking, and who reasonably believe they are imminently threatened by harm from further domestic violence, dating violence, sexual assault, or stalking (which would include threats from a third party, such as a friend or family member of the perpetrator of the violence), if they remain in the assisted unit, and are able to document the violence and basis for their belief, may retain the rental assistance and will be moved, at their request, to another unit as quickly as possible.
- 2. Notice of Occupancy Rights** - Program participants will be provided with a "Notice of Occupancy Rights under the Violence Against Women Act" under the following circumstances: a) at the time the applicant is denied assistance or admission under a covered housing program; b) At the time the individual is provided assistance or admission under the covered housing program; c) With any notification of eviction or notification of termination of assistance. (The "Notice of Occupancy Rights under the Violence Against Women Act" will be made available in multiple languages as required/needed).
- 3. Prohibited Basis for Denial or Termination of Assistance or Eviction** - An applicant for assistance through an ESG housing program may not be denied admission to, denied assistance under, terminated from participation in, or evicted from the housing on the basis or as a direct result of the fact that the applicant or tenant is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, if the applicant or participant otherwise qualifies for admission, assistance, participation, or occupancy.
4. Program participants may not be denied tenancy or occupancy rights solely on the basis of criminal activity directly relating to domestic violence, dating violence, sexual assault, or stalking if: a) The criminal activity is engaged in by a member of the household of the tenant or any guest or other person under the control of the tenant, and b) The tenant or an affiliated individual of the tenant is the victim or threatened victim of such domestic violence, dating violence, sexual assault or stalking.

## **FAITH-BASED ACTIVITIES**

Minimum standards for faith-based activities (24 CFR 576.406) are:

- Providers receiving ESG funding shall not engage in inherently religious activities as part of the ESG-funded programs or services. Such activities must be offered separately from ESG -funded programs and services and participation must be voluntary.
- A religious organization receiving ESG funding retains independence from government and may continue with its mission provided that ESG funds are not used to support inherently religious activities. An ESG -funded organization retains its authority over its internal governance.
- An organization receiving ESG funding shall not discriminate against a participant or prospective participant based on religion or religious beliefs.
- ESG funding shall not be used for the rehabilitation of structures used specifically for religious activities, but may be used for rehabilitating structures that are used for ESG eligible activities.

## **ENVIRONMENTAL REVIEW**

Before any funds are committed, the City of Camden will conduct an environmental review of all ESG-funded grantee project site(s) to demonstrate there are no hazardous materials present that could affect the health and safety of the occupants. The costs of carrying out environmental review responsibilities are an eligible use of administrative funds. All ESG activities are subject to environmental review under HUD's environmental regulations in 24 CFR part 58.

The subrecipient, any contractor of the subrecipient, may not acquire, rehabilitate, convert, lease, repair, dispose of, demolish, or construct property for an ESG project, or commit or expend HUD or local funds for ESG eligible activities, until an environmental review under 24 CFR part 58 has been performed and the recipient has received HUD approval of the property.

## **TERMINATION POLICIES**

If a program participant violates program requirements (i.e. fails to meet with a case/intake worker on a monthly basis) or no longer meets minimum eligibility requirements for program assistance (i.e. income change), the subrecipient may terminate assistance. To terminate assistance, the minimum required formal process must consist of:

1. A written notice to the program participant containing a clear statement of the reasons for termination; and
2. A review of the decision, in which the program participant is given the opportunity to present written or oral objections before a person other than the person (or a subordinate of that person) who made or approved the termination decision; and
3. Prompt written notice of the final decision to the program participant. Termination does not bar the sub-recipient from providing further assistance at a later date to the same family or individual.

## GRIEVANCE POLICY

Each ESG funded organization shall have a grievance procedure and shall implement the procedure when applicable. It is the policy of the City to provide all ESG-funded programs with a fair and efficient process to present and resolve complaints and grievances.

A first-person written and/or documented complaint will be considered a grievance. A verbal, secondhand or hearsay complaint will be considered a complaint. The person making the grievance or complaint will be asked if they have adhered to grievance procedures provided by the organization they are making the grievance or complaint about.

If the person making the grievance or complaint has not gone through the grievance procedure provided by the organization, the City will recommend that the person do so and document that recommendation.

If the resolution provided by that organization was not satisfactory to the complainant, he/she may put the grievance or complaint in writing and submit it to the City of Camden – Department of Human Services. In cases where the City's Department of Human Services is administering the program, the complaint should be submitted to the City of Camden – Department of Finance, Bureau of Grants Management. If the complainant does not want his/her name attached to the complaint, his/her anonymity will be protected. If the complainant is unwilling to put the concern in writing, the City will document what has been said.

Each situation will be treated seriously and with sensitivity, and will be documented for the record with date, time, program name, and nature of the complaint, as well as with any action taken towards resolution. All complaints or grievances involving vulnerable adults or children will be immediately turned over to the appropriate authorities.

Once a complaint or grievance has been submitted, the City will approach the problem program's representative, explain the complaint or grievance, and ask for a response to the charge(s). Responses will be documented.

## MATCHING REQUIREMENT

The managing department (Department of Human Services) must keep records of the source and use of contributions made to satisfy the 100% matching requirements in CFR 24 §576.201 for the grant funds received. For every dollar awarded through ESG, an equal amount must be contributed from eligible non-federal sources. The records must indicate the particular fiscal year grant for which each matching contribution is counted.

### Eligible Match Sources

Match contributions can come from:

- **Cash contributions** (non-ESG federal funds, state, local, or private funds)
- **In-kind contributions** (value of donated services, materials, or labor)
- **Volunteer services** (valued at fair market rates)

- **Value of donated buildings or lease agreements**

## **Process for Documenting ESG Match Contributions**

### **1. Match Tracking Document – (See appendix sample)**

- A standardized **Match Tracking Document** will be maintained to log all matching contributions.
- This document should include:
  - ESG Budgeted Match Requirement (include funding year)
  - Match Source(s) (cash, in-kind, donations, etc.)
  - Amount Committed
  - Amount Expended to Date
  - Supporting Documentation Attached

### **2. Quarterly Submission to Grants Management**

- The completed **Match Tracking Document** must be submitted to the **Grants Management Office** every **quarter** along with all supporting documentation.

### **3. Required Supporting Documentation**

- **Cash Match:** Copies of financial statements, receipts, or grant award letters from other funders.
- **In-Kind Services:** Signed timesheets, service logs, or letters from volunteers/donors detailing services provided.
- **Donated Goods:** Receipts or letters confirming the fair market value of materials.
- **Donated Space/Facilities:** Lease agreements or letters from property owners confirming the value.

### **4. Review & Compliance Check**

- The Grants Management team will review submitted match reports to ensure compliance with ESG regulations.
- Any discrepancies or missing documentation will be addressed promptly.
- Retain copies for audit and compliance reviews.

## ***STREET OUTREACH PROGRAM***

Street Outreach will be principally focused to one goal: that of supporting persons experiencing homelessness in achieving some form of permanent, sustainable housing. While Street Outreach teams may use incentives to encourage trust and build relationships, or to ensure that homeless households' emergency needs are met, the awards made should be used with permanent housing as the end goal rather than simply seeking to alleviate the burden of living on the streets.

ESG street outreach funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility.

Individuals and families shall be offered the following eligible Street Outreach activities, as needed and appropriate: engagement, case management, emergency health and mental health, transportation services (24 576.101).

## **TARGET POPULATION**

Providers of Street Outreach services shall target unsheltered homeless individuals and families, meaning those 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.

## **HMIS**

All CoC and ESG-funded Street Outreach programs are required to enter clients in the Homeless Management Information System (HMIS) as first contact per the ESG and CoC Interim Rule (24 CFR 576 and 578). This helps to ensure coordination between service providers while avoiding duplication of services and client data, and provides an opportunity to document homelessness.

## ***EMERGENCY SHELTER***

ESG funds may be used for costs of providing essential services to homeless families and individuals in emergency shelters, renovating buildings to be used as emergency shelter for homeless families and individuals, and operating emergency shelters.

An emergency shelter is any facility with the primary purpose of providing temporary shelter for the homeless in general or for a specific population of the homeless. Emergency shelters do not require occupants to sign leases or occupancy agreements.

Shelter stays should be avoided, if possible, and when not possible, limited to the shortest time necessary to help participants regain permanent housing. Households should only be referred to ESG-funded emergency shelters after exhausting all available options for diversion.

## **ELIGIBLE PARTICIPANTS**

ESG-funded emergency shelter programs serve households that meet the definition of “homeless” as defined by HUD at 24 CFR 576.2. Households served by ESG-funded emergency shelters lack a fixed, regular, and adequate nighttime residence; cannot be served by other programs or resources; and have no other options for overnight shelter.

## **RECORDKEEPING REQUIREMENTS**

For shelters where program participants may stay only one night and must leave in the morning, documentation must be obtained each night. If program participants may stay more than one night, then documentation must be obtained on the first night the household stays in the shelter.

Subrecipients operating emergency shelters can document homeless status through a certification by the individual or head of household as the primary method of establishing homeless eligibility. One method of meeting this standard would be to require households to complete a sign-in sheet, with a statement at the top informing the individual or head of household that by signing, they certify that they are homeless.

Under no circumstances must the lack of third-party documentation prevent an individual or family from being immediately admitted to emergency shelter, receiving street outreach services, or being immediately admitted to shelter or receiving services provided by a victim service provider.

## **HMIS**

All individuals and families seeking emergency shelter must be entered into HMIS. Only the uniform data elements are required, however, at entry.

## **PROHIBITION AGAINST INVOLUNTARY FAMILY SEPARATION**

Any group of people that present together for assistance and identify themselves as a family, regardless of age or relationship or other factors, are considered to be a family and must be served together as such. Further, any shelter receiving funds under the ESG Programs, including faith-based organizations, cannot discriminate against a group of people presenting as a family based on the composition of the family (e.g. adults and children or just adults), the age of any member's family, the disability status of any members of the family, marital status, actual or perceived sexual orientation, or gender identity. Further, the age and gender of a child under age 18 must not be used as a basis for denying any family's admission to any shelter receiving Emergency Solutions Grant (ESG) funding.

## **SAFETY AND SECURITY**

Emergency Shelter programs must create policies and procedures that provide a safe environment for shelter guests and staff; policies and procedures may vary depending on the shelter population being served.

## **MINIMUM PERIOD OF USE**

Where the recipient or subrecipient uses ESG funds solely for essential services or shelter operations, the recipient or subrecipient must provide services or shelter to homeless individuals and families at least for the period during which the ESG funds are provided. The recipient or subrecipient does not need to limit these services or shelter to a particular site or structure, so long as the site or structure serves the same type of persons originally served with the assistance (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or serves homeless persons in the same area where the recipient or subrecipient originally provided the services or shelter.

## **MAINTENANCE OF EFFORT**

The maintenance of effort requirements under 24 CFR 576.101(c), which apply to the use of ESG funds for essential services related to street outreach, also apply for the use of such funds for essential services related to emergency shelter.

## ***HOMELESS PREVENTION AND RAPID RE-HOUSING STANDARDS***

Homelessness Prevention (HP) assistance includes housing relocation and stabilization services and/or short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph (1) of the homeless definition in 24 CFR 576. The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing and achieve stability in that housing.

Rapid Re-Housing (RRH) assistance includes housing relocation and stabilization services and short- and/ or medium-term rental assistance to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing.

### **ELIGIBLE PARTICIPANTS**

#### **Homelessness Prevention**

Individuals or families who meet the HUD criteria for the following definitions, are eligible for Homelessness Prevention assistance:

##### **At risk of Homelessness**

**Homeless Category 2:** Imminently at-risk of homelessness

**Homeless Category 3:** Homeless under other federal statute

**Homeless Category 4:** Feeling/attempting to flee DV (as long as the individual or family fleeing or attempting to flee DV are not also homeless. If the individual or family is literally homeless, they would qualify for RRH instead.

Additionally, individuals or families must have a total household income below 30 percent of the median family income for the area, as determined by HUD. Clients must provide documentation of household income, including documentation of unemployment or no income.

#### **Rapid Re-Housing**

Individuals or families who meet the HUD criteria for the following definitions are eligible for Rapid Re-Housing assistance:

**Homeless Category 1:** Literally homeless

**Homeless Category 4:** Fleeing/attempting to flee DV (as long as the individual or family fleeing or attempting to flee DV is also literally homeless)

FINAL

## CONTINUED ELIGIBILITY

At a minimum, subrecipients should re-evaluate program participant's eligibility and the types and amounts of assistance the program participant needs not less than every three months for homelessness prevention participants and once annually for the rapid re-housing program participants. To continue to receive assistance, a program participant's re-evaluation must demonstrate eligibility based on:

**Lack of Resources and Support Networks.** The program participant's household must continue to lack sufficient resources and support networks to retain housing without ESG.

**Income.** In addition, both HP and RRH re-evaluation must demonstrate that the program participant household's annual income is less than or equal to 30 percent of the Area Median Income (AMI)

Subrecipients may also require program participants to notify them regarding changes in their income or other circumstances that affect their need for assistance (e.g. changes in household composition, stability, or support). When notified of any change, subrecipients must re-evaluate eligibility and the amounts and types of assistance the participant needs.

## PRIORITIZATION

### Homeless Prevention

Homeless prevention programs should target households at greatest risk of homelessness and assist participants to increase household incomes during enrollment.

### Rapid Re-Housing

ESG rapid re-housing assistance targets and prioritizes homeless families who are most in need of this temporary assistance and are most likely to achieve and maintain stable housing, whether subsidized or unsubsidized, after the program concludes. Depending on need, families are connected to either short-term or medium-term rental assistance.

### Short-Term Rental Assistance

Short-term rental assistance (up to 3 months) programs target families with low to moderate barriers to securing and retaining permanent housing. These families require minimal service intervention and limited financial assistance to secure and stabilize in permanent housing.

### Medium-Term Rental Assistance

Medium-term rental assistance (4-24 months) is targeted towards families who experience moderate to high barriers to securing and retaining housing. These families have multiple barriers to housing that require longer periods of time to resolve and may require more intensive service interventions.

## **HOUSING STABILITY CASE MANAGEMENT**

Homelessness Prevention and Rapid Re-Housing program participants must meet with case/intake workers not less than once per month to assist the program participant in ensuring long-term housing stability. Case/Intake workers should help to develop a plan to assist the program participant in retaining permanent housing after the assistance ends, taking into account all relevant considerations, such as the program participant's current or expected income and expenses, other public or private assistance for which the program participant will be eligible and likely to receive, and the relative affordability of available housing in the Camden City area.

Case/Intake worker assistance will not exceed 30 days during the period in which the program participant is seeking permanent housing and will not exceed 24 months during the period in which the program participant is living in permanent housing.

## **RENTAL ASSISTANCE**

Subrecipients may provide program participants with up to 24 months of tenant-based or project-based rental assistance during any 3-year period. Assistance may include any combination of short-term rental assistance (up to 6 months) and medium-term rental assistance (more than 6 months but less than 24 months). Applicants can return for rental assistance if they have received less than 24 months of rent during any 3-year period on a case-by-case basis as a result of extenuating circumstances (e.g. illness, death, divorce). In addition, program participants may receive funds for security deposits in an amount not to exceed two (2) months of rent.

Program participants receiving rental assistance may move to another unit or building and continue to receive rental assistance, as long as he/she continues to meet the program requirements. Rental assistance cannot be provided to a program participant who is already receiving rental assistance, or living in a housing unit receiving rental assistance or operating assistance through other Federal, State, or local sources.

Program participants who have complied with all program requirements during their residence and who have been a victim of domestic violence, dating violence, sexual assault, or stalking, and who reasonably believe they are imminently threatened by harm from further domestic violence, dating violence, sexual assault, or stalking (which would include threats from a third party, such as a friend or family member of the perpetrator of the violence), if they remain in the assisted unit, and are able to document the violence and basis for their belief, may retain the rental assistance and move to a different Continuum of Care geographic area if they move out of the assisted unit to protect their health and safety. See recordkeeping requirements to ensure proper documentation of imminent threat of harm.

### **Amount of Rental Assistance**

ESG funds **cannot exceed the actual rent amount** and must comply with **Fair Market Rent (FMR) limits** and **rent reasonableness standards** set by HUD.

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The rental assistance program is designed to cover **up to 100% of a client's rent**. Client contribution of their rent (where applicable) depends on the following:

1. **Fair Market Rent (FMR):** The rent cannot exceed the HUD-published FMR for the area.
2. **Rent Reasonableness:** The rent must be reasonable compared to similar units in the market.
3. **Client Contribution:** Clients may be required to contribute based on income. However, the maximum share of rent a program participant may pay is 30%

**Participants can receive a maximum of 24 months rental assistance in a three-year period.**



### **Maximum Participant Portion of Rent**

The key to rental assistance is ensuring long-term housing stability for the client, both for the duration of the program and upon exit. Thus, the purpose is to place participants into housing that will be sustainable in the long-term. As such, Camden's ESG program participants may pay no more than 30% of their income towards rent. In addition, case/intake workers are expected to work with clients to review family budgets and ensure families can maintain their housing upon completion of the program.

### **Fair Market Rent**

Household rent for participants receiving ESG-funded rental assistance must not exceed the most current Fair Market Rent established by HUD located at <https://www.huduser.gov/portal/datasets/fmr.html>.

The Subrecipient/Agency (Department of Human Services) who is the responsible entity administering the Emergency Solutions Grant (ESG) program is responsible for determining Fair Market Housing (FMH). A copy of the most recent FMR will be kept in the file for each eligible client to substantiate Fair Market Rent.

FMR requirements do not apply when a program participant receives only financial assistance or services under HUD's Housing Stabilization and Relocation Services. This includes rental application fees, security deposits, an initial payment of "last month's rent," utility

payments/deposits, and/or moving costs, housing search and placement, housing stability case management, landlord-tenant mediation, legal services, and credit repair.

FINAL

## **Rent Reasonableness**

For participants receiving rental assistance, household rent must comply with HUD's standard of rent reasonableness meaning that the rent charged for a unit must be reasonable in relation to rents currently being charged for comparable units in the private unassisted market and must not be in excess of rents currently being charged by the owner for comparable unassisted units. These rent restrictions are intended to help ensure that program participants can remain in their housing after their assistance ends.

To determine rent reasonableness, the Subrecipient/Agency (Department of Human Services) will assess whether the proposed rent for a unit is comparable to similar, unassisted units in the same market area. This process will include evaluating factors such as location, unit size, type, condition, age, amenities, utilities, and services provided. The department will collect and analyze market data from sources such as local rental listings, property management companies, and/or landlord surveys. At least three comparable units will be used to justify the reasonableness of rent. If a unit's rent exceeds comparable market rates, the department will not approve assistance unless justified by special circumstances and documented accordingly. All rent reasonableness determinations will be recorded and retained in the client file in accordance with HUD regulations. The Department will refer to the following link for guidance and will utilize the Checklist hyperlinked below to substantiate reasonableness which will also be kept with each client file.

<https://files.hudexchange.info/resources/documents/ESG-Rent-Reasonableness-and-FMR.pdf>

<https://files.hudexchange.info/resources/documents/RentReasonableChecklist.pdf>

As with FMR, rent reasonableness requirements do not apply when a program participant receives only financial assistance or services under HUD's ESG Housing Stabilization and Relocation Services.

## **Habitability Standards**

Housing for all ESG program participants receiving rental assistance must meet HUD minimum habitability standards for permanent housing. Subrecipients (Department of Human Services) must document compliance with this standard. In addition, inspections are required on all units at least annually to ensure that the units continue to meet habitability standards. To comply with these standards, the department will utilize a **certified housing inspector** to conduct inspections and verify that units meet **HUD's ESG Habitability Standards** before assistance is provided.

## **Lead-Based Paint Requirements**

All HUD-funded programs with housing programs occupied by program participants are required to incorporate lead-based paint remediation and disclosure requirements. Generally, these provisions require the recipient to screen for, disclose the existence of, and take reasonable precautions regarding the presence of lead-based paint in leased or assisted units constructed prior to 1978.

ESG-funded programs are required to incorporate the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4846), and 24 CFR part 35, subparts A, B, H, J, K, M, and R in the unit.

In adherence to HUD's Lead-Based Paint requirements, the subrecipient (Department of Human Services) will ensure that all rental units receiving ESG assistance comply with federal regulations to protect the health and safety of program participants. A certified inspector will assess units for potential lead-based paint hazards, particularly in properties built before 1978, as required by HUD guidelines. Additionally, the department will provide a Lead-Based Paint Disclosure and Educational Brochure to all clients residing in pre-1978 housing, ensuring they are informed about potential risks and safety measures.

## **Lease Agreement**

Each program participant receiving rental assistance must have a legally binding, written lease for the rental unit. The program participant must be the tenant on a lease for a term of at least one year that is renewable and terminable only for cause. The lease must be renewable for terms that are a minimum of one month long.

## **Rental Assistance Agreement**

In addition to a lease between the program participant and the owner, the ESG interim rule also requires a rental assistance agreement between the subrecipient and the housing owner. The subrecipient may make rental assistance payments only to an owner with whom the subrecipient has entered into a rental assistance agreement.

The rental assistance agreement must set forth the terms under which rental assistance will be provided, including the requirements of ESG assistance. In addition, the rental assistance agreement must provide that, during the term of the agreement, the owner gives the subrecipient a copy of any notice to the program participant to vacate the housing unit, or any complaint used under state or local law to commence an eviction against the program participant. Finally, the rental assistance agreement must contain the same payment due date, grace period, and late payment penalty requirements as the program participant's lease. The rental assistance agreement with the owner must terminate and no further rental assistance payments under that agreement may be made if:

- The program participant moves out of the housing unit for which the program participant has a lease
- The lease terminates and is not renewed; or
- The program participant becomes ineligible to receive ESG rental assistance

### **Rent Payments**

Program participants receiving rental assistance funds pay their portion of rent directly to the landlord. The difference between the total rent and the amount paid by the program participant is then paid by the subrecipient. Subrecipients (Department of Human Services) can never cover the cost of the program participant's rent if the program participant fails to pay his or her portion of rent.

Subrecipients (Department of Human Services) must make timely payments to each owner in accordance with the rental assistance agreement. All rent payments must go directly to a third-party (directly to landlord). Subrecipients are solely responsible for paying late payment penalties that are incurred with non-ESG funds.

## HOUSING RELOCATION AND STABILIZATION SERVICES

Case/Intake workers will assist each program participant, as needed, to obtain appropriate supportive services, including assistance in obtaining permanent housing, medical and mental health treatment, counseling, and other services essential for achieving independent living.

### Service Type, Amount and Duration

Grant funds may be used to pay for eligible supportive services that address the specific needs of program participants. HP and RRH participants may not receive supportive services for more than 24 months within any 3-year period.

### Use with Other Subsidies

Financial assistance cannot be provided to a program participant who is receiving the same type of assistance through other public sources or to a program participant who has been provided with replacement housing payments under the Uniform Relocation Act (URA), during the period of time covered by the URA payments.

## RECORDKEEPING REQUIREMENTS

Subrecipients must establish and follow written intake procedures to ensure compliance with HUD's definition of homelessness and recordkeeping requirements.

### Evidence of At-Risk of Homelessness Status

To ensure each of the three conditions for at-risk of homelessness status have been met the following recordkeeping requirements will be required:

**Source Documents.** Notice of termination from employment, unemployment compensation statement, bank statement, health care bill showing arrears, utility bill showing arrears.

**Third Party Documentation.** To the extent that source documents are unobtainable, a written statement by the relevant third party (e.g. former employer, public administrator, relative) or written certification by the intake staff of the oral verification by the relevant third party that the applicant meets one or both of the criteria of the definition of "at risk of homelessness" or

**Case/Intake Worker.** If source documents and third-party verification are unobtainable, a written statement by a case/intake worker describing the efforts taken to obtain the required evidence.

### Evidence of Homeless Status

To ensure each of the conditions for homelessness status have been met the following recordkeeping requirements will be required:

- **Third-party documentation** . Source documents provided by an outside source or records contained in an HMIS or comparable database used by victim service or legal service providers are acceptable evidence of third-party documentation.
- **Case/Intake worker observations** . Documented by subrecipient staff.
- **Certification from the person seeking assistance.** Subrecipient staff must certify efforts made to obtain third party documentation before allowing applicant to self-certify . Lack of third-party documentation must not prevent an individual or family from being immediately admitted to emergency shelter, receiving street outreach services, or being immediately admitted to shelter or receiving services provided by a victim service provider.

### **Individuals Residing in an Institution**

For individuals residing in an institution (including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility) for fewer than 90 days, acceptable evidence includes:

- **Discharge paperwork or a written or oral referral.** From a social worker, case manager, or other appropriate official of the institution, stating the beginning and end dates of the time residing in the institution that demonstrates the person resided there for less than 90 days
- **Certification from the person seeking assistance.** Where the evidence above is not obtainable, a written record of the case/intake worker's due diligence in attempting to obtain the evidence described in the paragraph above and a certification by the individual seeking assistance that states that they are exiting or have just exited an institution where they resided for less than 90 days.
- **Evidence of literally homeless status prior to entry.** Evidence that the individual was homeless and living in a place not meant for human habitation, a safe haven, or in an emergency shelter, and was chronically homeless prior to entry into the institutional care facility (as defined in paragraph (1) of 25 CFR 578.3) (acceptable documentation listed above).

### **Annual Income**

HP sub-recipients must demonstrate that the program participant household's annual income is less than or equal to 30 percent of the Area Median Income (AMI) at program entry. RRH participants must demonstrate at annual re-evaluation that the household's annual income is less than or equal to 30 percent of the Area Median Income (AMI).

The following represents the order of preference for providing documentation of income:

**Source Documents** . Source documents for the assets held by the program participant and income received over the most recent period for which representative data is available before the date of the evaluation (e.g. wage statement, unemployment compensation statement, public benefits statement, bank statement).

**Third Party Verification.** A written statement by the relevant third party (e.g. employer, government benefits administrator) or the written certification by the subrecipient's intake staff of the oral verification by the relevant third party of the income the program participant received over the most recent period for which representative data is available.

**Self-Certification.** If source documents and third-party verification are unobtainable, a written certification by the program participant of the amount of income the program participant received for the most recent period representative of the income that the program participant is reasonably expected to receive over the 3-month period following the evaluation.

## APPENDIX

- Grants Management ESG Participant Check List
- Grants Management Match Tracking Tool
- Emergency Solutions Grants (ESG) Program Fact Sheet
- Applicable Requirements for Rental Assistance and Housing Relocation and Stabilization Services Matrix
- Understanding Program Participant Eligibility (SNAPS-Shots)
- Eligible Activities ESG Homelessness Prevention and Rapid Re-Housing Components (SNAPS-Shots)
- ESG-CV

## **APPENDIX ADJUSTMENTS TO ESG WRITTEN STANDARDS FOR CORONAVIRUS EMERGENCY SOLUTIONS GRANTS (ESG-CV)**

President Trump signed the CARES Act (“the Act”) on March 27, 2020, to help the nation respond to the coronavirus (COVID-19) outbreak. The CARES Act made available an additional \$4 billion in ESGCV- funds to supplement the Fiscal Year (FY) 2020 ESG-CV funding provided under the Further Consolidated Appropriations Act, 2020 (Public Law 116-94). Of this amount, the Department immediately allocated \$1 billion for ESG-CV- grants based on the FY 2020 ESG-CV formula. The funds may be used to cover or reimburse allowable costs incurred by the City and Sub-recipients before the award of funding (including prior to the signing of the CARES Act) to prevent, prepare for, and respond to COVID-19. The City of Camden was award approximately \$1.6 million in ESG-CV funds and will administer ESG-CV programs to prevent, prepare for, and respond to the coronavirus pandemic among individuals and families who are homeless or receiving homeless assistance; and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts of COVID-19. While still providing support for emergency shelters and services to the homeless, the new ESG-CV grant focuses on preventing initial and recurrent homelessness, shortening the duration of homelessness, assisting in the transition from homelessness to independent living, and providing outreach, needs assessment and other services for the homeless. The purpose of this addendum is to provide guidance for ESG-CV grant on additional requirements, waivers, and eligible activities, and/or all relevant federal and state statutes and regulations will apply to the ESG-CV programs.

The ESG-CV grant is authorized by subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371–11378) as amended by the Act. The program authorizes the Department of Housing and Urban Development (HUD) to make grants to States, units of general-purpose local government, and territories for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance. (24 CFR 576.1) Specific waivers and alternate requirements for the ESG-CV grant includes:

- The funds are not subject to the spending cap on emergency shelter and outreach under 24 CFR 576.100(b)(1);
- Up to 10 percent of funds may be used for administrative costs, compared to 7.5 percent as provided by 24 CFR 576.108(a). The funds are exempt from the ESG-CV match requirements, including 24 CFR 576.201;
- The funds may be used to provide homelessness prevention assistance (as authorized under 24 CFR 576.103 or subsequent HUD notices) to any individual or family who does not have income higher than HUD’s Very Low-Income Limit for the area (50% Average Medium Income in the Philadelphia Metropolitan Area) and meets the criteria in paragraphs (1)(ii) and (1)(iii) of the “at risk of homelessness” definition in 24 CFR 576.3;

- Sub-recipients may deviate from applicable procurement standards when using these funds to procure goods and services to prevent, prepare for, and respond to coronavirus, notwithstanding 24 CFR 576.407(f) and 2 CFR 200.317-200.326;
- While it is encouraged to offer treatment and supportive services when necessary to assist vulnerable homeless populations, individuals and families experiencing homelessness must not be required to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services for which these funds are used, notwithstanding 24 CFR 576.401(e).

In addition, the Act authorizes the Secretary to grant waivers of and specify alternative requirements for statutes and regulations the Secretary administers in connection with the use of ESG-CV funds (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment). These waivers and alternative requirements can be issued when necessary to expedite and facilitate the use of funds to prevent, prepare for, and respond to coronavirus.

In accordance with 24 CFR 5.110, HUD made a determination of good cause and subject to statutory limitations, waive regulatory provisions. Additional regulatory waiver authority is provided in 24 CFR 91.600. These regulatory provisions provide HUD the authority to make waiver determinations for the ESG-CV, COC, and HOPWA Programs and consolidated planning requirements for all CPD formula programs. A memorandum by John Gibbs, CPD Assistant Secretary, provided additional flexibility to communities to prevent the spread of COVID-19 and better assist individuals and families, including those experiencing homelessness, infected with COVID-19, or economically impacted by the virus.

### ***PROGRAM ELIGIBLE ACTIVITIES ESG COVID-19:***

***Sponsor-Based Rental Assistance: In addition to tenant-based and project based rental assistance, funds may be used for Renter's Insurance: Funding for renter's insurance for rapid rehousing and homelessness prevention program participants. Must be necessary to obtain/maintain housing (e.g., landlord requirement). Payment must be made directly to insurance company***

*on behalf of program participant. How be used for sponsor-based rental assistance.*

*Laundry Services: Outreach funds may be used to provide laundry services (e.g laundry trucks to outdoor locations where people reside).*

*Furniture & Household Furnishings: Rapid re-housing and homelessness prevention funds may be used buy furniture and household furnishings for participant use while they are receiving assistance.*

**Essential Services:** Services available to those receiving rapid re-housing or homelessness prevention assistance are expanded to include all listed at 24 CFR 576.102(a)(1).

**Personal Protective Equipment (PPE):** Purchase of PPE (e.g., masks, hand sanitizer, etc.) for program participants as an essential service under emergency shelter and street outreach and for program participants receiving homelessness prevention and rapid rehousing.

**Vaccine Incentives:** Cash payments of up to \$50/dose to people experiencing homelessness as an incentive to receive coronavirus vaccine.

**Centralized/Coordinated Assessment:** Additional costs to update, enhance and operate Coordinated Entry system under 24 CFR 576.400(d). Documentation must show use of funds is limited to increase in system costs due to coronavirus. Recipient use of funds must be coordinated with Continuum of Care.

**Expanded Use of Cell Phones & Internet:** Costs to provide temporary cell phones for individuals and families experiencing homelessness, receiving rapid re-housing (CoC, YHDP, ESG) receiving ESG homelessness prevention or residing in permanent supportive housing (CoC or YHDP). Cell phones must be owned by recipient/subrecipient and loaned to participants. Wireless service plans must be the recipient/subrecipient's.

**Handwashing Stations & Portable Bathrooms:** Funds may be used to install and maintain handwashing stations and bathrooms in outdoor locations for people experiencing unsheltered homelessness.

**Volunteer Incentives:** Funds may be used to pay to provide reasonable incentives to volunteers who have been and are currently helping to provide necessary street outreach, emergency shelter, essential services, and housing relocation and stabilization services during the coronavirus outbreak.

**Training:** Funds may be used for training on infectious disease prevention and mitigation for staff working directly to prevent, prepare for, and respond to coronavirus among persons who are homeless or at risk of homelessness. This training is not considered an administrative cost and is, therefore, not subject to the administrative cap on funding.

**Temporary Emergency Shelters:** Funds may be used to pay for the following costs related to temporary emergency shelters: leasing of real property, acquisition or real property (up to

\$2.5 million per real property), renovation, shelter operations, services. Additional requirements for temporary emergency shelters are established in Section III.E.3.a of the Notice.

**Landlord Incentives:** Funds may be used to pay for landlord incentives for up to 3 times the rent charged for the unit, including signing bonuses, security deposits, repairing damages incurred by the program participant not covered by the security deposit or that are incurred while the program participant is still residing in the unit, and cost of extra cleaning or maintenance.

Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act ESG-CV funding, there will be no rental payment requirement for households receiving financial assistance. Projects funded are expected to serve people with zero income. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time. The CARES Act provides that ESG-CV funds may be used to mitigate the economic impact of COVID-19. Programs are encouraged to consider the maximum number of rental assistance months be extended/adjusted to address unemployment, loss of income, or benefits due to COVID-19. There is no minimum rent requirement and tenant rent contribution may be zero for households with no income. ESG-CV funds may be used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph (1) of the 'homeless' definition in 24 CFR 576.2. This assistance, referred to as homelessness prevention, may be provided to individuals and families who meet the criteria under the 'at risk of homelessness' definition, or who meet the criteria in the 'homeless' definition at 24 CFR 576.2 and have an annual income below 50 percent of median family income for the area, as determined by HUD. The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing and achieve stability in that housing. Homelessness prevention must be provided in accordance with the housing relocation and stabilization services requirements in 24 CFR 576.105, the short- and medium term rental assistance requirements in 24 CFR 576.106, and the written standards and procedures established under 24 CFR 576.400.

**REPORTING REQUIREMENTS HUD** requires each recipient of ESG-CV funding to submit reports quarterly through the Sage HMIS Reporting Repository. Reports will be due 30 calendar days after the quarter ends. The reporting schedule and due dates are as follows:

ESG-CV Report Submissions	Due Date
Start to September 30, 2020	October 30, 2020
October 1, 2020 to December 31, 2020	January 30, 2021
January 1, 2021 to March 31, 2021	April 30, 2021
April 1, 2021 to June 30, 2021	July 30, 2021
July 1, 2021 to September 30, 2021	October 30, 2021
October 1, 2021 to December 31, 2021	January 30, 2022
January 1, 2022 to March 31, 2022	April 30, 2022

April 1, 2022 to June 30, 2022  
July 1, 2022 to September 30, 2022

July 30, 2022  
October 30, 2022

Additional submissions as needed until the grant is closed out.

FINAL

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>Homelessness Assessment</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Monarch Housing Associates, 2024 PIT Count, 2023 ACS 1-Year and HUD 2023 Annual Homelessness Assessment Report.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Key data sources include the 2024 Point-in-Time (PIT) Count conducted by Monarch Housing Associates, the 2023 Continuum of Care (CoC) One-Year Update, and the 2023 Annual Homelessness Assessment Report (AHAR). This dataset captures critical metrics such as the number of individuals experiencing homelessness, demographic breakdowns, and the availability of housing and support services, serving as a foundational tool for assessing needs and planning interventions.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of developing this dataset was to support the formulation of Camden’s 2025 HUD Consolidated Plan by providing a robust evidence base for addressing homelessness. The dataset aims to inform strategic resource allocation, prioritize community needs, and evaluate the effectiveness of existing programs, ultimately guiding efforts to reduce and prevent homelessness in Camden.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>The data was collected in 2024, with the primary source being the Point-in-Time Count conducted by Monarch Housing Associates. Additional data points were drawn from the 2023 Continuum of Care One-Year Update and the 2023 Annual Homelessness Assessment Report</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>For Camden’s 2025 HUD Consolidated Plan AD-35 grantee survey, the approach focused on leveraging existing data rather than initiating new primary surveys. The methodology involved consolidating information from established reports, including the 2024 Point-in-Time (PIT) Count by Monarch Housing Associates, the 2023 Continuum of Care (CoC) One-Year Update, and the 2023 Annual Homelessness Assessment Report (AHAR). These sources utilized on-the-ground counts and statistical analysis conducted by their respective organizations.</p>

	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The total population from which the sample was drawn comprises all individuals experiencing homelessness in Camden, as documented across the compiled reports. This includes those identified in the 2024 PIT Count by Monarch Housing Associates, covering both sheltered and unsheltered individuals, as well as the broader population tracked in the 2023 CoC Update and 2023 AHAR. Based on the 2023 baseline, the population is estimated to exceed 500 individuals, with adjustments reflecting growth into 2024.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The demographics of the respondents, derived from the compiled reports, reveal a diverse homeless population in Camden. Data from the 2024 PIT Count and 2023 AHAR indicate that approximately 60% are male, with the largest age cohort being 25-54 (around 45%) and a significant portion over 55 (about 20%). Racial composition aligns with regional trends, with roughly 50% identifying as Black or African American, 30% as White, and 15% as Hispanic or Latino, according to the 2023 CoC Update.</p>
2	<p><b>Data Source Name</b></p> <p>2023 ACS 1-Year</p> <hr/> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>As we put together Camden’s 2025 Consolidated Plan, we’re relying on the 2023 ACS 1-Year data set in collecting and analyzing housing and demographic data.</p> <hr/> <p><b>Provide a brief summary of the data set.</b></p> <p>The ACS lays out the current state of housing in Camden with key details like the total number of housing units, vacancy rates, and the split between owner-occupied and renter-occupied properties. It also breaks down housing types—think single-family homes, multifamily units, and mobile homes—along with occupancy trends. Since this data comes from a representative sample collected in 2023, it’s a reliable snapshot we can use to spot trends and gaps.</p> <hr/> <p><b>What was the purpose for developing this data set?</b></p> <p>The goal is to use it to dig into the housing market - looking at unit availability, affordability challenges, and access issues - so we can pinpoint where we’re falling short. This data helped where to direct federal funds, push for revitalization projects, and ensure we’re creating equitable housing solutions.</p>

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>As the City of Camden, we find the 2023 ACS 1-Year data set, provided by the U.S. Census Bureau, to be a highly comprehensive resource for our 2025 Consolidated Plan, particularly for the MA-10 housing analysis. This data encompasses a wide range of our community, capturing key housing details such as unit counts and vacancy rates across our entire jurisdiction. It’s not focused on just one neighborhood or a specific group of residents; instead, it reflects the diverse makeup of our urban and residential areas.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The City of Camden relies on the 2023 ACS 1-Year data set, which covers the full calendar year of 2023. The U.S. Census Bureau gathers this information throughout the year, with the 1-Year estimates finalized to represent average conditions from January 1 to December 31, 2023. While we don’t have monthly breakdowns, this annual overview provides us with a solid baseline to project our housing needs moving forward.</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The U.S. Census Bureau finalized and released this data in 2024, adhering to their standard schedule for 1-Year estimates. This completed status allows us to use it confidently as a key foundation for our housing initiatives, ensuring we have a reliable resource to guide our planning efforts.</p>
3	<p><b>Data Source Name</b></p> <p>Attom Data Solutions Report</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>2020 Attom Data Solutions report</p> <p><b>Provide a brief summary of the data set.</b></p> <p>The 2020 Attom Data Solutions report is a dataset focused on identifying and analyzing vacant properties, particularly “zombie” properties - homes that are vacant during the foreclosure process - across the United States, with specific data for Camden, New Jersey. The dataset aims to highlight properties in foreclosure that contribute to urban blight and economic challenges, providing insights into their geographic distribution and status.</p>

<b>What was the purpose for developing this data set?</b>	The purpose of developing the 2020 Attom Data Solutions report was to track and quantify vacant “zombie” properties to assist local governments, policymakers, and real estate stakeholders in addressing urban blight, managing foreclosure-related issues, and facilitating property maintenance or redevelopment.
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>	The coverage of the 2020 Attom Data Solutions report is comprehensive at the county level, encompassing all parts of Camden County
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>	The dataset reflects the status of vacant properties as assessed during 2020.
<b>What is the status of the data set (complete, in progress, or planned)?</b>	Complete