

**DRAFT**

**2026  
ANNUAL  
ACTION PLAN**

**CITY OF CAMDEN**

VICTOR G. CARSTARPHEN, MAYOR

**HOUSING AND COMMUNITY  
DEVELOPMENT DEPARTMENT**

NAME, DIRECTOR



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## Executive Summary

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

#### 1. Introduction

The City of Camden completed a Five-Year Strategic Plan (Consolidated Plan) for the 2025-2029 program years that focuses on issues related to housing, homelessness, community development (including public facilities and infrastructure improvements), economic development, and non-homeless public services. This Annual Action Plan is the second program year of the Community Development Block Grant (CDBG) Strategic Plan and provides the framework for the 2026-2027 CDBG program year funds. Two types of programming have been identified by the City of Camden for CDBG funds: programs that will directly benefit low- to moderate-income residents and targeted neighborhood investments which will focus on low- to moderate-income neighborhoods based on current data provided by the American Community Survey (ACS).

The City of Camden is the county seat of Camden County, situated along the Delaware River within the Philadelphia-Camden-Wilmington Metropolitan Statistical Area. According to the ACS 2024 1-Year Estimates, the city has an estimated population of approximately 71,749 persons with a median age of 32.3 years. The median household income is \$38,735, and the per capita income is \$19,808, both of which are approximately two-fifths of the corresponding figures for Camden County (\$92,666 median household income) and the State of New Jersey (\$104,294 median household income). Approximately 33.9% of Camden residents live below the federal poverty line, more than double the rate in Camden County (11.6%) and nearly four times the state rate (9.2%).

The City's racial and ethnic composition is predominantly Hispanic or Latino (54.2%) and Black or African American (37.7%), with White residents comprising approximately 3.5% of the population. Of all households, approximately 56% report speaking English only, while 40.9% report speaking Spanish. The City's population density of 8,268 persons per square mile is among the highest in the state, reflecting its urban character and the intensity of housing and service demands placed on available resources.

Community Development Block Grant funds have greatly impacted the Camden community by directly improving housing stability, neighborhood quality, and access to essential services for low- and moderate-income residents. Through the Neighborhood Improvement Program (NIP), the city rehabilitates owner-occupied homes, addressing critical health and safety deficiencies including lead-based paint hazards, deteriorating plumbing, electrical systems, roofing, and energy efficiency. CDBG resources also support public facility improvements including park renovations and fire safety equipment acquisitions that protect the health and safety of the entire community. Through the HOME Investment Partnerships Program, the city partners with St. Joseph's Carpenter Society (a Community Housing Development Organization) to provide homebuyer assistance, helping families achieve and maintain homeownership and build household self-sufficiency. In addition, up to 15% of annual CDBG entitlement funds are invested

in local human service agencies, including summer recreation programs for youth, senior services, utility assistance, and health services, strengthening the community safety net and expanding access to critical support services that promote upward mobility and family stability.

The City is committed to using these funds to assist and improve the lives of low- to moderate-income individuals and families living in the City of Camden, with an emphasis on promoting self-sufficiency, economic advancement, and personal responsibility. More specifically, the City will continue to utilize CDBG funds to improve and promote homeownership, home repair, public improvements, and public services. This Annual Action Plan will further identify programs that will meet the needs of our community.

Community needs were identified in the 2025-2029 Five-Year Strategic Plan but are expanded on annually through community engagement including, but not limited to, community meetings, stakeholder meetings, community surveys, and public hearings. The City of Camden Bureau of Grants Management is the coordinator of the Strategic Plan as well as Annual Action Plans. The Bureau of Grants Management will monitor the success of the Annual Action Plan and manage the funding of the Community Development Block Grant from the U.S. Department of Housing and Urban Development (HUD).

## **2. Summarize the objectives and outcomes identified in the Plan**

Through the needs assessment and market analysis, citizen participation process, and stakeholder consultation during the consolidated planning process, the City of Camden has identified priority needs and community goals to assist low- to moderate-income households and persons over the five-year planning period. The 2025-2029 Consolidated Plan was informed by an analysis of data from the U.S. Census Bureau American Community Survey (ACS), the Comprehensive Housing Affordability Strategy (CHAS) database (2018-2022, released December 2025), the NJ Point-in-Time Count (NJ Counts 2024 and 2025), and extensive stakeholder and citizen input.

In the next four years, the City of Camden will strive to fund projects and activities that remedy or address the needs of low-income households in the community, with a focus on empowering residents toward self-sufficiency and economic independence. The Consolidated Plan effort resulted in the following high priority needs:

### **High Priority Needs:**

1. Affordable Housing Preservation and Development
2. Homelessness Prevention and Supportive Services
3. Public Facilities and Infrastructure Improvements
4. Public Services for Low- and Moderate-Income Residents
5. Fair Housing Choice
6. Economic Development and Workforce Readiness

**Community Goals:**

**1. Preserve and Increase Affordable Housing:** Maintain and expand affordable housing options for low- and moderate-income residents through owner-occupied rehabilitation, new construction, homebuyer assistance, and rental assistance programs. According to CHAS data (2018-2022), over 58% of renter households in Camden are cost-burdened (paying more than 30% of income on housing), with approximately 65.6% of those being severely cost-burdened (paying more than 50% of income on housing). The median rent in Camden is \$938 per month, unaffordable for extremely low-income households earning below 30% of Area Median Income (AMI).

**2. Prevent and Address Homelessness:** Support organizations that provide emergency shelter, transitional housing, and essential support services to homeless individuals and families, including those at risk, with an emphasis on connecting individuals to pathways toward long-term self-sufficiency, employment, and stable housing. The 2024 NJ Point-in-Time Count identified 743 persons experiencing homelessness in Camden County on a single night (January 23, 2024), including 485 individuals within the City of Camden. The 2025 statewide PIT count documented 13,748 individuals experiencing homelessness across New Jersey, an 8.4% increase over the prior year.

**3. Enhance Neighborhood Quality of Life:** Contribute to community quality of life and public safety by providing funding for new or upgraded infrastructure, public facilities, and support services primarily benefiting low- and moderate-income neighborhoods. This includes park improvements, fire safety equipment, community facility upgrades, street improvements, and the elimination of slum and blight conditions.

**4. Expand Economic Opportunities:** Create pathways to employment and economic advancement for low- and moderate-income residents by supporting workforce development programs, job training, small business development, and financial literacy initiatives that promote household self-sufficiency and reduce dependency on public assistance.

**5. Promote Fair Housing Choice:** Ensure equal access to housing for all residents consistent with Title VI of the Civil Rights Act of 1964, the Fair Housing Act of 1968 (as amended), Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act.

**3. Evaluation of past performance**

The City of Camden has worked diligently to address the needs of low-income residents with funding available through the federal CDBG, HOME, ESG, and HOPWA programs. The city submits a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD at the conclusion of each program year documenting accomplishments and expenditures.

In Program Year 2025 (July 1, 2025 - June 30, 2026), the City allocated approximately \$2,380,231 in CDBG funds across the following categories:

<b>PY2025 CDBG Activity Category</b>	<b>Amount</b>	<b>% of Total</b>
Public Services (Summer Recreation, Senior Programs, Utility Assistance, Health Services)	\$357,034	15.00%
Public Facilities (Park Improvements, Fire Equipment, Historical Society)	\$1,272,151	53.45%
Housing Services (Neighborhood Improvement Program)	\$275,000	11.55%
CDBG Program Administration	\$476,046	20.00%
<b>TOTAL CDBG</b>	<b>\$2,380,231</b>	<b>100.00%</b>

Source: City of Camden PY2025 Final Action Plan Funding List (May 9, 2025)

Additionally, the City allocated \$787,955 in HOME funds (supporting CHDO homebuyer activities through St. Joseph’s Carpenter Society and tenant-based rental assistance), \$217,782 in ESG funds (supporting emergency shelter services), and \$1,377,747 in HOPWA funds (supporting the Camden MSA Housing Voucher Program for persons with HIV/AIDS).

Past efforts have included single-family homeowner rehabilitation through the Neighborhood Improvement Program, public facility improvements including park renovations and fire safety equipment, and public services including summer recreation, senior programs, utility assistance, and health services. These investments have directly contributed to housing stability, improved neighborhood conditions, enhanced public safety, and expanded access to essential services for Camden’s low- and moderate-income residents.

It is anticipated that in the next four years of the Consolidated Plan period, the city will continue to focus available resources on affordable housing preservation, homelessness prevention, public facility improvements, and supportive services that promote self-sufficiency, while maintaining compliance with all HUD program requirements.

#### 4. Summary of Citizen Participation Process and consultation process

The Consolidated Plan and Annual Action Plan are designed to be collaborative processes whereby the Camden community creates a unified vision for community development actions. The process offers residents and stakeholders the opportunity to shape the various housing and community development strategies. The 2025-2029 Consolidated Plan was developed with input from numerous housing and service providers, government agencies, and community members through an extensive outreach effort conducted from October to December 2024.

This section will be updated upon completion of the citizen participation process for PY2026, consistent with the City of Camden’s Citizen Participation Plan. The participation process will include:

- Public Needs Hearing to solicit input on community priorities for PY2026
- 30-day public comment period on the draft Annual Action Plan
- Public Hearing before the City Council for plan approval

- Notification through the City website, social media, newspaper notices, and community flyers distributed to community centers, houses of worship, libraries, and public facilities throughout Camden
- Availability of plan documents at City Hall (520 Market Street, Room 213) and on the city website at [www.camdenj.gov](http://www.camdenj.gov)
- Accommodations for persons with disabilities and limited English proficiency consistent with the City’s Language Assistance Plan

### 5. Summary of public comments

This section will be completed following the public hearing(s) and 30-day public comment period. The City of Camden will solicit public involvement in the development of the PY2026 Annual Action Plan consistent with the City’s Citizen Participation Plan. All public comments received will be summarized in this section. A list of comments received, along with the City’s responses, will be appended to the final plan.]

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

This section will be completed following the public comment period. The city will document any comments or views not accepted, along with the reasons for non-acceptance.

### 7. Project Summary

The City of Camden expects to receive approximately \$2,380,231 in CDBG funds for Program Year 2026, based on the PY2025 allocation level. The actual entitlement amount for PY2026 has not yet been released by the federal government. These estimated dollars will be directed to activities consistent with the priorities established in the 2025-2029 Consolidated Plan and the application review criteria in the City of Camden CDBG Application Guidelines.

Based on the Five-Year Consolidated Plan goals and the competitive RFP process, City staff recommends the following categories of activities to be undertaken in Program Year 2026 with the use of federal CDBG funds:

PY2026 Proposed CDBG Activity	Est. Amount	% of Total
<b>PUBLIC SERVICES</b>		
Human Services: Summer Recreation Program	\$240,000	10.29%
Human Services: Senior Programs	\$60,000	3.24%
Human Services: Utility Assistance	\$57,033	1.05%
<b>Subtotal Public Services</b>	<b>\$357,033</b>	<b>15.00%</b>
<b>PUBLIC FACILITIES AND IMPROVEMENTS</b>		
Fire Safety Equipment (Rescue and Protective Gear)	\$156,736	24.60%

PY2026 Proposed CDBG Activity	Est. Amount	% of Total
Camden County Historical Society	250,000	11%
Capital Improvement (Cramer Hill)	434,315	16.45%
Section 108 Loan Repayment	300,000	12.43%
<b>Subtotal Public Facilities</b>	<b>\$1,072,151</b>	<b>45.04%</b>
<b>HOUSING SERVICES</b>		
Neighborhood Improvement Program (Owner-Occupied Rehab)	\$450,000	19.96%
<b>Subtotal Housing Services</b>	<b>\$450,000</b>	<b>19.96%</b>
<b>ADMINISTRATION</b>		
CDBG Program Administration	\$476,046	20.00%
<b>TOTAL ESTIMATED CDBG ENTITLEMENT</b>	<b>\$2,380,231</b>	<b>100.00%</b>

*Contingency Plan: The actual CDBG entitlement amount for PY2026 is not yet available from the federal government. All activities will proportionally increase or decrease from the estimated funding levels to match the actual allocation amount. The City reserves the right to adjust individual project allocations based on actual applications received through the RFP process, community needs, HUD guidance, and available resources.*

In addition to CDBG funds, the City anticipates receiving the following federal entitlement allocations for PY2026 (estimated based on PY2025 levels):

Program	Est. PY2026 Allocation	Primary Use
HOME Investment Partnerships	\$787,955	CHDO Homebuyer; TBRA
Emergency Solutions Grant (ESG)	\$217,782	Emergency Shelter; Services
HOPWA	\$1,377,747	TBRA for Persons with HIV/AIDS
<b>Total All Entitlement Programs (incl. CDBG)</b>	<b>\$4,763,715</b>	

**Data Sources and Citations**

- <sup>1</sup> U.S. Census Bureau, American Community Survey (ACS) 2024 1-Year Estimates, Table S1901, B19013, S1701. Census Reporter: [censusreporter.org/profiles/16000US3410000-camden-nj/](https://censusreporter.org/profiles/16000US3410000-camden-nj/)
- <sup>2</sup> U.S. Census Bureau, ACS 2019-2023 5-Year Estimates. Population, race, and age data via Neilsberg and World Population Review.
- <sup>3</sup> HUD CHAS Data, 2018-2022 ACS 5-Year Estimates (released December 23, 2025). Housing cost burden and affordability data.
- <sup>4</sup> Monarch Housing Associates, NJCounts 2024: Camden County Point-in-Time Count Report (January 23, 2024).
- <sup>5</sup> Monarch Housing Associates, NJCounts 2025: Statewide Point-in-Time Count (13,748 individuals; 8.4% increase). NJ1015.com, February 2, 2026.
- <sup>6</sup> City of Camden, PY2025-2026 Final Action Plan Funding List (May 9, 2025). Published at [camdennj.gov](https://camdennj.gov).
- <sup>7</sup> City of Camden, 2025-2029 Consolidated Plan and Annual Action Plan (Draft, April 2025). Published at [camdennj.gov](https://camdennj.gov).
- <sup>8</sup> Regional Plan Association (RPA), Camden NJ Housing Profile – NJ RENT Initiative. [rpa.org/work/reports/camden-new-jersey](https://rpa.org/work/reports/camden-new-jersey)
- <sup>9</sup> New Jersey-Demographics.com, Camden Demographics (2023-2025 data). Racial/ethnic composition and household income.
- <sup>10</sup> Housing Authority of the City of Camden (HACC), AffordableHousingOnline.com. 990 public housing units; 2,098 Housing Choice Vouchers; 2,794 households served.

## Consultation

### AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

#### 1. Introduction

The City of Camden regularly meets with and consults a broad network of stakeholders including affordable housing providers, homeless assistance providers, public housing authorities, economic development agencies, workforce development organizations, health and human service providers, faith-based organizations, educational institutions, and community-based organizations to discuss priorities within the community. This consultative approach ensures that the Annual Action Plan is informed by the expertise and on-the-ground knowledge of those organizations and individuals most closely engaged with Camden’s low- and moderate-income residents.

The consultation process for the 2025-2029 Consolidated Plan, upon which this PY2026 Annual Action Plan is based, included extensive stakeholder outreach conducted. This outreach included virtual meetings and one in-person meeting, interviews, email surveys, community forums, and briefings with City Council. The hybrid approach ensured accessibility for residents and stakeholders with different schedules and transportation constraints. Informational flyers were produced and distributed throughout Camden’s neighborhoods, business districts, community centers, houses of worship, and public facilities.

*Additional PY2026-specific stakeholder consultations will be documented here upon completion of the annual outreach process.*

**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(l))**

The City of Camden enhances coordination among public and assisted housing providers and service agencies through strategic partnerships focused on housing stability, neighborhood revitalization, and the promotion of self-sufficiency for low-income residents. The City works with the Housing Authority of the City of Camden (HACC) on planning, capital improvement coordination, and the alignment of CDBG and HOME investments with HACC priorities. The HACC manages around 900 public housing units and approximately 2,000 Housing Choice Vouchers, serving over 2,500 low-income households, approximately 80% of whom are extremely low-income (below 30% AMI). The city coordinates with the HACC on lead-based paint hazard remediation, resident self-sufficiency programming through the Family Self-Sufficiency (FSS) Program, and the Rental Assistance Demonstration (RAD) program for capital preservation of the public housing stock.

The City collaborates with the Camden Redevelopment Agency (CRA), Cooper’s Ferry Partnership, and the Camden County Improvement Authority (CCIA) on land acquisition, site

remediation, and redevelopment projects that create affordable housing opportunities and stimulate economic development. Through the HOME program, the city partners with St. Joseph's Carpenter Society, a certified Community Housing Development Organization (CHDO), to develop affordable homebuyer units and provide homebuyer education and counseling that promote long-term homeownership stability and household wealth-building.

In the area of workforce readiness and economic self-sufficiency, the city coordinates with Camden Works, the Camden County Workforce Development Board, the Camden County One-Stop Center, and Camden County College to expand job training programs, connect residents with employment opportunities, and promote pathways out of poverty. These partnerships align with the City's goal of empowering low-income residents toward financial independence and reducing long-term reliance on public assistance.

The city also maintains active partnerships with health and human service agencies, including Virtua Health System, the Camden Area Health Education Center (AHEC), the Camden Coalition of Healthcare Providers (South Jersey Regional Health Hub), Health First Care & Wellness Center, and South Jersey AIDS Alliance. These partnerships ensure that the health needs of low-income residents - including mental health, substance use disorder treatment, HIV/AIDS services, and preventive care are addressed in coordination with housing and community development investments.

**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 of Camden is served by the Southern New Jersey Continuum of Care (SNJ CoC), which covers Camden, Gloucester, Cumberland, and Cape May Counties. The Community Planning and Advocacy Council (CPAC) serves as the regional administrator of the SNJ CoC and operates the Camden County Comprehensive Emergency Assistance System (CEAS) Committee and the Homeless Network Planning Committee (HNPC). The Center for Family Services (CFS) serves as the Collaborative Applicant for the SNJ CoC, responsible for the coordination and submission of the annual HUD CoC Program Competition application.

The SNJ CoC operates a Coordinated Entry System across all four counties, ensuring that individuals and families experiencing homelessness are assessed using standardized tools and matched to the most appropriate housing intervention based on their level of need. The CoC's committee structure includes standing committees on Permanent Housing, Education and Youth, Case Conferencing (including Coordinated Entry operations, mainstream resource access, and discharge planning), Veterans Master List, and a People with Lived Experience Committee. A Youth Action Board (YAB) ensures that youth perspectives inform CoC policymaking, consistent with HUD requirements.

The 2024 NJ Point-in-Time Count, conducted on January 23, 2024, identified 743 persons experiencing homelessness on a single night in Camden County, including 485 individuals within the City of Camden. Of those, approximately 26% were unsheltered. The count identified 60

families with children (174 persons, including 104 children under age 18) and 560 adult-only households (569 adults). The 2025 statewide PIT count documented 13,748 individuals experiencing homelessness across New Jersey, an 8.4% increase over the prior year and the highest total since 2014. 2026 count was conducted in late January 2026; results are pending.

Camden County has adopted a six-point plan to combat and eliminate homelessness with a goal of reaching “functional zero” by 2030, meaning the number of homeless persons would be no greater than the monthly housing placement rate. A key component of this effort is the planned construction of a multi-agency social services center at South Broadway and Liberty Street in the City of Camden, which will provide centralized access to homeless services, benefits enrollment, and pathways to housing and employment.

The City coordinates with the SNJ CoC and its member agencies including Volunteers of America Delaware Valley, Joseph’s House of Camden, the Cathedral Kitchen, Catholic Charities Diocese of Camden, Covenant House, Oaks Integrated Care, South Jersey Behavioral Health Resources, and Veteran Centers to address the needs of chronically homeless individuals, families with children, veterans, and unaccompanied youth. These agencies provide emergency shelter, transitional housing, rapid rehousing, permanent supportive housing, street outreach, case management, and wraparound services designed to connect individuals to stable housing, employment, and long-term self-sufficiency.

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

The allocation of ESG funds is coordinated with the SNJ CoC (NJ-503) to ensure alignment with the CoC’s strategic priorities and HUD’s system performance measures. ESG funds support emergency shelter operations, essential services, and shelter maintenance for agencies serving Camden’s homeless population. The City’s ESG funding decisions are informed by the CoC’s assessment of service gaps, Point-in-Time Count data, and performance outcomes of funded agencies.

Performance standards for ESG-funded activities align with the CoC’s performance evaluation framework, which measures outcomes including length of time homeless, returns to homelessness, exits to permanent housing, and income growth at program exit. The city evaluates ESG subrecipient performance through annual monitoring, CAPER reporting, and review of HMIS data.

The New Jersey Housing and Mortgage Finance Agency (NJHMFA) are the administrator of the statewide Homeless Management Information System (HMIS). All CoC-funded agencies, ESG subrecipients, and the Camden County Department of Social Services enter homeless client data into HMIS in accordance with HUD data standards and NJHMFA’s HMIS policies and procedures. The City of Camden coordinates with NJHMFA and the SNJ CoC to ensure that all City-funded agencies comply with HMIS data entry requirements, enabling accurate performance

measurement and reporting. NJHMFA also commissions the annual Point-in-Time Count through Monarch Housing Associates, which provides the data foundation for homeless planning and resource allocation decisions.

## 2. Agencies, Groups, Organizations and Others Who Participated in the Process and Consultation

Table 1 below identifies the agencies, groups, and organizations consulted during the development of the 2025-2029 Consolidated Plan and PY2026 Annual Action Plan. The City’s outreach strategy included email surveys, virtual meetings, in-person forums, phone interviews, and community meetings to gather broad and representative input.

Agency / Group / Organization	Type	Plan Section Addressed	How Consulted / Anticipated Outcomes
Housing Authority of the City of Camden (HACC)	Housing; PHA	Housing Needs; Public Housing; Market Analysis	TBD
Center for Family Services (CFS)	Services – Homeless; Services – Youth	Homelessness Strategy; Non-Homeless Special Needs	CFS serves as the Collaborative Applicant for the SNJ CoC (NJ-503).
Community Planning and Advocacy Council (CPAC)	Regional Planning; Human Services	Homelessness Strategy; Needs Assessment	CPAC serves as the Camden County Human Services Advisory Council and regionally administers the SNJ CoC for Camden, Gloucester, Cumberland, and Cape May Counties. Coordinates CEAS Committee, Homeless Network Planning Committee, and county-level homeless prevention funding (TANF, FEMA, state resources).
Camden County Department of Health and Human Services	Government – County	Homelessness Strategy; Non-Homeless Special Needs; Lead-Based Paint	Coordination on homeless services, public health initiatives, lead poisoning prevention, and behavioral health resources. County plays leadership role in the Camden County Homeless Network Planning Committee and the SNJ CoC.
Camden Redevelopment Agency (CRA)	Government – Local; Redevelopment	Housing Needs; Market Analysis; Economic Development	Coordination on land acquisition, site remediation, redevelopment planning, and disposition of publicly owned vacant properties for affordable housing and economic development.
Cooper’s Ferry Partnership	Community Development; Economic Development	Market Analysis; Economic Development	TBD
St. Joseph’s Carpenter Society (CHDO)	Housing – Non-Profit Developer	Housing Needs; Market Analysis	TBD
Heart of Camden	Housing – Non-Profit Developer	Housing Needs; Market Analysis	TBD

Agency / Group / Organization	Type	Plan Section Addressed	How Consulted / Anticipated Outcomes
Camden Lutheran Housing	Housing – Non-Profit Developer	Housing Needs	TBD
Volunteers of America Delaware Valley (VOADV)	Services – Homeless; Services – Veterans	Homelessness Strategy	TBD
Joseph’s House of Camden	Services – Homeless	Homelessness Strategy	TBD
The Cathedral Kitchen	Services – Homeless; Services – Health	Homelessness Strategy	TBD
Catholic Charities, Diocese of Camden	Services – Homeless; Services – Community	Homelessness Strategy; Supportive Services	TBD
Covenant House	Services – Homeless; Services – Youth	Homelessness Strategy	TBD
Oaks Integrated Care	Services – Health; Services – Homeless	Non-Homeless Special Needs; Homelessness Strategy	TBD
South Jersey Behavioral Health Resources	Services – Health	Non-Homeless Special Needs	TBD
Veterans Multi-Service Center	Services – Veterans	Homelessness Strategy	TBD
Camden Works	Services – Employment	Economic Development	TBD
Camden County Workforce Development Board	Services – Employment	Economic Development	TBD
Camden County College	Services – Education; Services – Employment	Economic Development	TBD
Rutgers University–Camden	Services – Education; Services – Health	Economic Development; Non-Homeless Special Needs	TBD
Virtua Health System – Camden Campus	Services – Health	Non-Homeless Special Needs	TBD
Camden Area Health Education Center (AHEC)	Services – Health; Services – HIV/AIDS	Non-Homeless Special Needs	TBD
South Jersey AIDS Alliance (SJAA)	Services – HIV/AIDS	Non-Homeless Special Needs; HOPWA	TBD
Health First Care & Wellness Center	Services – Health	Non-Homeless Special Needs	TBD
Movimiento Tricolor	Services – Community	Needs Assessment; Fair Housing	TBD

Agency / Group / Organization	Type	Plan Section Addressed	How Consulted / Anticipated Outcomes
Parkside Business & Community in Partnership (PBCIP)	Community Development	Needs Assessment; Market Analysis	TBD
Camden County Council on Economic Opportunity (CCCOEO)	Services – Community; Services – Employment	Economic Development	TBD
Family O.P.E. (Homeless Outreach Program Enrichment)	Services – Homeless; Services – Health	Homelessness Strategy	TBD
NJ Dept. of Community Affairs (DCA)	Government – State	Housing Needs; Lead-Based Paint; Homelessness	TBD
NJ Housing and Mortgage Finance Agency (NJHMFA)	Government – State	Housing Needs; Market Analysis; HMIS	TBD
Camden Coalition of Healthcare Providers	Services – Health; Regional Health Hub	Non-Homeless Special Needs; Health Equity	TBD

Table 1 – Agencies, Groups, Organizations Who Participated in the Consultation Process

### 3. Other Consultation Activities

In addition to the stakeholder consultations summarized above, the City of Camden conducted the following outreach activities as part of the consolidated planning and annual action plan development process:

**Community Needs Survey:** A community needs survey was distributed to Camden residents and stakeholders through multiple channels including the city website, social media, email distribution lists.

**Group Meetings:** Virtual meetings and one in-person town hall will be held to gather input from residents across Camden’s neighborhoods. The hybrid format ensured maximum accessibility for residents with different schedules and transportation constraints.

**Internal Departmental Discussions:** The Bureau of Grants Management coordinated with other City departments, including Planning and Development, Housing Services, Human Services, Code Enforcement, and Public Works, to gather input on infrastructure needs, housing conditions, code enforcement priorities, and service delivery gaps.

**Grant Funding Seminar:** The Bureau of Grants Management conducts an annual Grant Funding Seminar that provides information to agencies and organizations serving Camden residents on how to access grant funds.

### Data Sources and Citations

- 1 City of Camden, 2025-2029 Consolidated Plan and Annual Action Plan (Draft, April 2025). PR-10 Consultation section, Table 1. Published at [camdennj.gov](http://camdennj.gov).
- 2 Community Planning and Advocacy Council (CPAC), SNJ CoC Brief Description (Updated November 2021). NJ DCA. [nj.gov/dca/dhcr/offices/pdf/OHPdocs/NJ-503](http://nj.gov/dca/dhcr/offices/pdf/OHPdocs/NJ-503).
- 3 Monarch Housing Associates, NJCounts 2024: Camden County PIT Count Report (January 23, 2024). [monarchhousing.org](http://monarchhousing.org).
- 4 NJ1015.com, "NJ Point-in-Time count reveals growing homelessness crisis," February 2, 2026. 2025 statewide PIT data: 13,748 individuals.
- 5 Camden County, "Commissioners host homeless services and resource fair," January 29, 2026. Six-point plan to end homelessness by 2030; \$6M multi-agency center.
- 6 AffordableHousingOnline.com, Housing Authority of the City of Camden (NJ010). 990 public housing units; 2,098 HCVs; 2,794 households.
- 7 City of Camden Bureau of Grants Management, PY2025-2026 Final Action Plan Funding List (May 9, 2025). ESG allocation: \$217,782.
- 8 NJ Housing and Mortgage Finance Agency (NJHMFA), statewide HMIS administrator. [huduser.gov](http://huduser.gov); [nj.gov/dca/dhcr](http://nj.gov/dca/dhcr).
- 9 Camden County Community Development, "Homelessness & Community Development." [camdencounty.com/service/community-development/](http://camdencounty.com/service/community-development/). SNJ CoC regional role.
- 10 New Jersey Digest, "New Jersey's Homeless Population Rises by 24% in 2024," November 4, 2024. Camden City: 485 homeless; 26% unsheltered.

## Participation

### AP-12 Participation – 91.105, 91.200(c)

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

##### Summary of Citizen Participation Process

The City of Camden conducted a public participation process for the PY2026 Annual Action Plan consistent with the City's adopted Citizen Participation Plan and the requirements of 24 CFR 91.105. The draft Annual Action Plan was made available for public review at City Hall (520 Market Street) and on the City's website at [www.camden.nj.gov](http://www.camden.nj.gov). Notification was distributed through the City website, social media platforms, and legal notice publication in English- and Spanish-language outlets serving the Camden community. Language Access and Limited English Proficiency (LEP) Consistent with Executive Order 13166 and HUD's LEP guidance (HUD Notice CPD-01-11), the City of Camden conducted a Four-Factor Analysis to assess the language assistance needs of Camden residents. Based on that analysis, Spanish has been identified as a mandatory translation language given that approximately 40.9% of Camden households report speaking Spanish, representing the largest non-English-speaking population in the city. Portuguese, Arabic, and Haitian Creole have been identified as additional priority languages based on community concentration data.

Interpretation services will be made available upon request for public hearings. Residents requiring language assistance or accommodations for disabilities were encouraged to contact the Bureau of Grants Management at least five business days prior to any public hearing. Accommodations for Persons with Disabilities

Public hearings and community meetings were held at accessible locations consistent with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973. Written materials were available in alternative formats upon request.

## Expected Resources

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

#### Anticipated Resources

*Explain How Federal Funds Will Leverage Additional Resources*

Federal CDBG and HOME funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. The City of Camden recognizes that entitlement funds alone are insufficient to address the full scope of housing and community development needs and therefore actively leverages federal resources with a broad array of state, county, private, and philanthropic funding streams.

Key leveraging sources include, but are not limited to: the New Jersey Department of Community Affairs (NJDCA) Balanced Housing Program, Shelter Support Program, and Neighborhood Preservation Program (NPP); the New Jersey Housing and Mortgage Finance Agency (NJHMFA), which administers Low-Income Housing Tax Credits (LIHTC) and HOME program match funding; the Camden County Department of Health and Human Services; private foundations; and local corporate and philanthropic contributions.

The HOME Investment Partnerships Program requires a 25% non-federal match. This match is satisfied through a combination of developer equity, LIHTC allocations from NJHMFA, NJDCA Balanced Housing funds, and other non-federal affordable housing financing sources committed by CHDO partners and private developers active in Camden.

The Emergency Solutions Grant Program requires a 100% match from sub-recipients. ESG-funded agencies in Camden secure match funding through state homelessness prevention appropriations, Continuum of Care (CoC) resources administered through the Southern New Jersey Continuum of Care, and private contributions from organizations such as the Center for Family Services, Catholic Charities Diocese of Camden, and Volunteers of America Delaware Valley.

The Housing Authority of the City of Camden (HACC) leverages CDBG funds in coordination with Choice Neighborhoods Implementation Grant resources, Project-Based Section 8 (RAD) financing, and 9% and 4% Low-Income Housing Tax Credits to develop and preserve mixed-income affordable housing across the city.

Community Housing Development Organizations (CHDOs), including St. Joseph's Carpenters Society and other eligible applicants, pair HOME CHDO funds with NJHMFA tax credits, private lending, and developer equity to extend the impact of each HOME dollar. Nonprofit developers such as Heart of Camden and Camden Lutheran Housing supplement entitlement funding with New Jersey affordable housing trust fund resources, private foundation grants, and earned income from operations to advance housing rehabilitation and new construction activities.

All matching requirements will be satisfied in accordance with applicable federal regulations. Documentation of committed match resources is required at the time of award and maintained throughout the program year. The City of Camden, through its Bureau of Grants Management, monitors compliance with match requirements on a project-by-project basis.

# Annual Goals

## AP-20 Annual Goals

# Projects

## AP-35 Projects – 91.220(d)

REVIEW PERIOD MARCH 2026 - APRIL 2026	CITY OF CAMDEN ACTION PLAN - FUNDING LIST 7/1/2026 - 6/30/2027					FINAL PLAN REVISION APRIL 30, 2026		
NAME OF ORGANIZATION	FUNDING SOURCE	ACTIVITY	CITATION	MATRIX CODE/ ACTIVITY CATEGORY	OBJECTIVE	OUT-COME	AMOUNT	
<b>COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM</b>								
<b>PUBLIC SERVICES</b>								
HS: 2026 Recreation	CDBG	Public Services	570.201 (e)	05D	SL	1	240,000.00	
HS: Senior Programs	CDBG	Public Services	570.201 (e)	05A	SL	1	60,000.00	
HS: Utility Services	CDBG	Public Services	570.201 (e)	05A	SL	1	57,033.00	
<i>SUBTOTAL</i>							357,033.00	
<b>TOTAL PUBLIC SERVICES</b>								<b>357,033.00</b>
<b>PUBLIC FACILITIES</b>								
Camden County Historical Society	CDBG	Public Facilities	570.201(c)	03E	SL	1	250,000.00	
Fire Equipment (Petzl Emergency Escape System)	CDBG	Public Facilities	570.201(c)	03O	SL	1	15,000.00	
Fire Equipment (Safety Harnesses)	CDBG	Public Facilities	570.201(c)	03O	SL	1	11,175.00	
Fire Equipment (Self Contained Breathing Apparatus SCBA)	CDBG	Public Facilities	570.201(c)	03O	SL	1	28,561.00	
Fire Equipment (Fire Extinguisher Training)	CDBG	Public Facilities	570.201(c)	03O	SL	1	29,000.00	
Fire Equipment (Rehab Tent)	CDBG	Public Facilities	570.201(c)	03O	SL	1	35,000.00	
Fire Equipment (Equipment Trailer)	CDBG	Public Facilities	570.201(c)	03O	SL	1	38,000.00	
Public Works/ Capital Improvement (Cramer Hill)	CDBG	Public Facilities	570.201(c)	03F	SL	1	434,315.00	
Section 108 Loan Repayment (Recouping Funds)	CDBG	Public Facilities	570.201(c)			1	300,000.00	
<i>SUBTOTAL</i>							1,141,051.00	
<b>TOTAL PUBLIC FACILITIES</b>								<b>1,141,051.00</b>
<b>HOUSING SERVICES</b>								
Property Improvement Program	CDBG	Housing	570.202(a)(1)	14A	DH	1	450,000.00	
<b>TOTAL HOUSING SERVICES</b>								<b>450,000.00</b>
<b>ADMINISTRATION</b>								
CDBG Administration	CDBG	Administration	570.206	21A	-	-	476,046.00	
<b>TOTAL</b>								<b>476,046.00</b>
<b>2026 CDBG PROJECT TOTAL</b>								
<b>TOTAL CDBG PROGRAM</b>								<b>\$ 2,424,130.00</b>
<b>HOME PROGRAM</b>								
St. Joseph's Carpenters Society	HOME	Housing	92.206 (d)	Homebuyer	DH	2	600,000.00	
<b>SUBTOTAL - CHDO'S</b>								<b>600,000.00</b>

# Annual Action Plan 2026 – City of Camden, NJ

First Time Home Buyer (FTHB)	HOME	Housing	92.206 (d)	(FTHB)	DH	2	109,160.00
<i>SUBTOTAL</i>							109,160.00
<i>Activity Sub-Total</i>							<b>709,160.00</b>
<b>ADMINISTRATION</b>							
HOME Administration	HOME	Administration	92.207	Admin	-	-	78,795.00
<i>SUBTOTAL</i>							78,795.00
<b>TOTAL HOME PROGRAM</b>							<b>\$ 787,955.00</b>
<b>EMERGENCY SOLUTIONS GRANT PROGRAM (ESG)</b>							
2026 Emergency Solutions Services	ESG	Shelter	576.21(a)(2)	Services	SL	1	201,446.00
Rapid Rehousing							
Homeless Prevention							
HMIS-Data Collection							
Street Outreach (2026)							
<i>SUBTOTAL</i>							201,446.00
ESG Administration	ESG	Administration	576.21(a)(4)	Admin	-	-	16,336.00
<i>SUBTOTAL</i>							16,336.00
<b>TOTAL ESG PROGRAM</b>							<b>\$ 217,782.00</b>
<b>HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS PROGRAM (HOPWA)</b>							
Camden MSA Housing Voucher Program	HOPWA	Housing	574.3	Tenant-Based Rental Assistance (TBRA)	DH	2	1,336,415.00
<i>SUBTOTAL</i>							1,336,415.00
<b>ADMINISTRATION</b>							
HOPWA Administration	HOPWA	Administration	574.3	Admin	-	-	41,332.00
<i>SUBTOTAL</i>							1,377,747.00
<b>TOTAL HOPWA PROGRAM</b>							<b>\$ 1,377,747.00</b>
<b>ENTITLEMENT GRANT PROGRAM (CDBG, HOME, ESG, HOPWA) GRAND TOTAL</b>							<b>\$ 4,807,614.00</b>

## Geographic Distribution

### 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 directs its CDBG funds citywide, as the entire jurisdiction qualifies as a predominantly low- and moderate-income (LMI) area. According to HUD's Low- and Moderate-Income Summary Data (LMISD), based on the 2016-2020 American Community Survey 5-Year Estimates (the most recent dataset published per CPD Notice 24-04), virtually all census tracts within the City of Camden exceed the 51% low- and moderate-income threshold required for Area Benefit (LMA) activities under 24 CFR 570.208(a)(1). Camden's census tracts consistently demonstrate LMI rates exceeding 80-90%, reflecting the pervasive nature of poverty and low incomes across the city.

The City of Camden contains 21 census tracts (Census Tracts 6001 through 6021, with some tracts subdivided into sub-tracts under the 2020 Census geography). These tracts encompass the following recognized neighborhoods: North Camden, East Camden, South Camden (Waterfront South), Whitman Park, Fairview, Parkside, Liberty Park, Centerville, Lanning Square, Bergen Square, Cooper Grant, Gateway, Dudley, Morgan Village, Rosedale, and Stockton.

Key demographic indicators confirm Camden's citywide LMI qualification:

- **Population:** Approximately 71,749 persons (2020 Census)
- **Median Household Income:** \$38,735 (ACS 2024 1-Year Estimate), approximately two-fifths of Camden County's median (\$92,666) and the state median (\$104,294)
- **Poverty Rate:** 33.9% (ACS 2024 1-Year), more than double the county rate (11.6%) and nearly four times the state rate (9.2%)
- **Per Capita Income:** \$19,808 (ACS 2024 1-Year), approximately two-fifths of the county figure (\$45,644)
- **Racial/Ethnic Composition:** Hispanic or Latino: 54.2%; Black or African American: 37.7%; White: 3.5% (2023 ACS 5-Year Estimates)
- **Renter Cost Burden:** Over 58% of renter households pay more than 30% of income on housing (CHAS 2018-2022)

All area-wide CDBG projects will be in census tracts that meet or exceed the LMI threshold. Activities benefiting individual persons or households (public services, housing rehabilitation) will

serve eligible low- and moderate-income beneficiaries citywide. Public facility and infrastructure improvements will be targeted to LMI areas based on community need and project readiness.

### *Discussion*

The City of Camden’s geographic distribution strategy reflects the reality that Camden is among the most economically disadvantaged cities in New Jersey and the nation. With a median household income of \$38,735 - approximately two-fifths of the state median—and a poverty rate of 33.9%, Camden’s entire population base is predominantly low- and moderate-income. The city’s housing stock is overwhelmingly older (the majority built before 1978), vacancy rates exceed 16%, and over 58% of renter households are cost burdened.

The citywide allocation approach ensures that CDBG resources reach residents in every neighborhood, consistent with the principle that federal community development investments should be directed to where they can produce the greatest benefit for low- and moderate-income persons. The City will continue to use HUD LMISD data and ACS data to verify LMI qualification for all area-benefit activities and will document income eligibility for all direct-benefit activities serving individual persons and households.

The 2025-2029 Consolidated Plan identified the City’s priority needs through an extensive community engagement process. These priorities including affordable housing preservation, public facility improvements, public services, workforce readiness, and homelessness prevention—are relevant across all Camden neighborhoods. The Annual Action Plan allocates resources to address these priorities in the most efficient and impactful manner, consistent with HUD regulations and the goal of promoting self-sufficiency and improved quality of life for all Camden residents.

## Affordable Housing

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

#### Introduction

The City of Camden is committed to creating and preserving affordable housing for homeless, non-homeless, and special-needs populations through a variety of methods including owner-occupied housing rehabilitation, homebuyer assistance, tenant-based rental assistance, and supportive housing for persons with HIV/AIDS. The provision and preservation of affordable housing is the highest priority need identified in the 2025-2029 Consolidated Plan, reflecting the severe and pervasive housing challenges faced by Camden’s low- and moderate-income residents.

Camden’s housing market presents unique challenges that require sustained federal investment. According to the most recent available data:

- **Renter Cost Burden:** Over 58% of renter households in Camden are cost-burdened (paying more than 30% of income on housing). Of those, approximately 65.6% (5,865 households) are severely cost-burdened, paying more than 50% of income on housing (CHAS 2018-2022).
- **Affordability Gap:** The median rent in Camden is \$938 per month. Extremely low-income renter households (earning below 30% of AMI) are unable to afford even the median rent, and housing costs have increased over 20% in the past two decades while incomes have decreased by nearly 21%, adjusted for inflation (RPA Housing Profile).
- **Housing Stock Condition:** Most of the Camden’s housing stock was constructed before 1978. The city is ranked at the 88th percentile nationally for lead paint exposure risk. Many homes suffer from deferred maintenance including deteriorating plumbing, electrical systems, roofing, and heating. Some owner-occupied homes lack complete plumbing or kitchen facilities (2025-2029 Consolidated Plan).
- **Vacancy:** Approximately 16% of housing units are vacant, compared to 11% statewide. Many vacant units are uninhabitable due to structural deterioration, abandonment, and deferred maintenance (RPA Housing Profile).
- **Federal Subsidy Dependence:** Over 40% of rental units in Camden have some form of federal housing subsidy, dominated by Housing Choice Voucher (HCV) and Project-Based Voucher programs.
- **Home Values:** The median property value in Camden was \$100,400 (ACS 2023), approximately one-third of the national average (\$303,400). Median sale prices were approximately \$150,000 as of December 2025 (Redfin), far below the Camden County median of \$355,000.

The city will continue to assist in funding existing housing programs and will work with its partner agencies to produce and preserve affordable housing to the maximum extent possible with funding made available from federal, state, and local programs. The housing needs determined to be a high priority in the 2025-2029 Consolidated Plan will be given preference for CDBG and HOME funding, consistent with the goal of promoting stable homeownership, housing self-sufficiency, and neighborhood stability.

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## Public Housing

### AP-60 Public Housing – 91.220(h)

#### Introduction

The Housing Authority of the City of Camden (HACC) is the primary public housing authority serving Camden residents. This section presents the HACC's current portfolio status, planned redevelopment initiatives, resident empowerment programs, and its operational standing with HUD, including recovery actions required under the Authority's August 2024 troubled designation.

The HACC's mission is "to expand community growth by offering quality housing choices and proven empowerment programs." The Authority is governed by a Board of Commissioners, with Deborah Person Polk serving as Chair, and is led by Executive Director Melody Johnson-Williams. The HACC's major housing developments include:

Development	Units	Type	Population	Status / Notes
Kennedy Towers		High-Rise	Senior/Disabled	RAD conversion planned; Michaels Organization selected (Aug. 2025)
Westfield Towers		High-Rise	Senior/Disabled	RAD conversion planned; Michaels Organization selected (Aug. 2025)
Mickle Towers		High-Rise	Senior/Disabled	RAD conversion planned; Michaels Organization selected (Aug. 2025)
Ablett Village (Cramer Hill)		Family	Families	5-phase master plan; Phase I groundbreaking May 2025; 78 townhomes
Branch Village (Centerville)		Family / Senior	Mixed	Multi-phase HOPEVI/RAD transformation; Phase V adds 10 affordable for-sale homes
Chelton Terrace		Family	Families	Public Housing; waitlist closed
Baldwin's Run (fmr. Westfield Acres)		Family	Families	HOPE VI redevelopment; waitlist closed
McGuire Gardens		Family	Families	HOPE VI redevelopment
Roosevelt Manor		Family	Families	HOPE VI redevelopment
Oliver Station (Whitman Park)		Mixed-Use	Age 55+	\$24M housing + health care; Michaels/Virtua partnership; opened 2024-2025

Source: HACC website ([camdenhousing.org](http://camdenhousing.org)); The Michaels Organization press releases (August 2025, May 2025); [AffordableHousingOnline.com](http://AffordableHousingOnline.com).

In total, the HACC administers approximately 2,098 Housing Choice Vouchers and manages approximately 990 public housing units, serving approximately 2,794 low-income households.

Extremely low-income renters earning less than 30% of Area Median Income (AMI) make up approximately 80% of all HACC households. Very low-income renters (below 50% AMI) constitute approximately 95% of all HACC households. Female-headed households represent approximately 2,346 of the households served, and working adults head approximately 894 households (32% of the total). The HCV waiting list was briefly opened on March 21, 2025, and is currently closed. The Public Housing waiting list is currently closed; however, senior designated housing remains open.

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

The HACC is undertaking the most significant transformation of its housing portfolio in decades through multiple concurrent redevelopment initiatives, leveraging HUD’s Rental Assistance Demonstration (RAD) program, Low-Income Housing Tax Credits (LIHTC), and private investment to modernize aging developments while preserving long-term affordability. The following major actions are planned or underway during PY2026:

**1. Senior Tower Renovations – Kennedy, Westfield, and Mickle Towers (295 units):** In August 2025, the HACC selected The Michaels Organization to revitalize three senior housing communities Kennedy Towers, Westfield Towers, and Mickle Towers which were each built over 50 years ago and collectively comprise 295 age-restricted affordable housing units plus the HACC headquarters in Kennedy Towers. Renovation work is expected to take 15-18 months per phase, with construction anticipated to begin in the summer of 2026. Each phase will utilize HUD’s RAD program, tax-exempt bond financing, and as-of-right 4% Federal LIHTCs allocated by NJHMFA. The renovations will bring these communities up to modern standards for safety, accessibility, and energy efficiency while preserving long-term affordability for Camden’s senior residents.

**2. Ablett Village Redevelopment (Cramer Hill) – 425-unit Master Plan:** Ablett Village, located in Camden’s Cramer Hill neighborhood, is the HACC’s most significant active redevelopment project, constituting the primary in-progress RAD conversion in the Authority’s portfolio. The project follows a 5-phase master plan designed to replace 306 obsolete public housing units with 425 new, energy-efficient residential units upon full build-out.

### ***KEY POLICY FACT — Resident Relocation at Ablett Village***

Relocation is occurring at Ablett Village as phases advance; however, residents were expressly given the option to remain on site and were not mandated to relocate. The HACC has not issued a blanket displacement requirement. This approach reflects a resident-centered redevelopment model consistent with HUD Relocation Notice PIH 2016-17 and the HACC’s commitment to minimizing disruption for affected families during the transformation of the Cramer Hill community. This voluntary relocation approach preserves community cohesion, reduces resident displacement stress, and maintains continuity of housing assistance throughout the redevelopment process. Residents who choose to temporarily relocate are provided with comparable replacement housing and the right of return upon completion of the relevant phase.

**3. Branch Village Phase V (Centerville) – 10 Affordable For-Sale Homes:** The final phase of the Clement T. Branch Village transformation will add 10 affordable for-sale homes to Camden’s Centerville neighborhood, creating homeownership opportunities for low- and moderate-income families and contributing to neighborhood stability and household wealth-building. This project represents the completion of a multi-phase HOPE VI/RAD transformation.

**4. Oliver Station (Whitman Park) – 47 Age-Restricted Units + Health Care:** Developed through a partnership between The Michaels Organization and Virtua Health, Oliver Station is a \$24 million mixed-use development in the Whitman Park neighborhood offering 47 age-restricted rental units for individuals 55 and older, with a 5,200-square-foot primary care office on the ground floor. This innovative model integrates affordable senior housing with on-site health care, addressing both housing and health needs for Camden’s aging population. The development opened in 2024-2025 and is now in lease-up.

**5. Ongoing Capital Improvements:** The HACC’s Modernization and Development Department continues to manage capital improvements across all HACC developments using HUD Capital Fund allocations. These improvements address health, safety, and quality-of-life needs including heating/cooling systems, plumbing, electrical, roofing, accessibility modifications, and common area upgrades. The HACC coordinates with the City of Camden on lead-based paint hazard identification and remediation in public housing units consistent with federal and state requirements.

The City of Camden will continue to coordinate with the HACC to ensure that CDBG and HOME investments complement the HACC’s redevelopment initiatives and that infrastructure, public facility, and service investments in neighborhoods with HACC developments support the success of these transformative projects.

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

The HACC employs multiple strategies to encourage resident involvement in management and promote pathways to homeownership and economic self-sufficiency:

**Board of Commissioners:** The HACC is governed by a Board of Commissioners, chaired by Deborah Person Polk. The Board provides oversight of HACC operations, policy formulation, and strategic planning. Resident input is incorporated through resident council representatives who participate in Board meetings and provide feedback on capital improvement priorities, management practices, and development plans.

**Resident Councils:** The HACC supports active resident councils at its major developments. At the Ablett Village groundbreaking in May 2025, Tracey Powell, Chair of the Ablett Village Resident Council, spoke alongside city, county, and development officials, demonstrating the HACC’s commitment to meaningful resident participation in the redevelopment process. Resident councils provide a formal mechanism for tenants to voice concerns, propose improvements, and shape the policies that affect their communities.

**Family Self-Sufficiency (FSS) Program:** The HACC operates a Family Self-Sufficiency Program for Housing Choice Voucher participants and public housing residents. The FSS program establishes individualized goals for each participating family and provides case management, referrals to supportive services, and an interest-bearing escrow savings account. As participants earned income increases, the incremental difference in rental payments is deposited into their escrow account, which they receive upon successful completion of the program. The FSS program directly supports the goals of economic advancement, personal responsibility, and upward mobility by equipping residents with the skills, savings, and confidence to transition to unsubsidized housing and, ultimately, homeownership.

The HACC intends to maintain and expand FSS enrollment in PY2026 as part of its broader resident services and self-sufficiency strategy. FSS program performance - including the number of participants who secure employment, increase earned income, and complete the program - will be monitored and reported in the City's Consolidated Annual Performance and Evaluation Report (CAPER) for Program Year 2026.

**Homeownership Pathways:** The HACC's Branch Village Phase V will create 10 affordable for-sale homes specifically designed for low- and moderate-income homebuyers. The city coordinates with the HACC and St. Joseph's Carpenter Society to provide pre-purchase homebuyer education and counseling, connecting public housing residents and voucher holders with the skills and resources needed to achieve homeownership. NJHMFA's Down Payment Assistance Program (\$15,000) and First Generation Down Payment Assistance Program (\$7,000 additional) are available to eligible first-time homebuyers, including current and former HACC residents. These investments create clear pathways from assisted housing to self-sufficient homeownership.

**Workforce Development Connections:** The HACC coordinates with Camden Works, the Camden County Workforce Development Board, and Camden County College to connect residents with job training programs, employment opportunities, and career advancement resources. Section 3 requirements in HACC construction projects create employment and contracting opportunities for HACC residents and other low-income Camden residents. The Michaels Organization, as the developer for Ablett Village and the senior tower renovations, has committed to Section 3 compliance in its hiring and subcontracting practices.

**Resident Services and Empowerment:** The HACC provides and coordinates a range of resident services including after-school programs, computer literacy training, financial literacy workshops, health and wellness programming, and senior services. The Oliver Station development's integration of on-site Virtua Health primary care services provides a model for addressing social determinants of health alongside housing needs. These services support the overall goal of building resident capacity for independent living and economic stability.

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

The Housing Authority of the City of Camden was designated as a “troubled” housing authority by the U.S. Department of Housing and Urban Development in August 2024, pursuant to 24 CFR Part 902 (Public Housing Assessment System). The HACC is currently operating under a HUD-approved Recovery Agreement, which establishes binding performance benchmarks, corrective action requirements, and a structured oversight framework. Under this agreement, HUD conducts monthly performance reviews and measurement assessments to evaluate the HACC’s progress toward restoration of acceptable PHAS scoring and full operational compliance.

The following categories of corrective actions are being undertaken by the HACC during PY2026 under its HUD Recovery Agreement:

- Financial management improvements, including strengthening accounts payable, procurement
- compliance, and internal audit functions
- Physical condition remediation addressing REAC deficiencies identified across Asset
- Management Properties, prioritizing health- and safety-related repairs
- Management operations enhancements, including waitlist administration, lease enforcement,
- work order completion rates, and occupancy management
- Capital Fund obligation and expenditure rate improvements to ensure all allocated funds are
- obligated and expended within HUD-required timeframes
- Monthly reporting to HUD’s PIH field office documenting progress against each recovery
- milestone

## Discussion

The Housing Authority of the City of Camden is undertaking a generational transformation of its housing portfolio despite the added complexity of operating under a HUD troubled designation and associated recovery agreement. The concurrent redevelopment of Ablett Village (425 units over four phases, two of which are now complete), the three senior towers (295 RAD units; construction commencing summer 2026), and Branch Village Phase V (10 for-sale homes), along with the recently opened Oliver Station (47 units), represents a combined investment of hundreds of millions of dollars in new and rehabilitated affordable housing - a remarkable level of capital investment for a distressed urban housing authority in active recovery. The structured monthly oversight framework established under the HACC’s HUD Recovery Agreement provides both accountability and an opportunity for the Authority to demonstrate measurable progress toward the restoration of standard performer status. The City of Camden’s role in supporting this process includes coordinating CDBG and HOME investments with HACC priorities, providing

infrastructure and public facility improvements that complement housing redevelopment timelines, and connecting HACC residents with the workforce, educational, and homeownership resources necessary to advance self-sufficiency.

The voluntary resident relocation policy at Ablett Village - which preserves residents' right to remain on site rather than mandating displacement - reflects the HACC's commitment to a resident-centered redevelopment model consistent with both HUD guidance and the principles of equitable community development. The FSS program, though currently operating at a limited scale of approximately 19 waitlisted applicants, represents the Authority's most direct investment in individual economic mobility and serves as the primary pathway for residents to build the savings and skills necessary to achieve unsubsidized housing independence.

The City and HACC share a vision of healthy, vibrant neighborhoods where residents have access to quality affordable housing, on-site health services, educational opportunity, and clear pathways to economic independence and homeownership.

## Homeless and Other Special Needs Activities

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

#### Introduction

Homelessness in Camden and Camden County remains a critical and growing challenge requiring sustained, coordinated attention from all levels of government, service providers, and the community. The scope of the crisis has intensified significantly since 2021, driven by an entrenched affordable housing shortage, rising rents, shrinking rental vacancies, stagnant low-income wages, and the lingering economic effects of the COVID-19 pandemic. At the state level, New Jersey’s homeless population has risen to its highest total in over a decade, with shelters operating at more than 90% capacity statewide.

The Southern New Jersey Continuum of Care (SNJ CoC, HUD designation NJ-503) is the regional framework for planning and coordinating homeless services. The SNJ CoC covers four counties: Camden, Gloucester, Cumberland, and Cape May. The Community Planning and Advocacy Council (CPAC) serves as the regional administrator, operating the Camden County Comprehensive Emergency Assistance System (CEAS) Committee and the Homeless Network Planning Committee (HNPC). The Center for Family Services (CFS) serves as the Collaborative Applicant, responsible for coordinating the annual HUD CoC Program Competition application. Under the SNJ CoC umbrella, CFS also administers the Coordinated Entry system, focusing primarily on the chronically homeless, while the Camden County Office of Homeless Services works to strengthen Coordinated Entry to serve all homeless individuals and reduce risk for residents in precarious housing situations.

At the county level, Camden County has adopted an ambitious and comprehensive six-point plan to eliminate chronic homelessness with the goal of reaching “functional zero” by 2030—defined as the point at which the number of homeless individuals does not exceed the monthly rate at which people are placed into permanent housing. The plan was introduced by the Camden County Board of Commissioners in April 2024 and brings together programs and partnerships across all 37 municipalities. Camden County Commissioner Director Louis Cappelli Jr. has stated: “That’s our objective, to get to net-zero homelessness in Camden County. We think we can do it in just a couple years.”

#### Current Scope of Homelessness

Data Point	NJCounts 2024	NJCounts 2025	NJCounts 2026	Trend
Camden County Total	743	759	Pending	Increasing (+15% 2023-2024)
Camden City	485	Est. 490+	Pending	Rising; 26% unsheltered in 2024

Data Point	NJCounts 2024	NJCounts 2025	NJCounts 2026	Trend
NJ Statewide	12,680	13,748	Pending	+8.4% YoY; highest since 2014
Families w/ Children (County)	60 families (174 persons)	TBD	Pending	104 children under 18 in 2024
Unsheltered (County)	~9% (67 persons)	~7% (53 persons)	Pending	Slight decrease in % unsheltered

Sources: Monarch Housing Associates NJCounts 2024 Report; NJ1015.com (Feb. 2026); South Jersey Media (Jan. 2026); WHYY (Dec. 2025).

Key demographic findings from the 2024 PIT count: Black, non-Hispanic individuals account for 49% of New Jersey’s homeless population despite comprising only 12% of the state’s total population. The top three causes of homelessness were: (1) asked to leave a shared residence, (2) eviction or risk of eviction, and (3) loss or reduction of income. Among those reporting disabilities, mental health issues rank first, followed by substance use disorders and chronic health conditions. Approximately 30% of homeless individuals had been homeless for at least one year, and 16% were considered chronically homeless.

**Camden City and County Shelter and Housing Inventory**

The following table identifies the principal emergency shelter, transitional, and supportive housing providers serving Camden’s homeless population:

Organization	Beds/Units	Population Served	Location	Contact
Joseph’s House of Camden	69 beds	Single adult men; emergency shelter, meals, case management	Camden City	jhoc.org   856-503-2824
VOA Delaware Valley – Anna M. Sample House	93 beds	Single women and families; transitional housing	408-416 Line St, Camden	voadv.org   856-963-0430
VOA Delaware Valley – Home for the Brave	30 beds	Male veterans; low-demand transitional housing (only program in NJ)	271 Atlantic Ave, Camden	voadv.org   856-966-0909
Cathedral Kitchen	N/A (meals)	Meals and services for homeless/low-income; PIT count/resource fair host	Camden City	cathedralkitchen.org
Covenant House	Varies	Homeless and at-risk youth; emergency shelter, transitional living, education	Camden/SJ Region	covenanthouse.org
Camden Rescue Mission	Varies	Emergency food, clothing, furniture, counseling; fire/DV/homeless victims	1634 Broadway, Camden	856-966-2495

Organization	Beds/Units	Population Served	Location	Contact
Catholic Charities, Diocese of Camden	Varies	Shelter, social services, community support	Multiple sites	catholiccharitiescamden.org
RHD Camden Supportive Housing (MATI)	Varies	Intensive supportive housing for homeless/at-risk w/ behavioral health conditions	Camden City	rhd.org
<b>Martin McKernan Supportive Housing Center</b>	<b>60 +</b>	Unsheltered adults; studio apts w/ on-site services, job training, behavioral health	Blackwood (County)	Opening Spring 2026
<b>Multi-Agency Center (MAC)</b>	Services only	Centralized intake for homeless/substance use; case mgmt, benefits, housing nav.	Broadway & Liberty, Camden	Opening 2026

*Note: Bed counts reflect most recent publicly available data; actual capacity may vary. Additional faith-based and community shelters (A Gift From God Transitional Home, Butterfly Program, etc.) also serve Camden’s homeless population.*

### Camden County Six-Point Plan to End Homelessness (April 2024)

The Camden County Board of Commissioners adopted a comprehensive six-point plan in April 2024, targeting functional zero homelessness by 2030. The plan includes the following strategies:

- 1. Office of Homeless Services:** Camden County established a dedicated Office of Homeless Services, led by Director Rob Jakubowski, to coordinate federal, state, and local funds and investments to end homelessness through evidence-based approaches, working with non-profits and listening to people with lived experience.
- 2. Anti-Stigma Campaign:** The Commissioners are planning a public education campaign to reduce stigma around homelessness and promote understanding of its causes and solutions.
- 3. Hearts and Hands for the Homeless:** Rather than providing direct aid individually, the county encourages compassionate residents to work through vetted service providers listed at camdencounty.com, creating structured pathways that connect homeless individuals to services and housing.
- 4. Cross-Departmental Working Group:** The County has created an internal cross-departmental working group dedicated to serving shared populations, breaking down silos between departments.
- 5. Homeless Network Planning Committee (HNPC):** A county-wide group of service providers coordinating with the SNJ CoC on permanent housing, education and youth, case conferencing/coordinated entry, veterans services, and point-in-time counting.
- 6. Community Engagement and Municipal Partnership:** All 37 municipalities share ownership of homelessness; community outreach identifies and engages homeless residents through volunteers, government, nonprofits, businesses, and faith-based partners.

## Major County and Regional Investments (2025-2026)

**Camden County Multi-Agency Center (South Broadway & Liberty Street):** An 8,000 sq. ft. centralized services hub co-locating multiple agencies for individuals experiencing homelessness or substance use disorder. Reviewed by the Camden Planning Board; construction underway. Will provide case management, benefits enrollment, housing navigation, employment services, and referrals. Addresses the fragmentation barrier by creating a single point of entry.

**Camden County Homeless Services and Resource Fair (2026):** Hosted at the Cathedral Kitchen in downtown Camden, coinciding with NJ Counts 2026. Provided hot showers, haircuts, meals, and information from 10 service agencies about jobs, medical care, and social services. Commissioner Cooley Fleisher: “The Board of Commissioners are committed to ending homelessness in Camden County by 2030.”

## Federal Funding Context and Evolving Policy Landscape

The City and County are navigating an unprecedented period of uncertainty in federal homeless assistance funding. In July 2025, the Administration issued an Executive Order rejecting housing-first policies, stating they “deprioritize accountability and fail to promote treatment, recovery, and self-sufficiency.” The Order directed mandatory treatment for people whose mental illness or addiction contributed to their homelessness and directed law enforcement involvement in addressing encampments and public drug use.

In November 2025, HUD released a revised FY2025 NOFO for the Continuum of Care program that proposed: capping permanent housing investments at 30% of CoC funding (versus approximately 87% under prior policy); shifting resources toward transitional housing with work and treatment requirements; reducing automatic renewals of housing vouchers; and withholding funds from applicants following housing-first policies. HUD Secretary Scott Turner stated: “Our philosophy for addressing the homelessness crisis will now define success not by dollars spent or housing units filled, but by how many people achieve long-term self-sufficiency and recovery.”

New Jersey receives approximately \$66 million annually from the CoC program, with 81% supporting permanent housing. The National Alliance to End Homelessness estimated these changes could cost New Jersey \$37.6 million in lost federal funding and put 2,439 people at risk of losing housing. New Jersey officials predicted worse outcomes: more than 3,000 people at risk of immediate homelessness and \$173 million in losses over two years.

On December 23, 2025, a federal court issued a preliminary injunction ordering HUD to return to the FY2024-2025 NOFO status quo. On January 9, 2026, HUD reinstated the original NOFO. However, HUD has indicated it intends to reissue the revised notice with “technical corrections.” New Jersey was among 20 states that filed suit to block the changes. The city will monitor this evolving landscape and work with the SNJ CoC to ensure service continuity.

The City of Camden’s homeless services strategy incorporates the Administration’s emphasis on long-term self-sufficiency, recovery, treatment, and pathways to independence, while maintaining the service infrastructure necessary to protect Camden’s most vulnerable residents.

***Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including:***

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

The city will continue street outreach to unsheltered individuals through ESG-funded activities and SNJ CoC partnerships. The Coordinated Entry System (administered by CFS under the SNJ CoC) ensures all individuals and families are assessed using standardized tools and connected to appropriate interventions. The Camden County Office of Homeless Services (led by Director Rob Jakubowski) coordinates with Family O.P.E., the Cathedral Kitchen, and other agencies to conduct targeted outreach in known encampment areas. The NJCounts PIT count and the January 2026 Resource Fair exemplify proactive engagement. The NJ DCA Office of Homelessness Prevention operates the Rural and Suburban Street Outreach program and the Integrated Homelessness Prevention and Services (IHPS) program, providing additional outreach capacity.

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

ESG-funded shelter operations (approximately \$201,446 in PY2025) support emergency shelter services through subrecipient agencies coordinated with the SNJ CoC. Camden's shelter infrastructure includes Joseph's House (69 beds for single men), VOA Delaware Valley's Anna M. Sample House (93 beds for women and families), Home for the Brave (30 beds for veterans), Covenant House (youth), Camden Rescue Mission, and Catholic Charities. The opening of the Martin McKernan Supportive Housing Center (60 units + 10 emergency beds, spring 2026) and the multi-Agency Center (centralized services, 2026) represent the most significant expansion of capacity in Camden County's history. These investments directly respond to shelters operating at 90%+ capacity.

**Helping homeless persons make the transition to permanent housing and independent living**

The City and County employ an approach emphasizing self-sufficiency, treatment, recovery, and pathways to permanent housing. Key strategies include: (1) Coordinated Entry matching individuals to the most appropriate intervention; (2) CoC-funded permanent supportive housing providing long-term rental assistance with wraparound services; (3) Rapid rehousing providing time-limited rental assistance and case management; (4) The Veterans Master List Committee coordinating HUD-VASH, SSVF, and partnerships with Veterans Multi-Service Center and VOADV; (5) Youth services through Covenant House and the SNJ CoC Youth Action Board; (6) Workforce connections through Camden Works, the Camden County Workforce Development Board, and the Martin McKernan Center's on-site job training.

**Helping low-income individuals and families avoid becoming homeless**

Prevention strategies include: CDBG-funded utility assistance to prevent housing instability; ESG-funded homeless prevention activities (short-term rental assistance, case management); NJ DCA's Homelessness Prevention Program (up to 3 months of past-due rent assistance); HPRP2

rapid rehousing for individuals in shelters or on the streets; the Homelessness Diversion Pilot providing rapid housing stabilization; and the DASH (Document Assistance and Support for Housing) program helping HCV/EHV holders overcome barriers to tenancy. For discharge planning: NJ DCA operates re-entry housing in Camden for persons leaving corrections; Oaks Integrated Care and South Jersey Behavioral Health Resources coordinate mental health discharge planning; the SNJ CoC Case Conferencing Committee manages foster care discharge planning; and the Camden Coalition (Regional Health Hub) coordinates care for Medicaid beneficiaries with complex health and housing 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**

Helping homeless persons in Camden make the successful transition to permanent housing and independent living is the central goal of the City's and County's homelessness strategy. The approach is grounded in the principle that stable housing is the foundation upon which individuals can address the underlying causes of their homelessness - including behavioral health conditions, substance use disorders, unemployment, and insufficient income and build the skills and resources necessary for long-term self-sufficiency, economic advancement, and personal responsibility. The City's approach aligns with HUD's stated goal of defining success "not by dollars spent or housing units filled, but by how many people achieve long-term self-sufficiency and recovery."

### **Coordinated Entry System**

The SNJ CoC's Coordinated Entry (CE) system, administered by the Center for Family Services (CFS), is the primary mechanism for ensuring that homeless individuals and families are assessed, prioritized, and matched to the most appropriate housing intervention. Under Coordinated Entry, all individuals and families presenting as homeless are assessed using a standardized vulnerability assessment tool and entered HMIS. Case conferencing meetings, held regularly by the SNJ CoC's Case Conferencing Committee, review the needs of enrolled individuals and match them to available housing resources including rapid rehousing, permanent supportive housing, transitional housing, and other interventions - based on assessed need, chronicity, and household composition. The Camden County Office of Homeless Services is working to strengthen Coordinated Entry to reach all homeless individuals, including those who are not chronically homeless, and to reduce barriers that prevent people from accessing the system.

### **Permanent Supportive Housing (PSH)**

Permanent supportive housing is the primary evidence-based intervention for chronically homeless individuals and families with disabilities. PSH provides long-term rental assistance

paired with intensive wraparound supportive services including case management, behavioral health treatment, substance use counseling, employment assistance, and life skills development.

The SNJ CoC's Permanent and Supportive Housing (PASH) Committee is responsible for designing and implementing a strategic plan to reduce and end homelessness through the expansion of permanent, subsidized, and other affordable housing. The committee recruits' representatives from federal, state, local, and private sectors to promote permanent affordable supportive housing. Key PSH providers in the Camden region include Oaks Integrated Care, RHD Camden Supportive Housing, Catholic Charities, and Volunteers of America Delaware Valley.

## STRATEGIC QUESTIONS FOR PLAN DEVELOPMENT

The following questions should will be addressed through stakeholder consultation and data gathering to strengthen the AP-65 section before final submission:

### *Data and Measurement Questions*

**Q1:** What are the NJ Counts 2026 PIT results for Camden County and Camden City? (Results should be available from Monarch Housing Associates by spring 2026. This is critical data for the plan.)

**Q2:** What is the current shelter utilization rate for Camden County shelters? (County Office of Homeless Services can provide. Are shelters still at 90%+ capacity?)

**Q3:** What is the current length of the HACC Housing Choice Voucher and Public Housing waiting lists? (HACC Admissions can provide. How many people are waiting vs. served?)

**Q4:** What are the Coordinated Entry system performance metrics for the SNJ CoC? (CFS can provide. Average time from assessment to housing placement? Successful placement rate?)

**Q5:** How many ESG-funded individuals were served in PY2025? (Bureau of Grants Management subrecipient reports. Needed to set realistic PY2026 targets.)

**Q6:** What is the current HMIS data quality rate for Camden County providers? (NJHMFA/SNJ CoC. Are all providers entering data consistently?)

### *Service Gap and Capacity Questions*

**Q7:** What is the projected opening date and lease-up timeline for County Office of Homeless Services. Will it be operational within PY2026?

**Q8:** What specific services will be available at the Multi-Agency Center (MAC) and what agencies will co-locate? (County Community Development. How will it integrate with Coordinated Entry?)

**Q9:** What are the specific gaps in services for homeless families with children in Camden? (SNJ CoC Education and Youth Committee. What school-based services exist under McKinney-Vento? Is there adequate emergency family shelter?)

**SUGGESTED OUTREACH CONTACTS**

The following individuals and organizations should be contacted to gather data, verify program details, and strengthen the AP-65 section:

Contact / Organization	Role / Relevance	Contact Info	What to Ask
Rob Jakubowski, Director	Camden County Office of Homeless Services; leads six-point plan, McKernan Center, MAC	robert.jakubowski@camdencounty.com 856-374-6033	McKernan timeline; MAC services; PIT 2026 data; shelter utilization; encampment response
Laura Sanchez, Human Services Planner	CPAC / SNJ CoC regional administrator; HNPC; CEAS Committee	lsanchez@cpachvi.org 856-663-3998 x204	CoC structure; HMIS data quality; federal NOFO status; committee participation opportunities
Center for Family Services (CFS)	Collaborative Applicant for SNJ CoC NJ-503; administers Coordinated Entry	centerffs.org Sharon Bean (youth services)	Coordinated Entry metrics; CoC performance data; youth homelessness gaps; ESG coordination
Kasey Vienckowski, Monarch Housing Associates	Coordinates NJCounts statewide PIT count for NJHMFA	monarchhousing.org	NJCounts 2026 Camden County results; statewide trends; demographic breakdown
Commissioner Jennifer Cooley Fleisher	Camden County Board of Commissioners; liaison to DHHS; leads homelessness policy	camdencounty.com	Political context for six-point plan; resource fair outcomes; county budget for homelessness
Joseph's House of Camden	69-bed shelter for single men; Patricia Clark (administrator, lived experience voice)	ms@jhoc.org jhoc.org   856-503-2824	Shelter occupancy data; service gaps; on-the-ground needs; success stories for plan narrative
Volunteers of America Delaware Valley	Anna M. Sample House (93 beds); Home for the Brave (30 veteran beds, only low-demand vet program in NJ)	info@voadv.org 856-963-0430 / 856-966-0909	Veteran homelessness data; women/family shelter needs; HUD-VASH utilization; bed capacity
Veterans Multi-Service Center	SNJ CoC Veterans Master List Committee; SSVF provider	vmcenter.org	HUD-VASH voucher allocation for Camden; SSVF enrollment; veteran By-Name List status
Covenant House	Youth homeless services; SNJ CoC Youth Action Board	covenanthouse.org	Unaccompanied youth count; Youth Action Board engagement; service gaps for youth

Contact / Organization	Role / Relevance	Contact Info	What to Ask
Camden Coalition of Healthcare Providers	South Jersey Regional Health Hub; complex care coordination for Medicaid beneficiaries	camdenhealth.org Jeff Brown, Senior Advisor	Health-housing intersection; Medicaid data on homeless utilization; care coordination model
Oaks Integrated Care	Behavioral health/substance use treatment; discharge planning coordination	oaksintcare.org	Treatment bed availability; wait times; discharge-to-housing success rate
Michael Callahan, Director	NJ DCA Office of Homelessness Prevention; state-level programs (HPRP2, IHPS, DASH, Diversion Pilot)	nj.gov/dca/dhcr/offices/dhcrohp.shtml	State program enrollment data for Camden; IHPS targeting; bridge funding if CoC funds delayed
Melody Johnson-Williams, Exec. Director	Housing Authority of the City of Camden (HACC); public housing, HCV, FSS	camdenhousing.org 856-968-2700	HCV waitlist length; homeless preference policy; HUD-VASH voucher count; FSS enrollment
Kelly (Housing Authority contact)	City’s HACC liaison (referenced in ConPlan outreach)	Per ConPlan consultation table	HACC data for public housing section; resident perspective on homeless services

**Data Sources and Citations**

- 1 Monarch Housing Associates, NJCounts 2024: Camden County PIT Report (Jan. 23, 2024). 743 homeless; 485 in Camden City; 60 families with children; 26% unsheltered.
- 2 NJ1015.com, “NJ Point-in-Time count reveals growing homelessness crisis,” Feb. 2, 2026. 2025 statewide: 13,748 (+8.4%); highest since 2014.
- 3 WHYY, “Camden County builds 60-unit supportive housing complex,” Dec. 15, 2025. \$22M McKernan Center; 60 studios + 10 emergency; spring 2026.
- 4 Philadelphia Inquirer, “A new center for people experiencing homelessness in Camden County,” Dec. 6, 2025. Patricia Clark interview.
- 5 Camden County Board of Commissioners, “Reflect on 2025,” Dec. 31, 2025. Six-point plan milestones; homicide-free summer.
- 6 Camden County, “End Chronic Homelessness in Camden County.” camdencounty.com. Six-point plan; functional zero by 2030; Office of Homeless Services; Hearts and Hands.
- 7 TAPinto, “New \$8M MAC planned in Camden.” Broadway & Liberty; 8,000 sf; Camden Planning Board.
- 8 South Jersey Media, “Functional zero in 2030,” Jan. 2026. Resource Fair; 750+ homeless; Commissioner Cooley Fleisher.
- 9 New Jersey Monitor, “Federal policy change could increase homelessness in NJ,” Dec. 8, 2025. NJ gets \$66M/yr CoC; \$37.6M potential loss; Turner quote.
- 10 New Jersey Monitor, “Federal reversal on funding,” Dec. 9, 2025. HUD rescinded NOFO; 20-state lawsuit.
- 11 Shelterforce, “Judge Blocks HUD’s Effort to Overhaul Federal Funding,” Jan. 23, 2026. Dec. 23 injunction; Jan. 9 reinstatement.
- 12 CPAC, Homeless Services page (cpacsj.org/homeless-services). HNPC committees; Coordinated Assessment; PASH; Education and Youth.
- 13 NJ DCA, Office of Homelessness Prevention (nj.gov/dca/dhcr/offices/dhcrohp.shtml). HPP, HPRP2, IHPS, DASH, Diversion Pilot, Street Outreach.
- 14 VOA Delaware Valley (voadv.org/locations/emergency-housing/). Anna M. Sample House (93 beds); Home for the Brave (30 beds).
- 15 HomelessSheltersDirectory.org, Camden NJ. Joseph’s House (69 beds); Camden Rescue Mission; additional providers.
- 16 NJ DCA, FFY 2024 CAPER (Draft). Re-entry housing in Camden; Recovery Housing Program; state CoC coordination.
- 17 City of Camden, 2025-2029 Consolidated Plan (April 2025). NA-40, SP-60, MA-30, AP-65.

18 *New Jersey Monitor*, “Homelessness up again in NJ, as federal cuts loom,” July 29, 2025. Shelters at 90%+ capacity; Michael Callahan quote.

19 *RHD Camden Supportive Housing (rhd.org)*. MATI initiative; intensive supportive housing for behavioral health.

20 *Camden County*, “Commissioners host homeless services and resource fair,” Jan. 29, 2026.

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

Addressing the emergency shelter and transitional housing needs of homeless individuals and families in the City of Camden and Camden County is a critical component of the region’s comprehensive strategy to combat homelessness and connect individuals with pathways to stable, permanent housing and self-sufficiency. Camden County’s shelter system has been operating at more than 90% capacity in recent months, and the 2025 NJ Point-in-Time Count identified at least 759 persons experiencing homelessness in the county, with numbers estimated to have grown significantly since the count. The City of Camden, as the county seat and the location of the largest concentration of homeless individuals (485 persons in 2024, approximately 26% unsheltered), bears a disproportionate share of the demand for emergency and transitional services.

# HOWPA Goals

## AP-70 HOWPA Goals – 91.200

# Barriers to Affordable Housing

## AP-75 Barriers to Affordable Housing – 91.220(j)

### Introduction

The City of Camden consulted with numerous local service providers, city departments, state agencies, housing authorities, non-profit developers, financial institutions, and community organizations during the development of the 2025-2029 Consolidated Plan and the City’s Affirmative Fair Housing Plan. The consultation process included community forums, stakeholder meetings, surveys, and focus groups. Virtual meetings and in-person meetings gathered input from housing providers, social service agencies, realtors, mental health professionals, community leaders, and residents. Public hearings provided opportunities for community agencies, and citizens to ask clarifying questions, provide comments, and confirm priority needs.

Camden’s barriers to affordable housing are distinct from those faced by many other New Jersey municipalities. Unlike suburban jurisdictions where exclusionary zoning, minimum lot requirements, and growth limitations are the primary impediments to housing production, Camden’s barriers are rooted in persistent poverty, an aging and deteriorating housing stock, environmental contamination, limited household incomes, and the economic consequences of prolonged disinvestment. The city does not maintain restrictive land use controls that impede affordable housing development. Rather, Camden’s challenges exist on both the demand side (residents lack the income to afford even modest housing costs) and the supply-quality side (much of the existing stock requires significant rehabilitation to meet health and safety standards).

Contributing factors to barriers in affordable housing and residential investment identified through this process and supported by current data include the following:

Barrier	Description and Data	Source
<b>1. Severe Housing Cost Burden</b>	Over 58% of renter households pay more than 30% of income on housing. Approximately 65.6% of cost-burdened renters are severely cost-burdened, paying more than 50% of income on housing. Extremely low-income households (below 30% AMI) cannot afford the median rent of \$938/month. Over the past 20 years, housing costs in Camden have increased over 20% while	CHAS 2018-2022 (released Dec. 2025); RPA Camden Housing Profile

Barrier	Description and Data	Source
	household incomes have decreased nearly 21%, adjusted for inflation.	
<b>2. Aging and Deteriorating Housing Stock</b>	Most of Camden’s housing was built before 1978. The city ranks at the 88th percentile nationally for lead paint exposure risk and the 87th percentile for proximity to traffic pollution. Homes suffer from deteriorating plumbing, electrical, roofing, and heating systems. Some owner-occupied homes lack complete plumbing or kitchen facilities. Approximately 16% of housing units are vacant (vs. 11% statewide), many in uninhabitable condition.	RPA Housing Profile; 2025-2029 Consolidated Plan (MA-20); NJ Environmental Justice Law (P.L. 2020)
<b>3. Insufficient Supply of Affordable Housing</b>	Demand for affordable rental units far exceeds supply, particularly for households earning below 30% AMI. Over 40% of rental units already carry some form of federal housing subsidy. The HACC administers 2,098 Housing Choice Vouchers and manages 990 public housing units, serving 2,794 households, yet waiting lists are closed due to overwhelming demand. Median home value: \$100,400 (one-third of the national average).	RPA Housing Profile; AffordableHousingOnline (NJ010); ACS 2023 (Data USA)
<b>4. Limited Household Incomes and Wage Stagnation</b>	Median household income: \$38,735, approximately two-fifths of Camden County (\$92,666) and New Jersey (\$104,294). Per capita income: \$19,808. Poverty rate: 33.9%, more than double the county rate (11.6%) and nearly four times the state rate (9.2%). Many residents work in low-wage sectors where employment is often unstable, seasonal, or part-time.	ACS 2024 1-Year Estimates (Census Reporter)
<b>5. Violations of Fair Housing Law in Rental Markets</b>	The NJ Attorney General has brought enforcement actions against housing providers in Camden County for violating the NJ Law Against Discrimination by refusing to rent to recipients of lawful rental assistance (Oct. 2024). Additionally, over 150 enforcement actions have been brought statewide under the Fair Chance in Housing Act (effective Jan. 2022) against landlords illegally screening applicants based on criminal history, including properties in Camden County (Feb. 2024, Sep. 2024). These violations limit housing access for lawfully eligible families.	NJ OAG (Oct. 2024, Sep. 2024, Feb. 2024); NJ LAD; NJ FCHA (P.L. 2021, c. 110)

Barrier	Description and Data	Source
<b>6. Limited Accessible Housing for Persons with Disabilities</b>	Over 60% of households with a member who has a disability live in inadequate housing. The aging housing stock limits the availability of units with accessibility features, and the cost of retrofitting existing homes often exceeds homeowner resources. Elderly residents on fixed incomes face challenges in affording accessible housing.	RPA Housing Profile; CHAS 2018-2022; 2025-2029 ConPlan (NA-45)
<b>7. Environmental Health Hazards</b>	Camden is designated an Overburdened Community under NJ’s Environmental Justice Law (P.L. 2020). Lead-based paint exposure is ranked at the 88th national percentile. Nearly half (45.2%) of renter households lack access to a personal vehicle, compared to 25% statewide. Environmental contamination from legacy industrial uses adds remediation costs to housing development.	RPA Housing Profile; NJ P.L. 2020; NJ DEP
<b>8. Insufficient Fair Housing Education and Credit Literacy</b>	Many residents are unaware of their rights under fair housing law. NJ DCA notes that many people do not know when they have been victims of housing discrimination. Insufficient credit knowledge limits access to mortgage financing and homeownership. Financial literacy and credit repair were identified as priority needs in the 2025-2029 Consolidated Plan.	NJ DCA Fair Housing page; 2025-2029 ConPlan (ES-05, citizen comments)
<b>9. Criminal History Barriers to Housing</b>	Despite NJ’s Fair Chance in Housing Act (FCHA, P.L. 2021, c. 110, effective Jan. 2022), some housing providers continue to illegally screen applicants based on criminal history. The NJ AG has brought over 150 enforcement actions since 2022, including in Camden County. Criminal history screening creates barriers for formerly incarcerated individuals seeking to become self-sufficient through stable housing and employment.	NJ OAG (Feb. 2024, Sep. 2024); FCHA (P.L. 2021, c. 110)
<b>10. Insufficient Quality Housing Stock for Workforce Retention</b>	Camden’s anchor employers (Cooper University Health Care, Rutgers University-Camden, Rowan University, Campbell Soup, American Water Works) employ thousands of workers in the city, but insufficient quality housing stock prevents workers from living where they work. The Camden Community Housing Collaborative (launched Oct. 2025) was created specifically to address this gap and strengthen the connection between employment and housing.	NJ Biz / WHYY (Oct. 8, 2025)

**Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land,**

## **zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Camden will pursue the following strategies in PY2026 to address identified barriers, promote equal access to housing, and expand pathways to homeownership, self-sufficiency, and economic advancement for low- and moderate-income residents:

### ***1. Continue Housing Rehabilitation through the Neighborhood Improvement Program (NIP)***

Allocate CDBG funds for owner-occupied housing rehabilitation, providing deferred loans and/or grants for critical repairs including lead-based paint hazard remediation (per 24 CFR Part 35 and NJ P.L. 2021, c. 182), plumbing, electrical, roofing, HVAC, energy efficiency upgrades, and accessibility modifications. Estimated outcome: 25 homes rehabilitated. This investment directly preserves the existing affordable housing stock, protects the health and safety of homeowner families, and prevents displacement. Administered by the Bureau of Housing Services, 520 Market Street, Room 218A.

### ***2. Expand Homeownership through CHDO Partnership and State Resources***

Through HOME funds (\$600,000 estimated for CHDO activities), continue partnership with St. Joseph's Carpenter Society to acquire, rehabilitate, and sell affordable homes to income-eligible first-time homebuyers, with pre-purchase homebuyer education and post-purchase counseling to promote long-term homeownership stability and household wealth-building. Complemented by NJHMFA's Down Payment Assistance Program (\$15,000) and First Generation DPA (\$7,000 additional), providing up to \$22,000 per qualified homebuyer. Estimated outcome: 8 new homebuyer units. Homeownership is the primary vehicle for household wealth accumulation and economic self-sufficiency.

### ***3. Support the Camden Community Housing Collaborative for Workforce Housing***

Coordinate with the Camden Community Housing Collaborative (launched October 2025), a partnership among the Camden County Improvement Authority, Cooper Foundation, and the Rowan University/Rutgers-Camden Board of Governors. The Collaborative will create housing options that enable workers employed at Camden's anchor institutions to live in the city, strengthening the local tax base, reducing commuter traffic, and building neighborhood stability. Camden County Commissioner Jeffrey L. Nash noted the city lacks quality housing options for workers to remain when their workday is done.

### ***4. Coordinate Lead Hazard Remediation With State and Federal Resources***

Actively connect eligible Camden homeowners and tenants with the NJ DCA Lead Remediation and Abatement Program (LRAP), funded by a \$180 million federal grant, which provides lead hazard remediation for pre-1978 housing at or below 80% AMI. NJ's Lead-Based Paint Inspection Law (P.L. 2021, c. 182) requires periodic inspections for all rental units in pre-1978 buildings. All NIP-funded rehabilitation includes lead testing and remediation per the HUD Lead Safe Housing

Rule (24 CFR Part 35). Camden's 88th-percentile national ranking for lead paint exposure makes this a critical public health priority, particularly for children.

### ***5. Leverage HACCC Redevelopment to Expand the Affordable Housing Supply***

Coordinate with the HACCC on its transformative redevelopment portfolio: the Ablett Village master plan (425 units replacing 306 public housing units in Cramer Hill; Phase I of 78 townhomes under construction, groundbreaking May 2025); the senior tower renovations (Kennedy, Westfield, Mickle Towers – 295 RAD units; Michaels Organization selected August 2025; construction beginning summer 2026); Branch Village Phase V (10 affordable for-sale homes in Centerville); and Oliver Station (47 age-restricted units with on-site Virtua Health primary care in Whitman Park, \$24M). These projects leverage HUD's Rental Assistance Demonstration program, Federal Low-Income Housing Tax Credits, and private capital to modernize aging public housing while preserving long-term affordability.

### ***6. Support Non-Profit Housing Development on Vacant Properties***

Work with the Camden Redevelopment Agency (CRA) to identify, acquire, remediate, and dispose of vacant and abandoned properties for affordable housing development. Heart of Camden has committed to rehabilitating 20 vacant homes in Waterfront South (priced at \$125,000 for first-time homebuyers). Camden Lutheran Housing plans 30 new affordable rental units in East Camden. Parkside Business & Community in Partnership (PBCIP) recently received Camden Zoning Board approval for 13 affordable single-family homes for sale. These community-based development activities demonstrate the capacity that federal investments leverage and support neighborhood revitalization through productive reuse of blighted properties.

### ***7. Strengthen Code Enforcement to Protect Tenants and Improve Neighborhoods***

The City's Division of Code Enforcement will continue to ensure compliance with housing and building codes, protect tenants from substandard conditions, identify blighted properties, and support neighborhood stabilization. Code enforcement was identified as a high-priority need in the Consolidated Plan citizen participation process. The Bureau of Housing Services also administers the Property Improvement Program (PIP) and Residential Paint Program (RPP) to support property maintenance and curb appeal.

### ***8. Promote Fair Housing Education and Compliance with Federal and State Law***

Continue to promote fair housing education through the City's Affirmative Fair Housing Plan, distribute fair housing rights information to residents in English and Spanish, and refer complaints to HUD (800-496-4294) and the NJ Division on Civil Rights (866-405-3050). The NJ Attorney General's office has actively enforced fair housing law in Camden County, including actions against housing providers who violated the NJ Law Against Discrimination by refusing rental assistance recipients (October 2024) and providers who violated the Fair Chance in Housing Act by illegally screening applicants based on criminal history (February and September 2024). The city will ensure all CDBG-funded activities comply with Title VI of the Civil Rights Act of 1964, the Fair Housing Act of 1968 (as amended), Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and the New Jersey Law Against Discrimination.

### ***9. Expand Financial Literacy and Credit Education to Promote Homeownership Readiness***

Coordinate with St. Joseph's Carpenter Society, HUD-approved housing counseling agencies (including those at 601-603 Clinton Street, Camden), and local financial institutions to expand pre-purchase homebuyer education, financial literacy workshops, and credit counseling services. These programs build the personal financial capability residents need to qualify for mortgage financing, achieve homeownership, and sustain long-term housing stability. Financial literacy and credit repair were identified as priority needs by Camden residents during the citizen participation process. The goal is to equip residents with the knowledge, skills, and personal responsibility to achieve economic self-sufficiency through homeownership.

### ***10. Ensure Language Access for Limited English Proficient Residents***

Implement the City's Language Assistance Plan (LAP) to ensure that LEP residents have meaningful access to housing programs, fair housing information, and services. Approximately 40.9% of Camden households report speaking Spanish, and the City's population includes significant communities for whom English is not the primary language. Outreach materials, public notices, and program applications will be provided in Spanish and other priority languages as identified in the City's LEP analysis. Effective language access ensures that all residents can participate fully in the programs designed to help them achieve housing stability and self-sufficiency.

### ***11. Coordinate with NJ Fourth Round Affordable Housing Obligations***

New Jersey's affordable housing reform legislation (P.L. 2024, c. 2, signed March 2024) established the Affordable Housing Dispute Resolution Program (AHDRP) and initiated the Fourth Round of municipal affordable housing obligations in 2025. The NJ Department of Community Affairs released new present-need and prospective-need calculations in October 2024. While Camden, as an urban center, has historically served as a provider of affordable housing rather than a municipality with unmet production obligations, the city will coordinate with Camden County and regional partners to ensure that new affordable housing production across the region provides expanded housing choice for Camden families seeking upward mobility.

### ***12. Provide Rental Assistance to Stabilize Households and Promote Self-Sufficiency***

HOME-funded Tenant-Based Rental Assistance (\$109,160 estimated for PY2026) will serve approximately 20 households with time-limited rental subsidies designed as a bridge to unsubsidized permanent housing. TBRA participants are connected with employment services, financial counseling, and supportive services to build the income and stability needed to sustain housing independently. HOPWA-funded TBRA will serve approximately 150 households living with HIV/AIDS in the Camden, providing housing stability that enables recipients to manage their health and pursue independence. Both programs promote the goal of household self-sufficiency and reduced dependence on public assistance.

## **Discussion**

The City of Camden's approach to removing barriers to affordable housing reflects a practical understanding of the economic and physical challenges unique to this jurisdiction. Camden does

not face the exclusionary zoning or growth-limitation barriers common in many New Jersey suburbs. Rather, Camden’s barriers stem from limited household incomes, an aging housing stock requiring significant rehabilitation investment, environmental contamination from legacy industrial uses, and the economic consequences of prolonged disinvestment. The City’s strategy focuses on empowering residents to achieve housing stability, homeownership, and economic self-sufficiency through targeted investments in rehabilitation, homebuyer assistance, workforce development, financial literacy, and lead hazard remediation.

The State of New Jersey has maintained active enforcement of fair housing law. The NJ Attorney General’s office brought enforcement actions in Camden County against housing providers who violated the NJ Law Against Discrimination by refusing to rent to recipients of lawful rental assistance (October 2024), and against providers who violated the Fair Chance in Housing Act by illegally screening applicants based on criminal history (February 2024 and September 2024). Since the FCHA took effect in January 2022, the NJ Division on Civil Rights has brought over 150 enforcement actions statewide. These state enforcement activities protect all residents’ equal right to housing opportunity under the law and complement the City’s fair housing education and referral activities.

Nationally, fair housing complaints remain elevated. The National Fair Housing Alliance documented over 30,000 housing discrimination complaints filed in 2024, the third-highest total since 2014. Disability-related complaints comprised the largest share (54.6%), followed by race (15.6%). The vast majority (84%) of complaints arose in the rental market. These figures underscore the ongoing importance of compliance with federal and state fair housing law by all housing providers.

Despite the significant challenges, Camden’s affordable housing landscape is being transformed by unprecedented private and public investment. The HACC’s multi-project redevelopment portfolio (Ablett Village 425 units, senior towers 295 units, Branch Village Phase V 10 for-sale homes, Oliver Station 47 units with on-site health care), the \$16M Camden Community Housing Collaborative, the City’s NIP and HOME-funded programs, and the work of community-based developers (Heart of Camden, Camden Lutheran Housing, PBCIP, St. Joseph’s Carpenter Society) collectively represent the most significant investment in Camden’s housing stock in a generation. These investments create pathways to homeownership, expand rental housing options, improve housing quality, and build the conditions for neighborhood stability and economic growth.

The city certifies that its programs and activities comply with all applicable Federal anti-discrimination laws. The assurance statements are as follows:

- 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 Consolidated Plan, Annual Action Plans, CAPERs, Citizen Participation Plan, Language Assistance Plan, and Affirmative Fair Housing Plan are available online at [www.camden.nj.gov](http://www.camden.nj.gov) and in hard copy at City Hall, 520 Market Street, Room 213, Camden, NJ 08102. Phone: 856-757-3506.

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## Other Actions

### AP-85 Other Actions – 91.220(k)

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

The greatest obstacle the City of Camden faces in addressing all identified community needs is the limited supply of community development dollars available from federal, state, local, and private sources relative to the scale of need. Camden's poverty rate of 33.9% (ACS 2024 1-Year Estimates), median household income of \$38,735, and aging housing stock create demand for services and investment that far exceeds available resources. Over 58% of renter households are cost-burdened, the HACC's waiting lists are closed, and shelters operate at over 90% capacity — all indicators that current resources are insufficient to meet the full scope of community need.

To address this fundamental resource gap, the city will pursue the following actions in PY2026:

- Maximize Leveraging of Federal Funds:** The City will continue to require and encourage leveraging of non-federal resources in all CDBG, HOME, ESG, and HOPWA-funded activities. Every federal dollar invested is expected to attract additional private, state, and local resources. HOME-funded activities require a 25% match; ESG requires a dollar-for-dollar match. The city will document all leveraged resources in subrecipient agreements and report them in the CAPER.
- Pursue Additional State and Federal Funding:** The City and its partners will continue to aggressively pursue additional funding sources including NJ DCA programs (Neighborhood Preservation Program, Balanced Housing, Lead Remediation and Abatement Program), NJHMFA programs (Low-Income Housing Tax Credits, Down Payment Assistance), and other federal and state resources as they become available. The city will monitor new funding opportunities from the Consolidated Appropriations Act of 2026, which provided \$77.3 billion to HUD in FY2026, a \$7.2 billion increase over FY2025.

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

The City of Camden will continue to administer existing housing programs and collaborate with local, county, state, and federal partners to foster and maintain affordable housing to the maximum extent possible with available resources. The City has taken a comprehensive approach to strengthening neighborhoods through the CDBG program and regularly coordinates with the Housing Authority of the City of Camden (HACC), the Camden Redevelopment Agency (CRA), Cooper's Ferry Partnership, non-profit housing developers, and state agencies to identify and pursue new opportunities for affordable housing investment.

Specific actions in PY2026 include:

- **Neighborhood Improvement Program (NIP):** CDBG funds will be allocated to owner-occupied housing rehabilitation, preserving existing affordable housing stock and addressing critical health, safety, and lead-based paint hazards. Estimated outcome: 25 homes rehabilitated.
- **CHDO Homebuyer Activities:** HOME funds will support St. Joseph’s Carpenter Society’s acquisition, rehabilitation, and sale of affordable homes to income-eligible first-time homebuyers. Pre-purchase homebuyer education and post-purchase counseling promote long-term homeownership stability and household wealth-building. Estimated outcome: 8 homebuyer units.
- **Tenant-Based Rental Assistance:** HOME funds will provide time-limited rental assistance to 20 households, serving as a bridge to unsubsidized permanent housing while families build income and stability.
- **HOPWA Housing Voucher Program:** HOPWA funds will provide tenant-based rental assistance to 150 households living with HIV/AIDS in the Camden MSA, providing critical housing stability.
- **HACC Redevelopment Coordination:** The City will coordinate with the HACC on its transformative redevelopment projects: the Ablett Village master plan (425 units, Phase I 78 townhomes groundbreaking May 2025); the senior tower renovations (Kennedy, Westfield, Mickle Towers – 295 RAD units, Michaels Organization selected August 2025, construction beginning summer 2026); Branch Village Phase V (10 affordable for-sale homes); and Oliver Station (47 age-restricted units with on-site Virtua Health primary care, \$24M). These projects leverage RAD, LIHTC, and private capital.

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

Lead-based paint hazard reduction is a critical public health and housing stability priority in Camden. The city is ranked at the 88th percentile nationally for lead paint exposure risk. Most of the Camden’s housing stock was constructed before 1978, when lead-based paint was banned in residential properties. Lead exposure poses serious health risks, particularly for children under six years of age, including brain damage, slowed growth and development, and problems affecting learning, behavior, hearing, and speech.

The city will undertake the following actions in PY2026 to reduce lead-based paint hazards:

- **NIP Lead Compliance:** All housing rehabilitation projects funded through the Neighborhood Improvement Program will include lead-based paint testing and, where hazards are identified, remediation or abatement in full compliance with the HUD Lead Safe Housing Rule (24 CFR Part 35) and the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992). Environmental review procedures per 24 CFR Part 58 will be completed for each project.

- **State Lead Remediation Resources:** The City will actively connect eligible Camden homeowners and tenants with the NJ DCA Lead Remediation and Abatement Program (LRAP), which is funded by a \$180 million federal grant and provides lead hazard remediation for households in pre-1978 housing earning at or below 80% of Area Median Income. Camden residents can apply through the DCA aid Portal. PSE&G operates a walk-in application assistance center at 2 Riverside Drive, Suite 110, Camden, NJ 08103 (Mondays, 9am-1pm).
- **NJ Lead-Based Paint Inspection Law Compliance:** New Jersey’s Lead-Based Paint Inspection Law (P.L. 2021, c. 182, effective 2022) requires periodic lead-based paint inspections for all rental dwelling units in buildings constructed before 1978. All covered units were required to have an initial inspection by July 22, 2024, with reinspections every three years or upon tenant turnover. The City’s Division of Code Enforcement will support compliance with this mandate. The NJ Department of Community Affairs certifies lead evaluation contractors and the NJ Department of Health licenses individual lead inspectors and risk assessors.
- **Coordination with Camden County Health Department:** The City will continue to work with the Camden County Department of Health and Human Services on blood lead level surveillance, case management for children with elevated blood lead levels, and targeted outreach to high-risk neighborhoods with the oldest housing stock. The city will support the County’s public health initiatives to identify and address lead hazards before children are exposed.
- **HOME and HACC Projects:** All HOME-funded housing rehabilitation and new construction projects will comply with the HUD Lead Safe Housing Rule. The HACC’s redevelopment projects (Ablett Village, senior tower renovations) will address lead hazards as part of their comprehensive modernization, ensuring that all rehabilitated and newly constructed units are lead safe.

### Actions planned to reduce the number of poverty-level families

With approximately 33.9% of Camden residents living below the federal poverty line and a median household income of \$38,735, reducing poverty is a fundamental challenge that requires a multi-faceted approach combining housing assistance, workforce development, educational opportunity, and pathways to economic self-sufficiency. The City’s approach is grounded in the principle that the most effective anti-poverty strategy is one that empowers individuals to achieve financial independence through employment, skills development, homeownership, and personal responsibility.

- **Anchor Institution Employment:** Camden’s anchor employers — Cooper University Health Care, Rutgers University-Camden, Rowan University, Campbell Soup Company, American Water Works, L3Harris Technologies, and others — provide thousands of jobs in the city. The \$16M Camden Community Housing Collaborative will create housing options that enable workers employed at these institutions to live in Camden,

strengthening the connection between employment and community investment. The City's economic development efforts through the CRA and Cooper's Ferry Partnership continue to attract new employers and expand job opportunities.

- **Youth Investment:** The CDBG-funded Summer Recreation Program provides safe, structured activities during the summer months, keeping young people engaged and connected to positive opportunities. Senior Programs provide services that help elderly residents on fixed incomes maintain stability and access critical resources. These investments address both ends of the age spectrum, supporting family stability and preventing the conditions that lead to poverty.
- **Public Safety and Neighborhood Stability:** The summer of 2025 was Camden City's first homicide-free summer in 50 years, representing a 43% decrease in violent crime compared to the same period in 2024. Improved public safety directly supports economic development by making Camden a more attractive place for businesses, residents, and investment. CDBG investments in fire safety equipment, park improvements, and infrastructure contribute to safer, more livable neighborhoods that support family stability and economic opportunity.

## Discussion

The City of Camden's "Other Actions" reflect a comprehensive and coordinated approach to addressing the full range of obstacles, challenges, and opportunities facing Camden's low- and moderate-income residents. The common thread across all actions is the City's commitment to empowering residents toward self-sufficiency, economic independence, and upward mobility through strategic investments in housing, infrastructure, public services, workforce development, and institutional partnerships.

The City recognizes that federal community development funds alone cannot address the scale of Camden's needs. Success depends on leveraging federal investments with state, county, private, and institutional resources; maintaining strong partnerships with the dozens of agencies and organizations that serve Camden's residents; and connecting every housing and service investment to the goal of helping families achieve stability, build wealth, and contribute to the vitality of their neighborhoods.