



City of Camden

2026

Annual Action Plan

The Honorable Victor Carstarphen

Mayor of the City of Camden

Department of Planning and Development

Dr. Edward Williams, PP, AICP, Director

Department of Finance

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Prepared by:
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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%).

Camden's low- and moderate-income population is among the most concentrated in New Jersey: virtually all census tracts exceed HUD's 51% LMI threshold, with most tracts at 80–90% or higher. The citywide poverty rate of 33.9% is more than double the county rate, and median household income (\$38,735) is approximately two-fifths of the state median. 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. Of all households, approximately 56% report speaking English only, while 40.9% report speaking Spanish, underscoring the importance of multilingual outreach in all federally funded programs.

Community Development Block Grant funds have impacted the Camden community by improving housing stability, neighborhood quality, and access to essential services for low- and moderate-income residents.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic 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 (NJCounts 2024, 2025, and 2026), 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

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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.

Over 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. Camden's PY2026 planning also takes into account Governor Mikie Sherrill's proposed FY 2027 state budget, which includes \$25 million for expanded homelessness prevention programs, \$70 million for the Affordable Housing Trust Fund, and \$11 million for the Bringing Veterans Home program. These state investments, positioned in part to buffer New Jersey communities against anticipated reductions in federal emergency housing assistance, represent significant coordination opportunities for Camden's entitlement programs. United Way ALICE data confirm that Camden's median household income (\$40,546) is 39% of the state median, and an estimated 20–32% of Camden households fall below the ALICE Household Survival Budget threshold — employed but unable to afford basic necessities — underscoring the sustained demand for every federal and state housing dollar that reaches this community.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City conducted a multi-channel community outreach and engagement process for the PY2026 Annual Action Plan to ensure that low- and moderate-income residents, service providers, and community organizations had the opportunity to shape investment priorities prior to plan adoption. Outreach activities included a community needs survey distributed through the city website, social media platforms, and direct email to stakeholders; virtual and in-person public meetings; coordination with the Southern New Jersey Continuum of Care and local non-profit housing and social service agencies; and a 30-day public comment period on the draft plan. A Public Hearing was held prior to final plan submission.

The draft PY2026 Annual Action Plan was made available for public review during the 30-day public comment period at Camden City Hall (520 Market Street, Room 213), the Rutgers University–Camden Paul Robeson Library, designated community centers throughout the City, and the Salvation Army Kroc Center. An electronic copy of the draft plan was also posted on the City's website at www.camdennj.gov to ensure broad public access and participation.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City of Camden received 34 survey responses through the PY2026 Proposed Projects & Initiatives Assessment, representing residents, community-based organizations, and service providers from multiple neighborhoods, including Parkside, North Camden, Gateway, Whitman Park, South Camden, Bergen Square, Lanning Square, Fairview, and Cramer Hill. In addition to the survey responses, public input was gathered during the City's Annual Community Development Kick-Off Seminar, where

residents, stakeholders, and community partners were invited to identify and discuss the most pressing needs and priorities facing their neighborhoods.

Feedback received through the survey and public engagement activities identified several community priorities, including street and sidewalk improvements; youth programs, services, and facilities; enhanced code enforcement; job training and workforce development opportunities; economic development and job creation; homeowner housing rehabilitation; the expansion of affordable rental and homeownership opportunities; ADA-accessible home improvements for persons with disabilities; fair housing initiatives; and utility assistance for low-income households. These needs were considered in the development of funding priorities and project recommendations included in the PY2026 Annual Action Plan and helped guide the allocation of available federal resources to address the City's most pressing community development and housing needs.

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

All public comments received during the outreach process were carefully considered. There were no comments or views that were disregarded.

7. Summary

Consultations with residents, community-based organizations, public agencies, and service providers informed the development of the City's priorities for the PY2026 Annual Action Plan. The Plan is designed to address identified housing and community development needs through investments in affordable housing, housing rehabilitation, public facilities and infrastructure improvements, public services, accessibility improvements, fair housing activities, and public safety enhancements. Planned activities support neighborhood revitalization, improve the condition and accessibility of community facilities, strengthen emergency response capabilities, and provide services that benefit low- and moderate-income residents.

Through the implementation of these activities, the City seeks to expand access to decent and affordable housing, improve neighborhood conditions, enhance public safety, increase access to essential services, and improve the overall quality of life for Camden residents, particularly low- and moderate-income households.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	CAMDEN	Bureau of Grants Management
HOPWA Administrator	CAMDEN	Division of Housing Services
HOME Administrator	CAMDEN	Division of Housing Services
ESG Administrator	CAMDEN	Department of Human Services

Table 1 – Responsible Agencies

Narrative (optional)

The City of Camden recognizes that strong neighborhoods and a high quality of life depend upon access to safe and affordable housing, reliable public infrastructure, quality community facilities, effective public services, and safe living environments. The PY2026 Annual Action Plan reflects the City's commitment to strategically investing federal resources to address identified housing and community development needs, particularly for low- and moderate-income residents.

Camden is committed to implementing a coordinated approach to affordable housing, neighborhood revitalization, public facilities and infrastructure improvements, public services, accessibility initiatives, and public safety enhancements. Through partnerships with public agencies, nonprofit organizations, housing providers, and community stakeholders, the City will maximize available resources, improve service delivery, and advance community development goals that strengthen neighborhoods and improve the quality of life for residents.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Camden engaged in a comprehensive consultation and citizen participation process to inform the development of the PY2026 Annual Action Plan. The City consulted with housing providers, homeless assistance organizations, public agencies, social service providers, community-based organizations, and other stakeholders serving low- and moderate-income residents to identify community needs and funding priorities. These consultations provided valuable insight into local housing, public service, public facility, infrastructure, accessibility, and public safety needs.

The consultation process included stakeholder outreach, public meetings, community needs surveys, public comment opportunities, and coordination with local organizations and service providers. Proposed activities were reviewed by the Citizen Advisory Panel, which evaluated project applications and provided recommendations regarding community priorities and funding needs. Recommendations were subsequently reviewed by the City's Executive Review Committee, comprised of representatives from multiple municipal departments, to ensure consistency with community needs, program requirements, and City priorities. Briefings were also conducted with the Mayor, as the City's Chief Executive Officer, throughout the planning and review process.

This collaborative approach helped ensure that the PY2026 Annual Action Plan reflects identified community needs and supports the strategic use of federal resources to benefit low- and moderate-income residents throughout Camden.

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, and community forums. 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.

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

The City of Camden enhances coordination among public and assisted housing providers, community-based organizations, and service agencies through ongoing consultation, planning, and project implementation activities. The City works with the Housing Authority of the City of Camden (HACC), nonprofit housing organizations, homeless service providers, public agencies, and other stakeholders to identify housing and community development needs and to coordinate available resources.

The City maintains communication with HACC regarding local housing conditions, public housing, and rental assistance programs serving Camden residents. Information provided by HACC helps inform the City's housing needs assessment and planning efforts. The City also collaborates with nonprofit housing organizations and developers on affordable housing activities supported through federal funding programs.

In addition, the City coordinates with public agencies, service providers, and community organizations to support public services, neighborhood revitalization efforts, public facility and infrastructure improvements, accessibility initiatives, and public safety enhancements. These collaborative efforts help ensure that federal resources are used effectively to address identified community needs and benefit low- and moderate-income residents throughout Camden.

The City collaborates with the Camden Redevelopment Agency (CRA), Camden 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 subcontracts with 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.

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.

The City engages with a variety of community partners and service providers during the planning process to identify resident needs and available resources. Where applicable, information from organizations addressing employment, education, and supportive services helps inform the City's understanding of community conditions and the development of housing and community development priorities.

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 SNJ CoC operates a Coordinated Entry System across all four counties, ensuring that individual 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.

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 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, SAGE CAPER reporting, and review of HMIS data.

The New Jersey Housing and Mortgage Finance Agency (NJHMFA) are the administrator of the statewide 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. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	PBCIP
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment Service-Fair Housing Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email survey - Outcome: Partnership with City and State for housing/services.
2	Agency/Group/Organization	BOYS AND GIRLS CLUB OF CAMDEN COUNTY
	Agency/Group/Organization Type	Services-Children Services-Education Services - Narrowing the Digital Divide Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Plan to increase capacity of educational programs in Camden neighborhoods.

3	Agency/Group/Organization	LAEDA
	Agency/Group/Organization Type	Planning organization Business Leaders Civic Leaders Neighborhood Organization Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	New funding opportunities to support businesses in the downtown
4	Agency/Group/Organization	Parents Invincible
	Agency/Group/Organization Type	Services-Education Business Leaders Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Education
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Looks for funds for more resources to service parents in the community

5	Agency/Group/Organization	CATHEDRAL KITCHEN
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Down payment and closing costs assistance /more TBRA
6	Agency/Group/Organization	CAMcare Health Corporation
	Agency/Group/Organization Type	Services-Health Services-Education Health Agency Other government - Local Planning organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Health outcomes and healthcare coverage

7	Agency/Group/Organization	Volunteers of America Delaware Valley
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mental health challenges, Job training, Financial and Domestic violence prevention

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Camden CoC / HNPC	The City's goal of moving individuals toward independence and reduced reliance on emergency assistance. Both the City and the CoC recognize that stable housing is the foundation for economic participation and personal responsibility.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

N/A

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

The City of Camden conducted a public participation process for the PY2026 Annual Action Plan consistent with the City's adopted Citizen Participation Plan. The Annual Action Plan was made available for public review at City Hall (520 Market Street), Rutgers University Community Library and Kroc Center and on the City's website at www.camdenj.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.

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.

Additionally, trusted community partners and stakeholders were engaged to circulate materials and encourage participation through their established networks, ensuring outreach extended into every neighborhood.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Outreach Meeting 3/19	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Homeless Services Providers	Over 15 different providers/departments	Helpful to learn about resources	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	3/24	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Residents of Public and Assisted Housing	Met with Camden Housing Authority Executive Director Ms. Melody Williams and Kelly Mobley on 3/24 to better understand current goals, developments and challenges	Well-received and follow-up scheduled	N/A	
4	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public Hearing on 3/26 at Malandra Hall	Wanted to know more about Camden Historical Society and best place to send feedback on the plan	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Final Public Hearing 4/30 at City Hall	N/A	N/A	
6	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Community Survey flyer - Posted on City's website page and social media accounts (Instagram and Facebook)	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Elsol News Media on 4/13	N/A	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Camden anticipates an annual allocation of around \$2,318,939 in CDBG funding, \$767,863 in HOME funding, \$209,197 in ESG funding, and \$1,445,978 in HOPWA funding. These funds will be utilized for CDBG, HOME, ESG, and HOPWA eligible activities in alignment with

the current goals and objectives outlined in the Five-Year Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,318,939.00	0.00	0.00	2,318,939.00	7,140,693.00	Housing Development: Increasing homeownership opportunities, providing existing homeownership assistance (e.g., housing rehabilitation), and supporting affordable rental housing projects. Community Development: Enhancing public services, implementing public improvements (such as parks, sidewalks, and administering the City's CDBG program). Economic Development: Supporting small business development, job creation initiatives, and workforce training programs to stimulate local economic growth.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	769,863.00	0.00	0.00	769,863.00	2,363,864.00	Homeownership Assistance: Offering down payment assistance. Rental Assistance: Expanding affordable rental housing through new construction, acquisition, and rehabilitation of rental properties.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,445,978.00	0.00	0.00	1,445,978.00	4,133,241.00	Housing Assistance: Providing rental assistance and to individuals and families experiencing homelessness or at risk of homelessness.Preventative Measures: Implementing programs aimed at preventing homelessness through early intervention and support.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	209,197.00	0.00	0.00	209,197.00	653,346.00	Providing housing stabilization services to individuals experiencing homelessness or at imminent risk of homelessness

Table 5 - Expected Resources – Priority Table

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

The City of Camden 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.

The City draws on a robust portfolio of federal, state, and local funding to advance economic development, infrastructure, and quality of life. The

Urban Enterprise Zone (UEZ) Program anchors these efforts with more than \$4 million in annual investment, supporting the Clean Street Program, façade improvement grants, capital loans, business education, the Shopping Spree Program, and the purchase of a new fire truck — together strengthening commercial corridors and public safety across UEZ districts.

HOME-ARP funds deliver Tenant-Based Rental Assistance to prevent homelessness, while American Rescue Plan dollars support park and public facility upgrades. On the infrastructure side, over \$12 million in NJ DCA grants targets water system improvements, and more than \$8 million in NJDOT Street Improvement Grants is rehabilitating roadways and improving transportation safety citywide. Environmental investments round out the City’s funding strategy. Clean Communities and Recycling Tonnage grants support waste management and neighborhood cleanliness, a \$2 million Go Green Grant advances sustainability initiatives, and the Leafing Out Grant expands urban forestry and tree planting. Together, these investments reflect the City’s sustained commitment to leveraging outside funding for the benefit of residents and businesses alike.

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

State Leveraging: Governor Sherrill’s FY 2027 Housing and Homelessness Investments. Governor Mikie Sherrill’s proposed FY 2027 state budget includes \$25 million to expand homelessness prevention programs statewide, designed in part to buffer communities against the impact of anticipated reductions in federal emergency housing assistance. This investment is part of a broader housing commitment that includes \$70 million for the Affordable Housing Trust Fund, \$11 million for the Bringing Veterans Home program (which has supported more than 1,450 permanent housing placements since launch), and expanded down payment support for first-time homebuyers. Supporting budget proposals include \$5.5 million for a Statewide Continuum of Care homelessness initiative, \$2.28 million for PATH transition assistance, and \$2.5 million for eviction prevention. These state resources represent significant leveraging opportunities for Camden’s federal entitlement programs.

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

The City will focus on the following strategies for leveraging publicly owned land to address priority needs:

1. Affordable Housing Development

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

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

2. Neighborhood Stabilization and Revitalization

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

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

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

3. Economic Development and Job Creation

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

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

4. Open Space and Recreation

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

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

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

Discussion

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

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

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

- Developing a citywide transportation and infrastructure plan to guide capital investments and improve mobility and connectivity
- Launching a small business assistance program to support entrepreneurship and neighborhood revitalization
- Expanding partnerships with local schools and universities to support cradle-to-career education and workforce development initiatives

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	City-Wide	Community Services Housing	HOME: \$600,000.00	Homeowner Housing Added: 3 Household Housing Unit Homelessness Prevention: 15 Persons Assisted
2	Non-Homeless Special Needs	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Community Services Housing	CDBG: \$1,000,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted Jobs created/retained: 10 Jobs
3	Homelessness	2025	2029	Homeless	City-Wide	Community Services Housing	ESG: \$193,000.00	Homeless Person Overnight Shelter: 10 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 25 Beds Homelessness Prevention: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Non Housing Community Development	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Community Services	CDBG: \$900,000.00	Public service activities for Low/Moderate Income Housing Benefit: 15000 Households Assisted Jobs created/retained: 5 Jobs

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Activities under this goal will include but not limited to - housing rehab, new construction and homebuyer assistance to improve housing stock and quality.
2	Goal Name	Non-Homeless Special Needs
	Goal Description	Activities aim to improve housing stability, access to supportive services, and overall quality of life, in alignment with the priorities in the Con Plan
3	Goal Name	Homelessness
	Goal Description	Activities include rapid rehousing, homelessness prevention, outreach, and rental assistance for persons living with HIV/AIDS.
4	Goal Name	Non Housing Community Development
	Goal Description	Activities will include public improvements, community facilities and more.

Projects

AP-35 Projects – 91.220(d)

Introduction

This section of the Annual Action Plan includes project information for each of the City of Camden's CDBG, HOME, ESG, and HOPWA-funded projects for the 2026-2027 program year. Project information includes the project title, funding source, amount allocated, the goal the project relates to in the 5-Year Consolidated Plan. The projects are designed to address Camden's pressing needs, such as affordable housing shortages, homelessness, public safety, and community revitalization

Projects

#	Project Name
1	2026 Recreation Program
2	Utility Services
3	Senior Programs
4	Camden County Historical Society
5	Fire Department Equipment (Petzl Emergency Escape System)
6	Fire Department Equipment (Safety Harnesses)
7	Fire Department Equipment (Self Contained Breathing Apparatus SCBA)
8	Fire Department Equipment (Fire Extinguisher Training)
9	Fire Department Equipment (Rehab Tent)
10	Fire Department Equipment (Equipment Trailer)
11	Capital Improvement (Cramer Hill)
12	Section 108 Loan Repayment
13	Property Improvement Program
14	CDBG Administration
15	St. Joseph's Carpenters Society
16	First Time Home Buyer (FTHB)
17	HOME Admin
18	ESG 2026 (Activities and Administration)
19	HOWPA Camden Housing Voucher Program
20	HOWPA Admin

Table 7 - Project Information

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

The allocation prioritizes housing and homelessness due to Camden's critical shortages - 70% of homes

were built before 1970, and the city needs 1,345 affordable units, per the NJ Department of Community Affairs.

The biggest obstacle to meeting underserved needs in Camden is limited resources. Despite the entitlement allocation, the city faces significant gaps.

AP-38 Project Summary
Project Summary Information

1	Project Name	2026 Recreation Program
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$240,000.00
	Description	Provide recreational activities and programs including Youth Enrichment Program, Pools Program, Recreation and Adult Employment, and Field Trips.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Over 250 families - mostly from lower income households within the City.
	Location Description	North Camden Community Center 1000 North 6th Street Camden, NJ
2	Planned Activities	recreational activities and programs including youth enrichment program, pool program, youth and adult summer employment (recreation); field trips.
	Project Name	Utility Services
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$45,000.00
	Description	Utility assistance for Camden residents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	30-40 Households

	Location Description	North Camden Community Center 1000 North 6th Street Camden, NJ
	Planned Activities	PSEnG utility bill payments
3	Project Name	Senior Programs
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$60,000.00
	Description	Supports the operation and programming of senior programs serving Camden residents. Activities include bowling, billiards, Health & Wellness, Arts & Crafts, Prevention, as well as supplies.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	250-300 Seniors
	Location Description	North Camden Community Center 1000 North 6th Street Camden, NJ
	Planned Activities	public service programs for qualifying seniors
4	Project Name	Camden County Historical Society
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$250,000.00
	Description	Funds will be used to address urgent accessibility barriers and emergency building conditions that currently limit public use. Resolutions to these barriers include emergency repairs to an aging elevator as well as the addition of an ADA-compliant accessible bathroom.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	5000 families (visiting)
	Location Description	1900 Park Blvd. Camden, NJ
	Planned Activities	
5	Project Name	Fire Department Equipment (Petzl Emergency Escape System)
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$15,000.00
	Description	Purchase Petzl emergency escape systems to assist with emergency rescue situations.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1,000
	Location Description	4 North 3rd Street Camden, NJ
6	Planned Activities	purchase of equipment for emergency rescue situations
	Project Name	Fire Department Equipment (Safety Harnesses)
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$11,175.00
	Description	Purchase safety harnesses to improve the efficiency and safety of firefighter duties in emergency escape situations.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	2,000
	Location Description	4 North 3rd Street Camden, NJ
	Planned Activities	purchase of emergency equipment for the safety of firefighter duties in emergency escape situations.
7	Project Name	Fire Department Equipment (Self Contained Breathing Apparatus SCBA)
	Target Area	City-Wide
	Goals Supported	Non-Homeless Special Needs Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$28,561.00
	Description	Provide the Firehouse with Self-Contained Breathing Apparatus (SCBA) fill stations with compressors.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	3000
	Location Description	4 North 3rd Street Camden NJ
8	Planned Activities	
	Project Name	Fire Department Equipment (Fire Extinguisher Training)
	Target Area	East Camden North Camden City-Wide
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Community Services
	Funding	CDBG: \$29,000.00

	Description	Purchase an extinguisher training prop that allows all personnel to train the community in quick extinguishment.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10,000
	Location Description	4 North 3rd Street Camden NJ
	Planned Activities	purchase of equipment for training of firefighters (training on fire extinguishing)
9	Project Name	Fire Department Equipment (Rehab Tent)
	Target Area	East Camden North Camden City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$35,000.00
	Description	Purchase of a rehab tent to provide health and safety services to fire or personnel during emergencies.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2500
	Location Description	4 North 3rd Street Camden, NJ
	Planned Activities	purchasing of tent to provide health and safety services to fire or personnel during emergencies.
10	Project Name	Fire Department Equipment (Equipment Trailer)
	Target Area	East Camden North Camden City-Wide Choice Program Neighborhood

	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$38,000.00
	Description	Purchase of a new trailer that allows all personnel to move equipment required to alleviate a serious, immediate threat to the health or welfare of the community.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	5,000
	Location Description	4 North 3rd Street Camden, NJ
	Planned Activities	Purchase trailer that allows all personnel to move equipment required to alleviate a serious, immediate threat to the health or welfare of the community.
11	Project Name	Capital Improvement (Cramer Hill)
	Target Area	East Camden North Camden
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$330,416.00
	Description	Cramer Hill Community Center Improvement.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	1035 Reeves Avenue Camden, NJ
	Planned Activities	rehabilitation of the Cramer Hill Community Center.
12	Project Name	Section 108 Loan Repayment
	Target Area	City-Wide

	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	CDBG: \$323,000.00
	Description	Funding will be used to repay the Section 108 Loan
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1,000
	Location Description	520 Market Street City Hall - Room 400 Camden, NJ
	Planned Activities	repayment of the section 108
13	Project Name	Property Improvement Program
	Target Area	City-Wide
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	CDBG: \$450,000.00
	Description	Funds will assist 20 - 25 households through the Property Improvement Program with eligible repairs. Households may receive up to \$15,000 in assistance.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	20 - 25
	Location Description	
	Planned Activities	Provide financial assistance to qualifying residents for minor rehab work
14	Project Name	CDBG Administration
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development

	Needs Addressed	Community Services Housing
	Funding	CDBG: \$463,787.00
	Description	Admin funds
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	520 Market Street City Hall, Room 316 Camden, NJ
	Planned Activities	
15	Project Name	St. Joseph's Carpenters Society
	Target Area	City-Wide
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	HOME: \$600,000.00
	Description	Construction of three homeownership units. Phase I includes a duplex with two units (3416 Cramer Street) and Phase II includes rehab of a stand-alone home (283 Rand Street).
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	3
	Location Description	20 Church Street Camden NJ
	Planned Activities	
16	Project Name	First Time Home Buyer (FTHB)
	Target Area	City-Wide
	Goals Supported	Housing

	Needs Addressed	Community Services Housing
	Funding	HOME: \$92,878.00
	Description	Funding will be provided to clients purchasing a home for the first time.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	9-10 families
	Location Description	520 Market Street Camden, NJ
	Planned Activities	
17	Project Name	HOME Admin
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	HOME: \$76,985.00
	Description	HOME Admin funds
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	520 Market Street City Hall, Room 316 Camden, NJ
	Planned Activities	administrative expenses
18	Project Name	ESG 2026 (Activities and Administration)
	Target Area	City-Wide
	Goals Supported	Homelessness
	Needs Addressed	Community Services

	Funding	ESG: \$209,197.00
	Description	Emergency Services: Provide emergency Utility and Rental assistance to individuals and families. Street Outreach/Administration
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	1000 North 6th Street Camden, NJ
	Planned Activities	
19	Project Name	HOWPA Camden Housing Voucher Program
	Target Area	City-Wide
	Goals Supported	Non-Homeless Special Needs Homelessness
	Needs Addressed	Community Services Housing
	Funding	HOPWA: \$1,402,599.00
	Description	Funding will provide a housing subsidy for a minimum of 90 clients.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	90
	Location Description	520 Market Street Camden NJ
	Planned Activities	housing subsidies for qualifying residents in the Tri-County Area (Camden, Gloucester and Burlington)
20	Project Name	HOWPA Admin
	Target Area	City-Wide
	Goals Supported	Non Housing Community Development
	Needs Addressed	Community Services
	Funding	HOPWA: \$43,379.00

	Description	Admin funds for programs and services
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	520 Market Street City Hall, Room 316 Camden NJ
	Planned Activities	administrative expenses

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 does not prioritize a single geographic area over others; instead, it maintains a citywide approach to the use of CDBG funds. While recognizing that different neighborhoods have varying levels of need and distinct priorities, the City is committed to addressing these needs on an annual basis through the strategic use of CDBG funding and the coordination of additional external resources, when available.

To ensure an equitable and impactful distribution of resources, the City has identified some geographic areas where targeted assistance may be directed based on concentrations of low- and moderate-income households and the need for revitalization. This approach allows for coordinated planning and investment to achieve meaningful neighborhood improvements.

North Camden has a high concentration of low-income households, aging housing stock, and a significant number of vacant properties. The City will prioritize housing rehabilitation, the development of affordable housing, and targeted public improvements in this area.

East Camden contains a substantial amount of public housing and has experienced population decline. The City will collaborate with the Housing Authority and other partners to support the redevelopment of outdated public housing, enhance public infrastructure, and expand community amenities.

Geographic Distribution

Target Area	Percentage of Funds
East Camden	10
North Camden	10

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

. Key factors that informed the selection of these areas include:

- Concentration of low- and moderate-income households
- Prevalence of substandard housing conditions and vacancy
- Need for strategic public investments to catalyze private investment
- Potential to leverage other public and private resources
- Alignment with citywide and neighborhood-specific revitalization plans
- Community support and capacity for implementation

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

for residents.

Discussion

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 with HIV/AIDS. The 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 (Regional Plan Association 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.
- **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.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	100
Special-Needs	5

One Year Goals for the Number of Households to be Supported	
Total	125

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	85
The Production of New Units	5
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	115

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

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 with HOME funding, consistent with the goal of promoting stable homeownership, housing self-sufficiency, and neighborhood stability.

ALICE Data and Economic Hardship Context. According to the United Way ALICE (Asset Limited, Income Constrained, Employed) framework, 39% of New Jersey households - approximately 1,378,020 households including 359,444 below the Federal Poverty Level and 1,018,576 ALICE households - earn above the poverty line but below the cost of basic household expenses. Camden's median household income of \$40,546 is 39% of the New Jersey statewide median of \$104,294. Applying the statewide ALICE threshold conservatively to Camden's 24,400 households, an estimated 4,880 to 7,810 households (20–32%) fall below the ALICE survival budget. The ALICE Household Survival Budget for a two-adult, two-child household in New Jersey is \$111,504 per year nearly three times Camden's median household income. This data underscore that a substantial share of Camden households are employed but unable to afford basic necessities, reinforcing the critical need for housing rehabilitation, homebuyer assistance, and rental support programs funded through HOME, ESG and HOPWA.

AP-60 Public Housing – 91.220(h)

Introduction

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

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.

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

For the 2026 plan year, several strategic actions are outlined to bolster HACC's efforts:

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

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

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

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

Board of Commissioners: 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: 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.

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 co-locating primary care services with affordable housing to improve health access for low-income senior residents.

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". 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:

- 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 field office documenting progress against each recovery milestone

Discussion

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.

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. 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.

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.

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 jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The city will continue street outreach to unsheltered individuals through ESG-funded activities and SNJ CoC partnerships. The Coordinated Entry System 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

Camden's strategy for emergency shelter and transitional housing focuses on immediate safety, low-barrier access, and pathways to permanent housing. The City of Camden is limited but with collaborative solutions will look to be a active partner in addressing these needs.

Camden's shelter infrastructure includes Joseph's House (75 beds for single men and women), VOA Delaware Valley's, Camden Rescue Mission, and Catholic Charities.

Through coordination with the County, Continuum of Care, nonprofit service providers, and other public and private partners, Camden will seek to reduce duplication, leverage available resources, target assistance to the most vulnerable residents, and advance its goals related to affordable housing, public health, poverty reduction, and making homelessness rare, brief, and non-recurring.

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

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

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.

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

Preventing homelessness among Camden's low-income residents, particularly those at high risk, is a key priority. The city will explore partnerships, additional resources and other impactful programs for the following:

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

Discussion

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

AP-70 HOPWA Goals– 91.220 (I)(3)

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

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

Introduction:

Camden's barriers to affordable housing are distinct from those faced by many other New Jersey municipalities. 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. 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).

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 household incomes have decreased nearly 21%, adjusted for inflation.

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

The City 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 Property Improvement Program (PIP)

Allocate CDBG funds for owner-occupied housing rehabilitation, providing deferred loans and/or grants for critical repairs, 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 and State Resources

Through HOME funds (\$600,000 estimated for CHDO activities) - 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.

3. Support the Camden Community Housing Collaborative for Workforce Housing

Coordinate with the Camden Community Housing Collaborative (launched October 2025), 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.

4. 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 make sure homeowners know about the Camden County Council on Economic Opportunities program - Residential Paint Program (RPP) to support property maintenance and curb appeal.

5. 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 (609-292-4605). 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 and providers who violated the Fair Chance in Housing Act by illegally screening applicants based on criminal history (February and September 2024).

Discussion:

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

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

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.

- 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.

AP-85 Other Actions – 91.220(k)

Introduction:

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

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

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

Actions planned to address obstacles to meeting underserved needs

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 look explore all available options to sustain access to resouces and programs for residents to access, without incurring additional fiscal obligations or assuming full programmatic responsibilty.

- Funding for programs targeting housing development, job training, and blight reduction.
- Forge partnerships with local nonprofits, businesses, and government entities to pool resources and expertise.
- Pursue innovative financing options, such as social impact bonds and public-private partnerships, to supplement traditional funding.
- Partner with community outreach and education initiatives to connect residents with available

services and opportunities.

- Help to assess program outcomes to ensure efficient and effective use of resources.

Actions planned to foster and maintain affordable housing

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), Camden Partnership, non-profit housing developers, and state agencies to identify and pursue new opportunities for affordable housing investment.

Actions planned to reduce lead-based paint hazards

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

Additional actions include:

- **Community Education:** Partner with local health departments and organizations to educate residents about lead hazards and prevention strategies.
- **Targeted Abatement:** Prioritize lead removal in neighborhoods with high concentrations of young children and at-risk groups.
- **Private Sector Collaboration:** Seek partnerships with businesses to fund and execute lead abatement projects, amplifying the City's efforts.

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

Actions planned to reduce the number of poverty-level families

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 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.

Actions planned to develop institutional structure

Camden's institutional framework comprises a diverse network of private firms, nonprofits, and government agencies. Key players include the Camden County Continuum of Care (CoC), which addresses homelessness, and the Housing Authority of the City of Camden, which manages public housing and Section 8 programs. Local institutions like the Camden County Department of Health and Human Services further bolster service delivery.

To strengthen this structure, the City will:

- **Expand Partnerships:** Deepen collaborations with local entities to maximize resources and expertise.
- **Build Capacity:** Provide technical assistance and training to nonprofits engaged in housing and community development.
- **Leverage State and Federal Support:** Enhance coordination with higher-level agencies to secure additional funding and resources.
- **Improve Data Systems:** Establish data-sharing protocols to enhance collaboration and informed decision-making among stakeholders.

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

Camden is dedicated to improving collaboration across its housing and social service sectors by:

- **Hosting Stakeholder Forums:** Organize regular meetings to facilitate information sharing and joint problem-solving among agencies.
- **Joint Planning Initiatives:** Develop coordinated strategies involving multiple organizations to

tackle shared goals.

- Cross-Sector Partnerships: Encourage alliances between housing providers, social service agencies, and other stakeholders to address complex issues like homelessness and poverty.

Enhanced coordination will streamline service delivery and amplify the impact of Camden's community development efforts.

Discussion:

The 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.

Program Specific Requirements

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

Introduction:

This section of the Action Plan contains information on funding for the City of Camden's Community Development Block Grant (CDBG) program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The City's investment of HOME funds is consistent with the forms of assistance included in 24 CFR

92.205(b). The City leverages its HOME funds with other funding secured to develop affordable homeownership and rental housing. CHDOs and other non-profit housing developers apply for and receive funding from state and local resources to support the City's housing programs, projects and goals.

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

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

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

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

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

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

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

affordability – subject to HUD’s review.

Under the HOME resale provisions, a “fair return of investment” entitles the original buyer to the return of their original investment (down payment) and any capital improvements made during their residency. The range of income for any subsequent buyer would be between 50 to 80% of area median with the eventual payment of principal, interest, taxes and insurance not exceeding 30% of the new purchaser’s monthly gross income.

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

Camden does not intend to refinance any existing debt concerning multifamily projects using HOME funds. Instead, HOME funds will prioritize new construction and rehabilitation to address the city’s affordable housing shortage, focusing on creating and preserving units for low-income families.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City's program does not target a preference for person with special needs or disabilities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City's program does not target a preference for person with special needs or disabilities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The City's program does not target a preference for person with special needs or disabilities.

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

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

<p data-start="1757" data-end="2280">The City of Camden has developed written standards for
Annual Action Plan

2026

providing ESG assistance in accordance with 24 CFR 576.400(e). These standards guide the administration of all ESG-funded activities, including street outreach, emergency shelter, rapid re-housing, and homelessness prevention. The standards include eligibility evaluation procedures, prioritization of services based on vulnerability and need, the amount and duration of financial assistance, re-evaluation protocols, and coordination with CoC and mainstream services.

A full copy of the City's ESG Written Standards is attached to this submission for reference.

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

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

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

The City of Camden manages its Emergency Solutions Grant Programs in-house and does not have any sub-awards. However, should the City decide to create sub-awards, we would partner with CPAC and would follow the following process: CPAC works with over 200 community and faith-based organizations and plays an integral part in the Homeless Network Planning Committee (HNPC), which serves as the CoC for Camden City and Camden County. CPAC follows an RFP process for all RFP's it administers on behalf of Camden County for a variety of local, County, State and Federal funding. After publishing legal notice, a pre-bid meeting is then held at which time interested parties can find out more information about the available funding and ask questions. Once the proposals are received, a community review of the proposal responses takes place. Representatives from the community, like that of non-profits and faith-based organizations, are tapped to be reviewers. Non-conflicted members that are part of the HNPC participated on the City ESG Funding Review Committee and used an evaluation tool to score and rank the proposals. The recommendations for funding were then approved by the HNPC and then forwarded to the city for their input. After approval, CPAC then develops Memorandums of Understanding (MOUs) with each of the sub-contracted agency, which details the scope of service and level of service required to meet Federal standards.

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

regarding facilities and services funded under ESG.

The City of Camden is in compliance with Section 576.405(a) of the Interim Rule, the City has engaged persons who are currently or formerly homeless in their planning process. These individuals are part of the HNPC, as well as serving on some its sub-committees. Other social service agencies and individuals are welcome to any of HNPC meetings, as well.

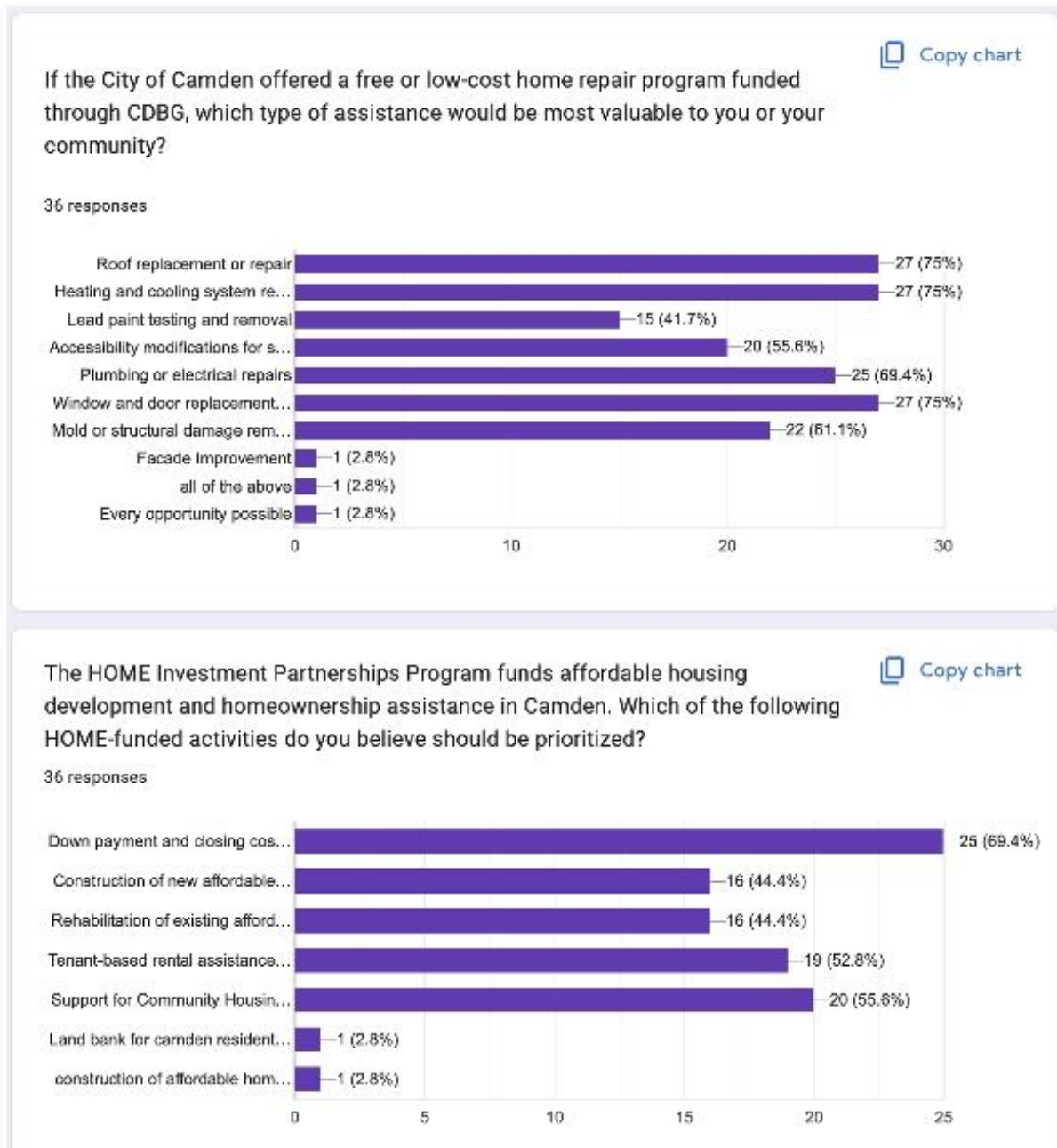
5. Describe performance standards for evaluating ESG.

There is currently a Memorandum of Understanding between the Department of Human Services and the Bureau of Grants Management, Department of Finance to provide guidance in the administration of grant funds for the Emergency Solutions Grant Program. These agencies will coordinate through consultation with each Continuum of Care organizational participant and continue to work to develop more specific performance and monitoring standards as needed.

In addition, they will coordinate and integrate ESG funded activities with other programs targeted to homeless people in a specific geographic area in an effort to arrest homelessness. Moreover, these agencies will conserve all data, establish eligibility standards, formulate holistic case management services, and link the same to housing, health, social service, employment, education and youth programs for individuals and families at risk of homelessness.

Attachments

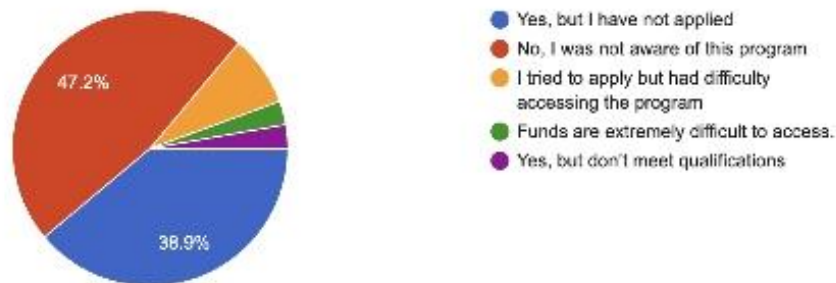
Citizen Participation Comments



Are you aware that Camden residents who own and occupy their home may be eligible for city-funded rehabilitation assistance to make repairs they cannot afford on their own?

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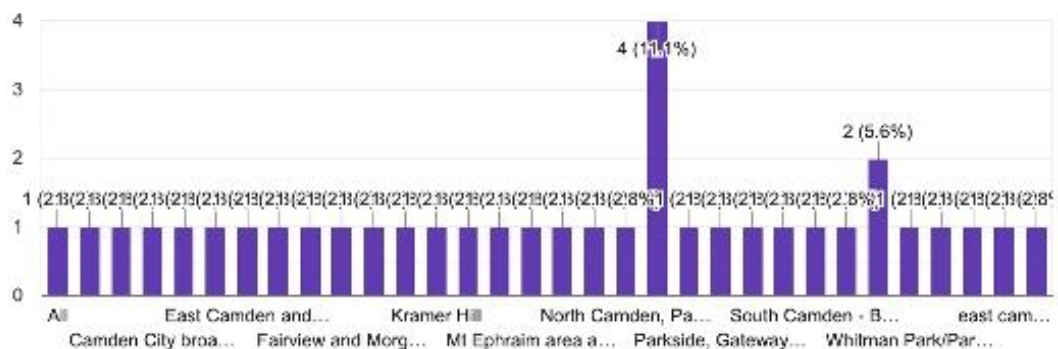
36 responses



In your opinion, which neighborhoods or areas in Camden most urgently need investment in affordable housing development or housing rehabilitation?

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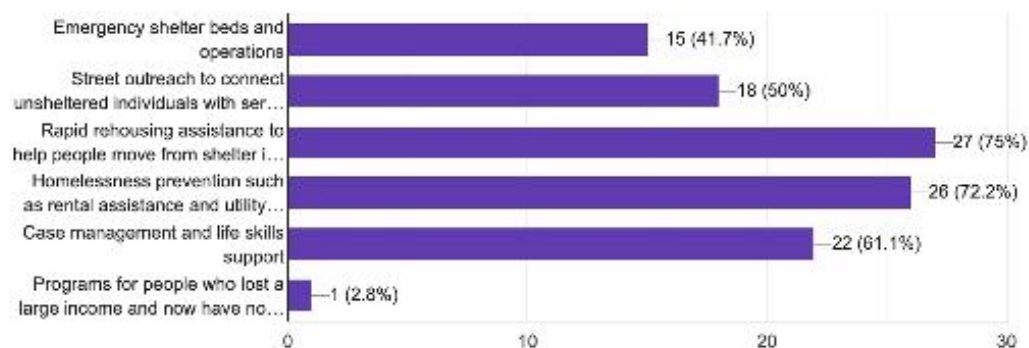
36 responses



The Emergency Solutions Grant (ESG) funds programs that help people who are homeless or at imminent risk of becoming homeless. Which ESG-funded services do you believe are most needed in Camden right now?

[Copy chart](#)

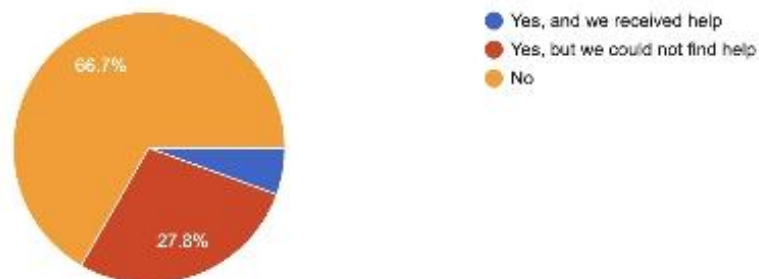
36 responses



In the past two years, have you or someone in your household experienced a housing crisis — such as an eviction, loss of utility service, or period of homelessness — that required emergency assistance?

[Copy chart](#)

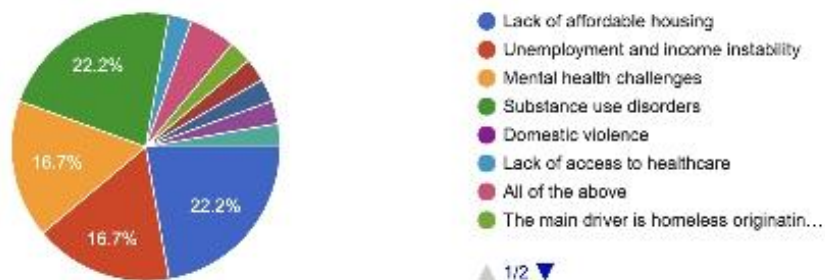
36 responses



What do you believe is the primary driver of homelessness in Camden that programs and services should address first?

[Copy chart](#)

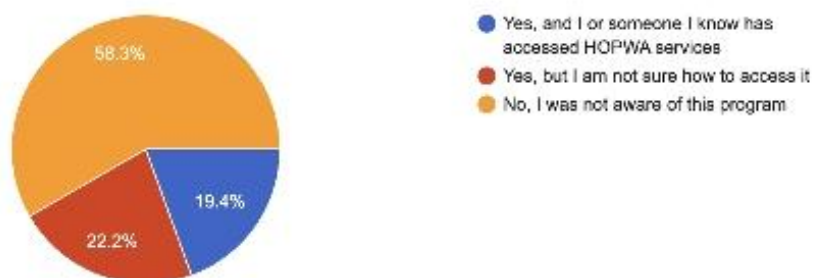
35 responses



The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and supportive services to low-income individuals and families living with HIV/AIDS. Are you aware that this program is available to eligible Camden-area residents?

[Copy chart](#)

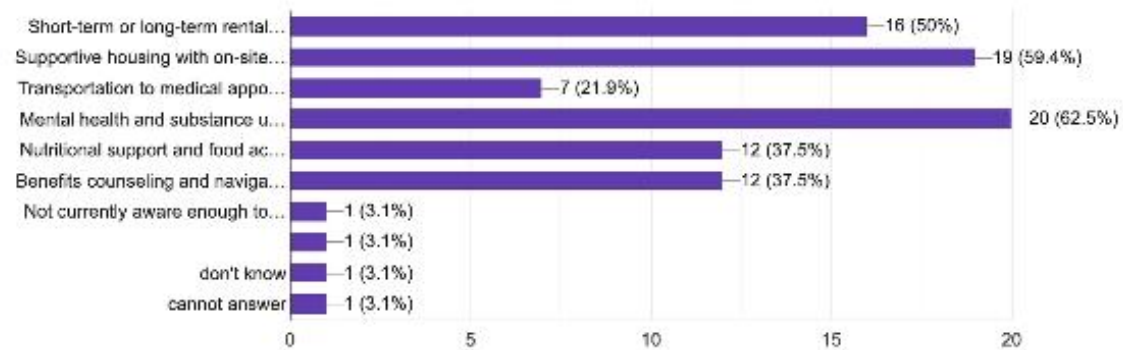
35 responses



For residents and service providers familiar with the needs of persons living with HIV/AIDS in the Camden area, which HOPWA-funded services are most critically needed? Select all that apply

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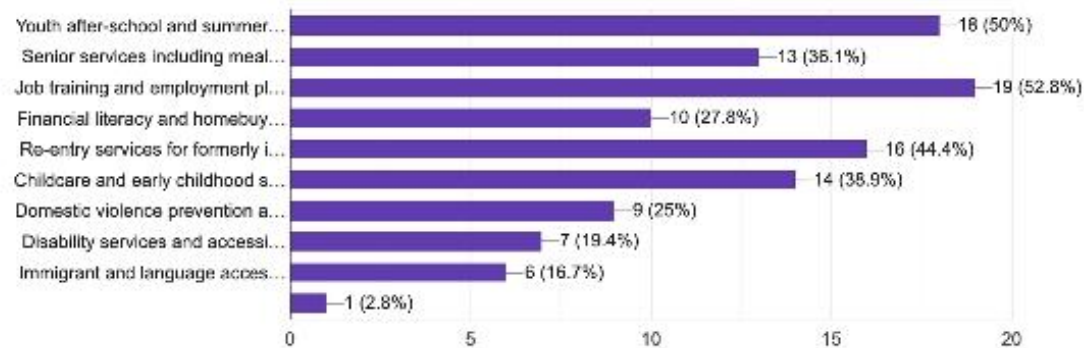
32 responses



CDBG funds a limited amount of public services for low- and moderate-income residents, capped at 15% of the City's annual entitlement. Given this limitation, which public service programs should Camden prioritize for CDBG funding this year? Rank top 3

[Copy chart](#)

36 responses

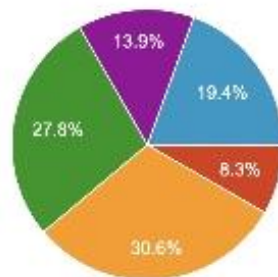


How satisfied are you with the availability of social services and community programs currently offered in Camden?

36 responses

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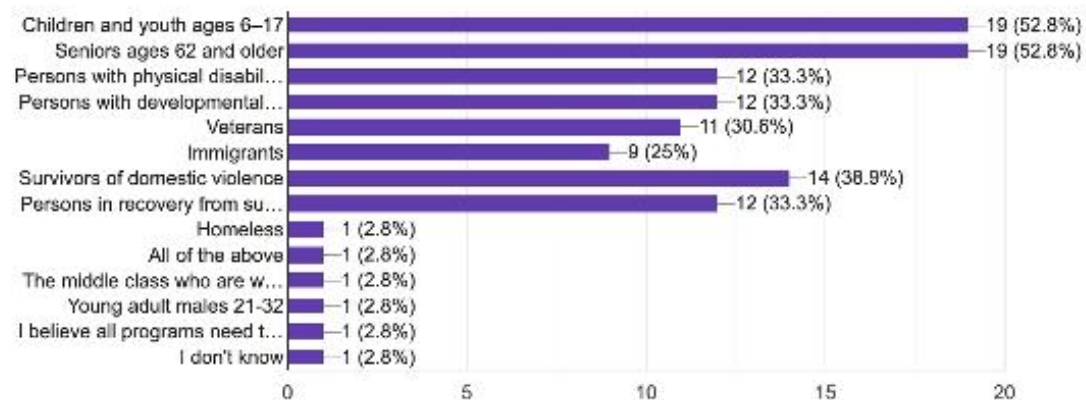


- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied
- I am not aware of what services are currently available

Are there specific populations in Camden that you believe are currently underserved and should be a priority for CDBG-funded public services this year? Select all that apply

36 responses

Copy chart



Grantee Unique Appendices

Date: Thursday, 26th March 2026

2026 Annual Action Plan Draft Bureau of Grants Management			
	Name	Email	Agency
1	Johanna Herrera	jherrera@camdennj.gov	City of Camden
2	Raenana Garner	RaShema@camdennj.gov	City of Camden
3	Tianie Wilson	twilson@camdennj.gov	City of Camden
4	CARLENE SUNAR-TU	carlene.sunar@camdennj.gov	City of Camden
5	Shellie Mason	Shellie.mason@camdennj.gov	Cooper Grant
6		President@camdennj.com	
7	Ethyn Strong	strong@camdennj.com	The Aikoy Group
8	Bonnie Shil	bonnie.shil@camdennj.com	Harris Temple Church
9	Jesse Flak	Jesse.Flak@camdennj.gov	Flak DEPT.
10	Robert Pratt	Robert.Pratt@camdennj.gov	Office Dept.
11	Sheryl Morgan	Sheryl.Morgan@54@gmail.com	
12	Debra Gonsky	Debra.Gonsky@54@gmail.com	
13	Chloe Leake		
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C - P L A N

Draft Public Hearing

THURSDAY, MARCH 26TH, 2026

🕒 5 p.m. - 6 p.m.

📍 **Malandra Hall Community Center**
1200 S. Merrimac Rd., Camden, NJ 08104

For more information please contact the Bureau of Grants Management at (856) 757-7689



C - P L A N

Draft Public Hearing

JUEVES 26 DE MARZO DE 2026

🕒 **5 p.m. - 6 p.m.**

📍 **Malandra Hall Community Center**
1200 S. Merrimac Rd., Camden, NJ 08104

Para obtener más información, comuníquese con la Oficina de
Gestión de Subvenciones al (856) 757-7689

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C-Plan Draft Public Hearing

March 11 @ 8:00 am - March 26 @ 7:00 pm

Details

Start:

March 11 @ 8:00 am

End:

March 26 @ 7:00 pm

Event Category:

Finance

Website:

<https://www.camdennj.gov/grants-management/>

You're Invited: C-Plan Draft Public Hearing

The City of Camden's Bureau of Grants Management invites residents and community stakeholders to attend our upcoming **C-Plan Public Hearing**. This meeting is an opportunity to learn about the Community Plan, review updates, and share your feedback.

Draft Public Hearing

Thursday, March 26, 2026

5:00 PM - 6:00 PM

Malandra Hall Community Center

1200 S. Merrimac Rd.

Camden, NJ 08104

Your voice matters, and we encourage all residents to attend and participate in shaping our community.

Questions? Please contact the Bureau of Grants Management at **856-757-7689**.

Organizer

Bureau of Grants Management

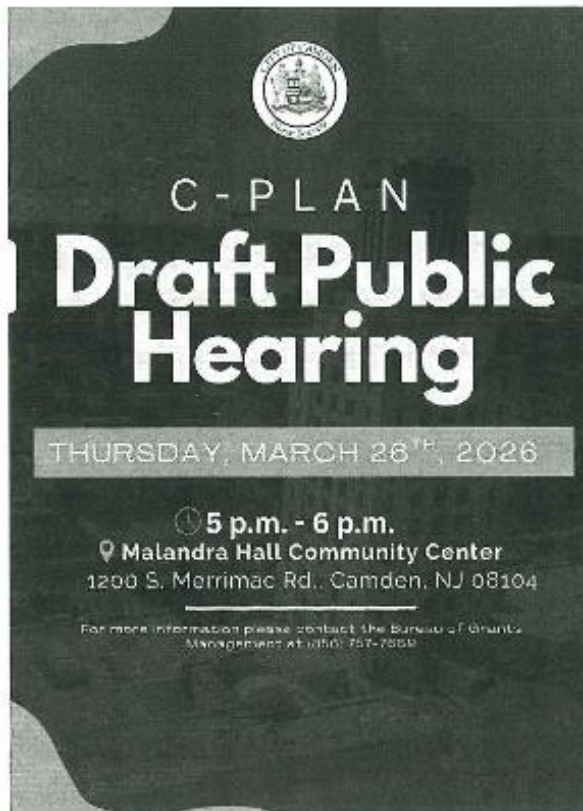
Phone

8567577689

[View Organizer Website](#)



Venue



Malandra Hall
Community Center

1200 S. Merrimac Rd
Camden, 08104 United
States

+ Google Map

CIUDAD DE CAMDEN
AVISO PÚBLICO – AUDIENCIAS PÚBLICAS DEL
C-PLAN

La Oficina de Administración de Subvenciones de la Ciudad de Camden invita a los residentes y a las partes interesadas de la comunidad a asistir a las próximas **Audiencias Públicas del C-Plan** para revisar y brindar comentarios sobre el Plan Comunitario de la Ciudad.

Audiencia Pública – Versión Inicial

Jueves, 26 de Marzo de 2026 | 5:00 PM – 6:00 PM
Malandra Hall Community Center
1200 S. Merrimac Road
Camden, NJ 08104

Se anima a todos los residentes a asistir y compartir sus opiniones.

Para más información, comuníquese con la **Oficina de Administración de Subvenciones de la Ciudad de Camden** al 856-757-7689.



ADD TO CALENDAR

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Planning Board Meeting >

The City of Camden
Melvin Primas City Hall
520 Market Street, Camden, NJ 08102
Phone: 856-757-7000
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CIUDAD DE CAMDEN AVISO PÚBLICO – AUDIENCIAS PÚBLICAS DEL C-PLAN

La Oficina de Administración de Subvenciones de la Ciudad de Camden invita a los residentes y a las partes interesadas de la comunidad a asistir a las próximas Audiencias Públicas del C-Plan para revisar y brindar comentarios sobre el Plan Comunitario de la Ciudad.

Audiencia Pública – Versión Inicial

Jueves, 26 de Marzo de 2026 | 5:00 PM – 6:00 PM
Malandra Hall Community Center
1200 S. Merimac Road
Camden, NJ 08104

Audiencia Pública – Versión Final

Jueves, 30 de Abril de 2026 | 5:00 PM – 6:00 PM
City Hall – Council Chambers (2nd Floor)
520 Market Street, Unit 306
Camden, NJ 08102

Se anima a todos los residentes a asistir y compartir sus opiniones. Para más información, comuníquese con la Oficina de Administración de Subvenciones de la Ciudad de Camden al 856-757-7689.

TACO Tuesday

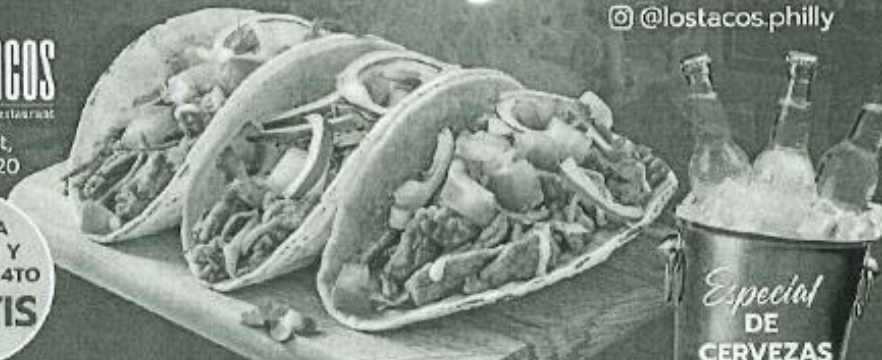
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DE
CERVEZAS*



Date: Wednesday, 12th November 2025

2026 Annual Action Plan- Needs Assessment Public Hearing Bureau of Grants Management		
Name	Email	Agency
1 Celine Thompson	celine.thompson@calagovs.edu	Rutgers-Camden
2 Carla Villacis	cv288@camden.rutgers.edu	Rutgers-Camden
3 Maurice Young	mbetbebrands@gmail.com	Resident
4 Tiara Wilson	tiwilson@camdennj.gov	BGM
5 Vivian Lopez	galindez14@gmail.com	Community member
6 Deltha Carstarphen	gaolenschlager@kizon.net	Community resident
7 Chlolewisclager	Rashma@camdennj.gov	BGM
8 Raenna Garner	nick@camdennj.gov	Business Owner
9 Kozman Hicks	redacted@camdennj.gov	Resident
10 Janna Reddick	redacted@camdennj.gov	Resident
11 Elyse Wynn	E.Wynn53@gmail.com	Resident
12 Kristen Givens	Chapen@Movi+icolor.org	Resident
13 Yasmine Carstarphen	" "	Community Partner
14 Daniel A. Johnson	James A Johnson 32633@gmail.com	" "
15 Idanna Herrera	johnner@camdennj.gov	BGM
16 Carlene Sinaiste		BGM
17 Michael Stargell	mistard@camdennj.gov	BGM
18		
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23		



The City of Camden

NEEDS ASSESSMENT PUBLIC HEARING

2025-2026



12 de noviembre de 2025



5 p.m. - 6p.m.



1200 South Merrimac Road,
Camden, NJ 08104

MÁS INFORMACIÓN

Para obtener más información, comuníquese con la Oficina de
Administración de Subvenciones del Departamento de
Finanzas al (856) 757-7689.





The City of Camden

NEEDS ASSESSMENT PUBLIC HEARING

2025-2026



November 12, 2025



5 p.m. - 6p.m.



1200 South Merrimac Road,
Camden, NJ 08104

LEARN MORE

For more information please contact the Department of
Finance Bureau of Grants Management at (856) 757-7689



PUBLIC NOTICE
City of Camden
2026 Annual Action Plan – Needs Assessment Public Hearing
Wednesday, November 12, 2025 | 5:00 PM – 6:00 PM
Malandra Hall – 1200 S Merrimac Rd., Camden NJ

The City of Camden is beginning the planning process for the 2026 Annual Action Plan as part of its application for funding to the U.S. Department of Housing and Urban Development (HUD).

The City's Department of Planning and Development in cooperation with the Department of Finance – Bureau of Grants Management will hold a public hearing to receive comments and input on community housing and neighborhood development needs to be considered in the preparation of the 2026 Annual Action Plan.

The consolidated planning process serves as the framework for a community-wide dialogue to evaluate current priorities and identify additional housing and community development needs to be addressed in the upcoming program year.

Residents, community organizations, and stakeholders are encouraged to attend and share their input on housing, infrastructure, public services, and other community development needs.

For residents with limited English proficiency:

If you need language assistance, please contact us at **(856) 757-7688**.

Si necesita ayuda con el idioma, comuníquese con nosotros al **(856) 757-7688**.

Date: Thursday, 30th April 2026

C-Plan Public Hearing Final Bureau of Grants Management		
Name	Email	Agency
1 Johanna Herrera	Johanna.Herrera@camdennj.gov	BGM
2 Tiana Wilson	tiana.wilson@camdennj.gov	BGM
3 Barbara Johnson	Barbara.Johnson@camdennj.gov	BGM
4 Ratonna Garner	Ratonna.Garner@camdennj.gov	BGM
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C - P L A N

Final Public Hearing

THURSDAY, APRIL 30TH, 2026

🕒 5 p.m. - 6 p.m.

📍 City Hall council Chambers 2nd floor
520 Market St UNIT 306, Camden, NJ 08102

For more information please contact the Bureau of Grants
Management at (856) 757-7689



C - P L A N

Final Public Hearing

JUEVES 30 DE ABRIL DE 2026

🕒 **5 p.m. - 6 p.m.**

📍 **City Hall Council Chambers 2nd floor**
520 Market St. UNIT 306, Camden, NJ 08102

Para obtener más información, comuníquese con la Oficina de
Gestión de Subvenciones al (856) 757-7689

 Search



English 



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 Agencies 

Government 

Business 

Links 

About 

C-Plan Final Public Hearing

March 11 @ 8:00 am - April 30 @ 7:00 pm

+

You're Invited: C-Plan Final Public Hearing

The City of Camden's Bureau of Grants Management invites residents and community stakeholders to attend our upcoming **C-Plan Public Hearing**. This meeting is an opportunity to learn about the Community Plan, review updates, and share your feedback.

Final Public Hearing

📅 Thursday, April 30, 2026

🕒 5:00 PM – 6:00 PM

📍 City Hall – Council Chambers (2nd Floor)

520 Market Street, Unit 306

Camden, NJ 08102

Your voice matters, and we encourage all residents to attend and participate in shaping our community.

📞 **Questions?** Please contact the Bureau of Grants Management at **856-757-7689**.

Details

Start:

March 11 @ 8:00 am

End:

April 30 @ 7:00 pm

Event Category:

Finance

Website:

<https://www.camdennj.gov/grants-management/>

Organizer

Bureau of Grants
Management

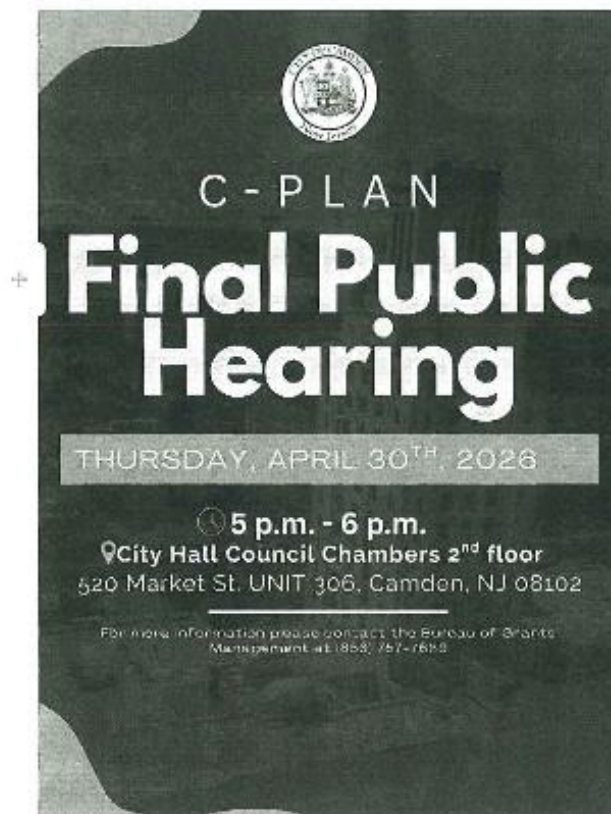
Phone

8567577689

[View Organizer Website](#)



Venue



City Council Chamber

Second Floor City Hall
Camden, NJ
[+ Google Map](#)

Phone
856-757-7115

[View Venue Website](#)

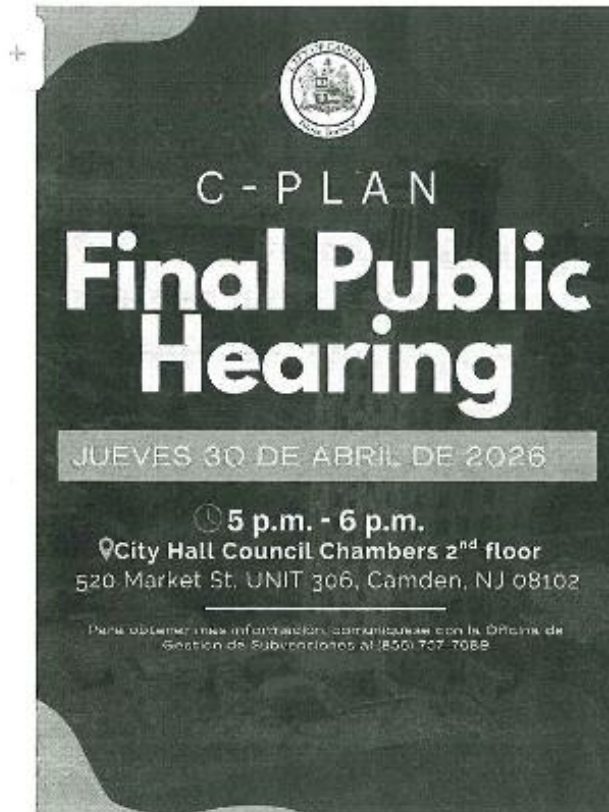
CIUDAD DE CAMDEN
AVISO PÚBLICO – AUDIENCIAS PÚBLICAS DEL
C-PLAN

La Oficina de Administración de Subvenciones de la Ciudad de Camden invita a los residentes y a las partes interesadas de la comunidad a asistir a las próximas **Audiencias Públicas del C-Plan** para revisar y brindar comentarios sobre el Plan Comunitario de la Ciudad.

Audiencia Pública – Versión Final
Jueves, 30 de Abril de 2026 | 5:00 PM – 6:00 PM
City Hall – Council Chambers (2º Piso)
520 Market Street, Unit 306
Camden, NJ 08102

Se anima a todos los residentes a asistir y compartir sus opiniones.

Para más información, comuníquese con la **Oficina de Administración de Subvenciones de la Ciudad de Camden** al **856-757-7689**.



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The City of Camden

Melvin Primas City Hall

520 Market Street, Camden, NJ 08102

Phone: 856-757-7000

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2026 ACTION PLAN DRAFT

Virtual Public Hearing

MONDAY, APRIL 13TH AT 6PM

 **6:00 P.M.**

Zoom Link:

<https://tinyurl.com/camdenapr13draftplanmeeting>

For more information please contact the
Bureau of Grants Management at (856) 757-7689





2026 ACTION PLAN DRAFT

Virtual Public Hearing

LUNES, 13 DE ABRIL A LAS 6 P. M.

🕒 6:00 P.M.

Enlace de Zoom:

<https://tinyurl.com/camdenapr13draftplanmeeting>

Para más información, por favor comuníquese con la Oficina de
Gestión de Subvenciones al (856) 757-7689.



Date: Thursday, 22nd January 2026

Request For Proposals 2026 - 2027 Bureau of Grants Management			
Name	Email	Agency	
1. Diber Jean-Baptiste	djeanbaptiste@newbeginningsmd.com	New Beginnings Behavioral Health	
2.			
3. Dancy Krueger	krueger@vaohv.org	VA OHV	
4. Tina Pierce	Tina.Pierce@camdenat.gov	City of Camden	
5. Michael Stargill	m.stargill@camdennj.gov	Grants	
6. Tiana Wilson	Tiana.Wilson@camdennj.gov	BGM	
7. Caroline Sun Aitua	Caroline.Sun@camdenat.gov	BGM	
8. Robert Johnson	Robert.Johnson@camdenat.gov	BGM	
9. Robert Pratt	Robert.Pratt@camdenat.gov		
10. Hilary Colbert	hcolbert@camdenat.gov	CEO	
11. Noyle Butcher	nbutcher@camdenat.gov	CEO	
12. Alana Lander	Alana.Lander@gmail.com	Payroll Department	
13.			
14.			
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RFP Application Process Meeting

RFP Application Process Meeting

January 22 @ 2:00 pm - 3:30 pm

Join us for an informational meeting reviewing the Request for Proposals (RFP) process and providing guidance on how to apply for funding. The meeting will take place on Tuesday, January 22, 2020, at 2:00 p.m. at City Hall, Second floor, City Council Chambers.

CITY OF CAMDEN
DEPARTMENT OF FINANCE
BUREAU OF GRANT MANAGEMENT



REQUEST FOR PROPOSAL
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
HOME INVESTMENT PARTNERSHIP PROGRAM

Deadline for Submission: 2/2/20

The Honorable Victor G. Carrasquillo, Mayor
Timothy J. Cunningham, Business Administrator
Scott Parker, Director of Finance

Details

Date:
January 22

Time:
2:00 pm - 3:30 pm

Event Category:
Finance

Website:
<https://www.camdennj.gov/grants-management/>

Organizer

Bureau of Grant Management

Phone:
856-973-5894

View Organizer Website

Venue

City Council Chamber

Second Floor City Hall
Camden, NJ
Google Maps

Phone:
856-757-7115

View Venue Website



ADD TO CALENDAR

Translate

Share This Event



+ Request for Proposals (RFP)

The City of Concord
Administration Building
230 Market Street, Concord, NJ 08132
Phone: 973.763.7000
Contact Us
Website: www.concordnj.gov
Designed & Hosted by Go2Design



Translate »

Date: Thursday, 9th October 2023

Fuel the Future: Funding Seminar & Business Expo 2025 Bureau of Grants Management			
Name	Email	Agency	
1 Ivorie Edwards	ivorie64@mail.com		
2 Tual'Yona Little	ivoriemail@mail.com		
3 DIONNE Yamster	DYamster@virtua.org	Virtua	
4 Winston Cummings	Wcummings@virtua.org	Virtua	
5 Dan Masters	Dmasters@virtua.org	Virtua	
6 Fanny Ochoa	Fchoa@virtua.org	Virtua	
7 Naemah Hicks	bringinghappy2yourhour@gmail.com	Bringing Happy 2 Your Hour	
8 Mirini Feliz	mirini@keda.com	LAESA	
9 Arlene Felder	clauden@glassybrowncookies.com	Glassy Brown Cookies	
10 Cynthia Peinos	idea-arts@comcast.net	IDEA ARTS	
11 Jerri Clark	Biznessman31@gmail.com	webster	
12 Sylvia R	Hill@tollcogenative.com		
13 Joseph Townsend	JosephTownsend205@gmail.com	Downing 2 Destination	
14 Thany Cuse	ThanyTheKenny@gmail.com		
15 Grando Vincent	grando@comcast.net		
16 Sabana White	Socarr524@gmail.com		
17 Angela Vazquez	ANGIE500@yahoo.com	Urban Roots	
18 Queen Alva Baker	QueenBaker@yahoo.com	Baker & Associates	
19 Jarmaine Hagler	JShagler913@gmail.com	JES Jarmaine	
20 Thabida Little	q11th@cpacj.org	CPAC	
21			
22			
23			

Date: Thursday, 9th October 2025

Fuel the Future: Funding Seminar & Business Expo 2025			
Bureau of Grants Management			
Name	Email	Agency	
1 William Edwards Jr.	weela20@gmail.com		
2 Patricia Pena	patricia.pena@hotmail.com		
3 Julie Jackson	myspirittribe@gmail.com		
4 Alton Corbett	partnership@coratenoir.com		
5 Nike Collett	info@vibrateinc.com		
6 Jack O'Byrne	execdirect@chasing.org		
7 Marissa Reda	weekteam47@gmail.com		
8 Sam White	subite.stan@gmail.com		
9 Jakey Pesece	key403isea@hokk.com		
10 Lawrence Johnson	timeforfunjumper@gmail.com		
11 Andre Randall	arandall2023@gmail.com		
12 JAMES D. GARRISON	James.D.Garrison@usdoj.gov		
13 Jesse Hax	jeffhax@camdenfire.org	Camden Fire Dept.	
14 Nicholas Lawrence	mlawrence@placip.org	PBCIP	
15 Ed Fisher		ANA samrlag	
16 Rhonda W. Hurler	rhurley@camdenhousing.org	HAC	
17 Shellie Masoo	shellie.arts@gmail.com	Cooper Grant	
18 Davana Hatt	DVal@cccoca.org	CFO	
19 Jamarl Jackson	SafeandSoundsewicks@gmail.com	UEZ	
20 Dawn Hovee	dawn.hovee@gmail.com		
21 Nadiah Mitchell	legitbookin@gmail.com	UEZ Legit Entertainment	
22 Essence Dupre	allthingscreativebyessence@yahoo.com	ATR Events	
23 Alton Corbett	AltonCorbett@gmail.com	Diversity & Inclusion	

Date: Thursday, 9th October 2025

Fuel the Future: Funding Seminar & Business Expo 2025		
Bureau of Grants Management		
Name	Email	Agency
1 Hester P. H.	hester.p.h@gmail.com	Downward Destination
2 Kahleah Merritt	MissionMerritt35@gmail.com	Mission Merritt Cleaning
3 Nyeer Ali	caningasm@gmail.com	Caning Mason
4 Jeneba Fofana	JenebaFofana24@yahoo.com	Code Enforcement
5 Hilary Colgent	hcolgent@cc-cocq.org	Camden County OEO
6 Fawad Qayl	FawadQayl@aol.com	Keeping Hands
7 Demeane Brownson	demob@gmail.com	Citizens
8 Jonathan White	jonawhite767@gmail.com	Masters Office
9 Karen Merricks	KarenMerricks19@gmail.com	Shubert School
10 Carrie Kitchen-Santya	carrie@athensathens.com	Cathedral School
11 Rod Ford	RodFord@harrisford.com	Harris Ford Express
12 Miller Gardner	MillerGardner@gmail.com	Cyber
13 Kathy Suckia	KSuckia@ccc.org	Camden County OEO
14 Shari Lynne	shari_lynne@yahoo.com	Shari Lynne
15 Aleem Baker	aleembaker@yahoo.com	Primeira
16 Rich Standa	DeaconStanda@gmail.com	Quinto Place
17 Gustavo Firdi	evenwoodandramos@gmail.com	Investor
18		
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FUEL *the* FUTURE

FUNDING SEMINAR & BUSINESS EXPO



Oportunidades de subvención

Para empresas y residentes

Jueves 9 de octubre de 2025 | Desde las 10:00 a.m.
hasta las 12:00 p.m.

Patrocinado por



Malandra Hall Community Center

1200 S MERRIMAC ROAD, CAMDEN, NJ 08104

**LAS INSCRIPCIONES COMIENZAN
A LAS 9:30 A.M.**

Para más información, comuníquese con la Administración de Subvenciones al (856) 757-7689. Para asistencia con el idioma, llame al (856) 757-7688.

ci.camden.nj.us [Facebook](#) [Twitter](#) [cityofcamden.gov](#)



FUEL *the* FUTURE

FUNDING SEMINAR & BUSINESS EXPO



Grant Opportunities

For Businesses & Residents

Thursday, October
9th, 2025

From 10:00 a.m.
until 12:00 p.m.

Sponsored by



Malandra Hall Community Center

1200 S MERRIMAC ROAD, CAMDEN, NJ 08104

REGISTRATION STARTS AT 9:30 A.M.

For more information contact Grants Management at (856) 757-7689

For Language Assistance call (856) 757-7688

ci.camden.nj.us [Facebook](https://www.facebook.com/cityofcamden) [Twitter](https://twitter.com/cityofcamden) [Instagram](https://www.instagram.com/cityofcamden) [YouTube](https://www.youtube.com/c/cityofcamden) [LinkedIn](https://www.linkedin.com/company/cityofcamden) [cityofcamden.gov](https://www.cityofcamden.gov)

FUEL THE FUTURE

Seminar & Business Expo

Schedule



- 10:00 am** ● Welcome & Opening Remarks
- 10:10am** ● Mayor Address
- 10:20am** ● Ice Breaking & Introduction of Activity
- 10:30am** ● Department of Planning & Development
Presenter: Dr. Edward Williams
- 10:40am** ● Bureau of Grants Management
Presenter: Kelly Mobley
- 10:50am** ● Urban Enterprise Zone (UEZ) Program
Presenter: Shellean Brooks
- 11:00am** ● Virtua Health
Presenter: Daniel Master
- 11:10am** ● Millennium Strategies
Presenter: Ryan Talmadge
- 11:20am** ● Network - Who's in the Room
- 11:30am** ● Parkside Business & Community in Partnership (PBCIP)
Presenter: Bridget Phifer
- 11:40am** ● UEZ Award Presentation
- 11:50am** ● Camden County Historical Society (CCHS)
Presenter: Jack O'Byrne
- 12:00pm** ● Camden Fire Department
Presenter: Chief Jesse Flax
- Closing Remarks

More Info

- www.camdennj.gov
- Camden City Hall - Camden City NJ



Grantee SF-424's and Certification(s)

OMB Number: 4640-0004
Expiration Date: 03/31/2029

Application for Federal Assistance SF-424		
* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision	* If Revision, select appropriate letter(s): * Other (Specify):
* 3. Date Received: 7/1/2026	4. Applicant Identifier: 	
5a. Federal Entity Identifier: 		5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State: 	7. State Application Identifier: 	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Camden		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 21-600418		* c. UEI: USMPC162R314
d. Address:		
* Street1:	520 Market Street	
* Street2:	PO Box 21520	
* City:	Camden	
* County/Parish:		
* State:	NJ: New Jersey	
* Province:		
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	08101-5720	
e. Organizational Unit:		
Department Name: Department of Finance		Division Name: Grants Management
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	Mr.	* First Name: Scott
Middle Name:		
* Last Name:	Parker	
Suffix:		
Title:	Director of Finance	
Organizational Affiliation: 		
* Telephone Number:	856-757-7682	Fax Number:
* Email:	xparker@camdennj.gov	

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: C: City or Township Government	
Type of Applicant 2: Select Applicant Type: 	
Type of Applicant 3: Select Applicant Type: 	
* Other (specify): 	
* 10. Name of Federal Agency: US Department of Housing and Community Development	
11. Assistance Listing Number: 14-218	
Assistance Listing Title: Community Development Block Grants/Entitlement Grants	
* 12. Funding Opportunity Number: E-26-MC-34-0003	
* Title: Community Development Block Grant (CDBG)	
13. Competition Identification Number: 	
Title: 	
14. Areas Affected by Project (Cities, Counties, States, etc.): Add Attachment Delete Attachment View Attachment	
* 15. Descriptive Title of Applicant's Project: FY 2026 CDBG Entitlement Activities Supporting Housing, Public Services, and Public Facilities benefiting low- and moderate-income residents from 7/1/26 - 6/30/27	
Attach supporting documents as specified in agency instructions. Add Attachments Delete Attachments View Attachments	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: NJ	* b. Program/Project: NJ-C01
Attach an additional list of Program/Project Congressional Districts if needed.	
Add Attachment Delete Attachment View Attachment	
17. Proposed Project:	
* a. Start Date: 07/01/2026	* b. End Date: 06/30/2027
18. Estimated Funding (\$):	
* a. Federal	2,318,939.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	2,318,939.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on . ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review. ☒ c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) ☐ Yes ☒ No If "Yes", provide explanation and attach Add Attachment Delete Attachment View Attachment	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001) ☒ ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: Mr.	* First Name: Victor
Middle Name:	
* Last Name: Kwanstaphen	
Suffix:	
* Title: Mayor of the City of Camden	
* Telephone Number: 856-757-7200	Fax Number:
* Email: mayorkwanstaphen@camdenj.gov	
* Signature of Authorized Representative:	* Date Signed: 05/07/2026

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

*Authorized Representative Name:

Prefix: Mr. *First Name: Victor
Middle Name:
*Last Name: Castanarphen
Suffix:
*Title: Mayor of the City of Camden
*Applicant Organization: City of Camden

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000c) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(e) and 5.106 as applicable.
6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.
8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

*Signature:



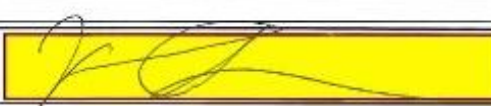
*Date:

05/07/2026

Form HUD-424-B (02/23)

Application for Federal Assistance SF-424		
* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application		
* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision		
* If Revision, select appropriate letter(s): _____ * Other (Specify): _____		
* 3. Date Received: 7/1/2026		
4. Applicant Identifier: _____		
5a. Federal Entity Identifier: _____		5b. Federal Award Identifier: W26-NC340201
State Use Only:		
6. Date Received by State: _____		7. State Application Identifier: _____
8. APPLICANT INFORMATION:		
* a. Legal Name: city of Camden		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 21-6080418		* c. UEL: LENTYJ62D314
d. Address:		
* Street1: 520 Market Street		
* Street2: PO BOX 91520		
* City: Camden		
* County/Parish: _____		
* State: NJ: New Jersey		
* Province: _____		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 08101-5120		
e. Organizational Unit:		
Department Name: Department of Finance		Division Name: Grants Management
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr. * First Name: Scott		
Middle Name: _____		
* Last Name: Parker		
Suffix: _____		
Title: Director of Finance		
Organizational Affiliation: _____		
* Telephone Number: 856-257-7682		Fax Number: _____
* Email: scarparker@camdennj.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: City or Township Government	
Type of Applicant 2: Select Applicant Type: 	
Type of Applicant 3: Select Applicant Type: 	
* Other (specify): 	
* 10. Name of Federal Agency: US Department of Housing and Community Development	
11. Assistance Listing Number: 14.239	
Assistance Listing Title: Home Investment Partnerships Program	
* 12. Funding Opportunity Number: M26-RC140201	
* Title: Home Investment Partnerships Program	
13. Competition Identification Number: 	
Title: 	
14. Areas Affected by Project (Cities, Counties, States, etc.): Add Attachment Delete Attachment View Attachment	
* 15. Descriptive Title of Applicant's Project: FY 2026 HOME Program Activities for Housing Development and Tenant-Based Rental Assistance	
Attach supporting documents as specified in agency instructions. Add Attachments Delete Attachments View Attachments	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant 000	* b. Program/Project 007-001
Attach an additional list of Program/Project Congressional Districts if needed. Add Attachment Delete Attachment View Attachment	
17. Proposed Project:	
* a. Start Date: 07/01/2026	* b. End Date: 06/30/2027
18. Estimated Funding (\$):	
* a. Federal	769,863,27
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	769,863,27
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on . ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review. ☒ c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) ☐ Yes ☒ No If "Yes", provide explanation and attach Add Attachment Delete Attachment View Attachment	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001) ☒ ** I AGREE ** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: Mr.	* First Name: Victor
Middle Name:	
* Last Name: Christophen	
Suffix:	
* Title: Mayor of the City of Camden	
* Telephone Number: 856-757-7200	Fax Number:
* Email: mxyon@camdennj.gov	
* Signature of Authorized Representative: 	* Date Signed: 05/07/2026

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMH Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

*Authorized Representative Name:

Prefix: Mr. *First Name: Victor
Middle Name:
*Last Name: Carstarphoen
Suffix:

*Title: Mayor of the City of Camden

*Applicant Organization: City of Camden

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 148 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 6.106(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

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*Signature:



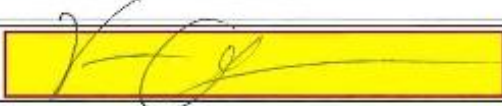
*Date:

05/07/2026

Form HUD-424-B (02/23)

Application for Federal Assistance SF-424		
* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application * 2. Type of Application: ☒ New ☐ Continuation ☐ Revision * If Revision, select appropriate letter(s): * Other (Specify): 		
* 3. Data Received: 7/1/2028		4. Applicant Identifier:
5a. Federal Entity Identifier: 		5b. Federal Award Identifier: Z-26-WC-34-0003
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
B. APPLICANT INFORMATION:		
* a. Legal Name: City of Camden		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 21-6000418		* c. UEI: L5NTYJ52P314
d. Address:		
* Street1: 520 Market Street		
Street2: PO Box 91520		
* City: Camden		
County/Parish:		
* State: NJ: New Jersey		
Province:		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 08101-5120		
e. Organizational Unit:		
Department Name: Department of Finance		Division Name: Grants Management
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr. * First Name: Scott		
Middle Name:		
* Last Name: Parker		
Suffix:		
Title: Director of Finance		
Organizational Affiliation:		
* Telephone Number: 856-757-7582		Fax Number:
* Email: scparker@camdennj.gov		

Application for Federal Assistance SF-424			
* 9. Type of Applicant 1: Select Applicant Type:			
City or Township Government			
Type of Applicant 2: Select Applicant Type:			
Type of Applicant 3: Select Applicant Type:			
* Other (specify):			
* 10. Name of Federal Agency:			
US Department of Housing and Community Development			
11. Assistance Listing Number:			
14.231			
Assistance Listing Title:			
Emergency Solutions Grant			
* 12. Funding Opportunity Number:			
B-26-MC-14-0003			
* Title:			
Emergency Solutions Grant			
13. Competition Identification Number:			
Title:			
14. Areas Affected by Project (Cities, Counties, States, etc.):			
	Add Attachment	Delete Attachment	View Attachment
* 15. Descriptive Title of Applicant's Project:			
FY 2026 ESG Activities Including Homeless Prevention, Rapid Re-Housing, and Street Outreach Services			
Attach supporting documents as specified in agency instructions.			
Add Attachments	Delete Attachments	View Attachments	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant	NJ
* b. Program/Project	302-001
Attach an additional list of Program/Project Congressional Districts if needed.	
Add Attachment Delete Attachment View Attachment	
17. Proposed Project:	
* a. Start Date	07/01/2026
* b. End Date	06/30/2027
18. Estimated Funding (\$):	
* a. Federal	209,197.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	209,197.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review. ☒ c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) ☐ Yes ☒ No If "Yes", provide explanation and attach Add Attachment Delete Attachment View Attachment	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001) ☒ ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix:	Mr.
* First Name:	Victor
Middle Name:	
* Last Name:	Caraballo
Suffix:	
* Title:	Mayor of the City of Camden
* Telephone Number:	856-757-7200
Fax Number:	
* Email:	mcaraballo@camden.nj.gov
* Signature of Authorized Representative:	
* Date Signed:	05/07/2026

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 6.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

*Authorized Representative Name:

Prefix: Mr. *First Name: Victor
Middle Name:
*Last Name: Camstarghen
Suffix:
*Title: Mayor of the City of Garden
*Applicant Organization: City of Garden

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(c)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. §101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance, except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

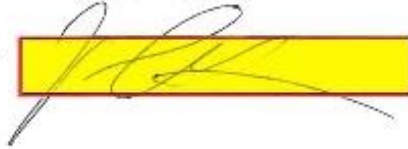
is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.
6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(c) of the Housing and Community Development Act of 1974 (42 U.S.C. §304(d)) and implementing regulations at 24 CFR part 42, subpart A.
8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian Tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

*Signature:



*Date:

05/07/2026

Form HUD-424-B (02/23)

Application for Federal Assistance SF-424		
* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application		
* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision		
* If Revision, select appropriate letter(s): _____ * Other (Specify): _____		
* 3. Date Received: 7/1/2026		4. Applicant Identifier: _____
5a. Federal Entity Identifier: _____		5b. Federal Award Identifier: RAH25-POB6
State Use Only:		
6. Date Received by State: _____		7. State Application Identifier: _____
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Camden		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 21-6000418		* c. UCI: L5NTYJ62P314
d. Address:		
* Street1: 520 Market Street		
Street2: PO Box 91538		
* City: Camden		
County/Parish: _____		
* State: NJ: NEW JERSEY		
Province: _____		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 08101-5120		
e. Organizational Unit:		
Department Name Department of Finance		Division Name: Grants Management
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr. * First Name: Scott		
Middle Name: _____		
* Last Name: Parker		
Suffix: _____		
Title: Director of Finance		
Organizational Affiliation: _____		
* Telephone Number: 856-757-7682		Fax Number: _____
* Email: sparker@camden1.gov		

Application for Federal Assistance SF-424			
* 9. Type of Applicant 1: Select Applicant Type: City or Township Government			
Type of Applicant 2: Select Applicant Type: 			
Type of Applicant 3: Select Applicant Type: 			
* Other (specify): 			
* 10. Name of Federal Agency: US Department of Housing and Community Development			
11. Assistance Listing Number: 14.241			
Assistance Listing Title: Housing Opportunities for Persons with Aids (HOPWA)			
* 12. Funding Opportunity Number: H0126-FOUO			
* Title: Housing Opportunities for Persons with Aids (HOPWA)			
13. Competition Identification Number: 			
Title: 			
14. Areas Affected by Project (Cities, Counties, States, etc.): Add Attachment Delete Attachment View Attachment			
* 15. Descriptive Title of Applicant's Project: FY 2025 HOPWA Housing Assistance for Persons with HIV/AIDS in Burlington, Camden, and Gloucester Counties			
Attach supporting documents as specified in agency instructions. Add Attachments Delete Attachments View Attachments			

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: NJ	* b. Program/Project: NJ-001
Attach an additional list of Program/Project Congressional Districts if needed.	
Add Attachment Delete Attachment View Attachment	
17. Proposed Project:	
* a. Start Date: 07/01/2026	* b. End Date: 06/30/2029
18. Estimated Funding (\$):	
* a. Federal	1,445,978.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	1,445,978.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
☐ a. This application was made available to the State under the Executive Order 12372 Process for review on	
☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review	
☒ c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
☐ Yes ☒ No	
If "Yes", provide explanation and attach	
Add Attachment Delete Attachment View Attachment	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
☒ ** I AGREE	
** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: Mr.	* First Name: Victor
Middle Name:	
* Last Name: Carstergaen	
Suffix:	
* Title: Mayor of the City of Camden	
* Telephone Number: 856-757-7300	Fax Number:
* Email: mayor@camden.nj.gov	
* Signature of Authorized Representative:	* Date Signed: 05/07/2026

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF 424-B or SF 424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.6, 3.115, 8.53, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

*Authorized Representative Name:

Prefix: Mr. First Name: William
Middle Name:
Last Name: Carstensen
Suffix:

*Title: Mayor of the City of Denver

*Applicant Organization: City of Denver

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.108 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4501) and implementing regulations at 48 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 6304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

*Signature:



*Date:

05/07/2026

Form HUD-424-B (02/23)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

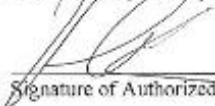
Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-J.I.I., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.



Signature of Authorized Official

5/7/26

Date

Mayor of the City of Camden
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifics both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2023-2026 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

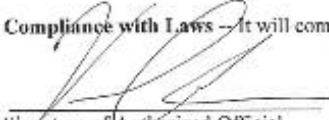
Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.



Signature of Authorized Official

5/7/26
Date

Mayor of the City of Camden
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature of Authorized Official 5/7/26
Date

Mayor of the City of Camden
Title

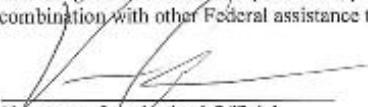
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature of Authorized Official

5/7/26

Date

Mayor of the City of Camden

Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature of Authorized Official

5/7/26

Date

Mayor of the City of Camden

Title

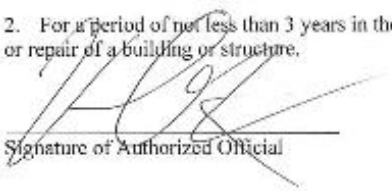
Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature of Authorized Official

5/7/26

Date

Mayor of the City of Camden

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.