



CITY OF CAMDEN



2025 CAPER

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

MAYOR VICTOR CARSTARPHEN
SCOTT PARKER, DIRECTOR - DEPARTMENT OF FINANCE

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The PY2025 Consolidated Annual Performance and Evaluation Report (CAPER) details the progress and benefits produced by the City of Camden (City) between July 1, 2025 and June 30, 2026 as projected and described in the City's PY2025 Annual Action Plan.

The City administers federal grants awarded by the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) grant, Emergency Solution Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). Grant allocations are utilized to provide and fund public facility improvements, public services activities, housing rehabilitation, homelessness services, and rental assistance to benefit the low-to-moderate income populations.

The 2025 Program Year (PY 2025) was the first year of the five-year strategic plan outlined in the City's 2025-2029 Consolidated Plan.

Camden Fire Department Equipment and Facility Improvements

During the 2025 Program Year the City spent approximately \$600,000 in CDBG dollars on equipment and facility upgrades for the fire department: \$568K was spent on equipment and \$32K was spent on facilities. The equipment purchased included protective clothing and footwear, respiratory protection, technical rescue cameras, personal escape systems, hazardous material foam trailer, a flood rescue truck and water rescue equipment, and hoses. The facility projects entailed preliminary work specifications and survey studies for the Engine 11 Firehouse, and interior rehabilitation work at the 2500 Morgan Boulevard fire station.

Public Facility Improvements

In addition to the Camden Fire Department facilities listed above, Camden spent approximately \$580K of CDBG dollars on four other public facility projects:

- **Liney Ditch Park Improvements: (~\$20K):** During the program year, CDBG funds were used for professional engineering services including design, cost estimates, and planning in conjunction with the ongoing Liney Ditch Park Improvement Project. Additional funds will be added for actual construction costs in the amount of \$500,000.

- North Camden Community Center (~\$101K): Purchase and installation of HVAC system. This phase of the project has been complete.
- Camden City Pools (~\$208K): Rehabilitation of the Isabel Miller and North Camden Community Center pools. This project has been completed.
- Benjamin Coopers Tavern (\$250K): Restoration of the historic tavern to be the site of the American Revolution Museum of Southern New Jersey. This project has been completed and is open.

Public Service Programs

During the 2025 Program Year, the City of Camden provided the following public service programs.

- ~\$70K of CDBG dollars on programs run by the City's Senior Center benefitting 789 seniors. The programs included fitness, wellness, cultural enrichment, arts and crafts, a popular senior bowling league, and other activities.
- ~\$282K of CDBG dollars on youth programs. These included work and internship programs, field trips, summer and evening STEM programs, health and wellness, and other recreational and education activities - especially during summer months. 2,147 youth participated in these programs.
- ~\$68K of CDBG dollars on the provision of swimming and other leisurely pool activities for residents of the City. 401 people benefited from this activity.
- ~\$11K of CDBG dollars for a Nutrition & Wellness Program that provided low- to moderate-income community residents with nutrition and wellness programs, including Juicing, Peaceful Minds workshop and a twelve-week health care program. A total of 50 people benefited from the various activities.
- ~\$40K of CDBG dollars on emergency utility assistance payments. These funds provided assistance to 61 households.
- ~\$342K of CDBG-CV dollars on a city-wide health and supportive service program. These funds provided assistance to all City residents.

New Affordable Homeowner Housing

During the 2025 Program Year the city spent ~\$300K of HOME dollars on the creation of affordable housing units for sale. This includes five units that have no expenditures listed for PY 2025 but were marked with a completion date during PY 2025 as well as two units that were built during PY 2025. These two units have both been completed, however, they will be reported as outcomes in the 2026 CAPER.

Property Improvement Program

During the 2025 Program Year the City spent ~\$187K of CDBG dollars on its Property Improvement Program (PIP). The program rehabilitated 4 homeowner units.

First-Time Homebuyer Assistance

During the 2025 Program Year the City spent ~\$2K of HOME funds as part of its First-Time Homebuyer Assistance program to assist one household. The funding was expended in the 2025 PY, but the project was completed in the 2026 PY. The outcome will be reported in the 2026 CAPER.

Homelessness Services

During the 2025 Program Year the City spent approximately \$839,000 on homelessness prevention and rapid rehousing programs. Homelessness prevention benefitted 123 persons in 91 households. Rapid rehousing benefitted 8 persons in 4 households.

HOPWA Services

During the 2025 Program Year the City spent approximately \$1.2 million in HOPWA funds to provide tenant-based rental assistance for 81 clients with HIV/AIDS and their families in the Camden MSA. Clients were housed in townhomes, apartments, and houses. Another 6 households were provided with Permanent Housing Placement, funded with ~\$11K in HOPWA funds to provide security deposits to access housing.

Administration and Other

In addition to the above programs and projects, the City spent ~\$925K of total program dollars on administration and other costs. This included:

- \$629,283.49 spent on administration.
- \$323,000.00 spent on Section 108 debt repayment.

These activities do not track outcomes but are required to properly administer the HUD programs.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Homelessness	Homeless	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		250	0	0.00%
Homelessness	Homeless	ESG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	20	0	0.00%	250	0	0.00%
Homelessness	Homeless	ESG: \$	Homelessness Prevention	Persons Assisted	200	123	0.00%	500	123	0.00%
Homelessness	Homeless	ESG: \$	Housing for People with HIV/AIDS added	Household Housing Unit	20		0.00%			
Homelessness	Homeless	ESG: \$	HIV/AIDS Housing Operations	Household Housing Unit	25	0	0.00%			
Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	250	0	0.00%			
Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Rental units rehabilitated	Household Housing Unit	100	0	0.00%			

Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Homeowner Housing Added	Household Housing Unit	20	5	0.00%	10	5	0.00%
Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	4	0.00%		4	
Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Homelessness Prevention	Persons Assisted	75		0.00%	20		0.00%
Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Jobs created/retained	Jobs	20	0	0.00%			
Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Housing for Homeless added	Household Housing Unit	50	0	0.00%			

Non Housing Community Development	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$800000 / HOPWA: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	71190		0	71190	
Non Housing Community Development	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$800000 / HOPWA: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20000	71190	0.00%		71190	
Non Housing Community Development	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$800000 / HOPWA: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		20000	0	0.00%
Non Housing Community Development	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$800000 / HOPWA: \$	Jobs created/retained	Jobs	0	0		30	0	0.00%
Non-Homeless Special Needs	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	30000	0	0.00%	50000	0	0.00%

Non-Homeless Special Needs	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		15	0	0.00%
Non-Homeless Special Needs	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	0	0		10	0	0.00%
Program Administration	Planning and Admin support	CDBG: \$ / HOPWA: \$ / HOME: \$ / ESG: \$	Jobs created/retained	Jobs	10	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The 2025 Program Year was the first year of the 2025-2029 Consolidated Planning period. Activities funded during this Action Plan Year were consistent with several of the priorities established in the Five-Year Consolidated Plan; however, the Consolidated Plan and Action Plan identify a significant number of goals and outcomes. Through the development of the 2025 CAPER, there was recognition that some of these outcomes were misidentified and/or duplicative. Additionally, in several instances, the 2025 PY expected outcomes were higher than the entire 5-year outcomes. With this caveat, the City was able to accomplish several important goals during the 2025 Program Year.

- 123 persons received homelessness prevention. This accounted for 61% of the 5-year outcomes.
- 6 households receive rapid rehousing assistance, but there is no corresponding goal outcome indicator for this accomplishment type.

- 81 households received tenant based rental assistance through the HOPWA program; however, there is no corresponding goal outcome indicator for this accomplishment type.
- 5 units of Homeowner Housing was added, reflecting 50% of the year one goal and 25% of the total 5 year goal.
- For the Non-Housing Community Development goal, Public Facility or Infrastructure Activities and Public Service activities provided benefits to all 71,190 city residents.

There are several 5-year goals that have sizeable expected outcomes that the city has not made any progress on. These include 250 units of rental housing constructed, and 100 units of rental housing rehabilitated. Additionally, there are other goals and outcomes identified in the table above which include several outcomes for Homelessness, Housing, Non-Housing Community Development, and Non-Homeless Special Needs that are duplicative and/or misidentified.

The City is considering a substantial amendment to the Consolidated Plan to better align these Goals and Outcomes with the work of the City and subrecipient agencies in order to facilitate more accurate outcome reporting in future CAPERs.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

Race	CDBG	HOME	HOPWA
White	790	5	
Black or African American	2057		
Asian	1		
American Indian or American Native	0		
Native Hawaiian or Other Pacific Islander	0		
Total	2848	5	81
Ethnicity			
Hispanic	811	5	
Not Hispanic	2037	0	

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	ESG
American Indian, Alaska Native, or Indigenous	9
Asian or Asian American	0
Black, African American, or African	86
Hispanic/Latina/e/o	20
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	0
White	0
Multiracial	15
Client doesn't know	0
Client prefers not to answer	0
Data not collected	1
Total	131

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

There are several activities funded with CDBG dollars that had a city-wide benefit. These include facility improvements, fire equipment purchases, and Covid related health and wellness programs. Data in the tables above are reporting on client specific public service and housing activities where demographic information was collected on program beneficiaries. Among the persons, families, and households assisted in the 2025 Program Year: 28% were White, 72% were Black, and 29% were Hispanic/Latino (or any race).

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,380,231	\$2,531,699.19
HOME	public - federal	787,955	\$273,652.45
HOPWA	public - federal	1,377,747	\$1,211,902.24
ESG	public - federal	217,782	\$784,050.85

Table 3 - Resources Made Available

Narrative

Grant resources for the four entitlement grants received by the City (CDBG, HOME, HOPWA, and ESG) as described in the City's FY2025 Action Plan, totaled \$4,763,715 for the 2025 Program Year (from July 1, 2025 through June 30, 2026). Expenditures for the four grants totaled \$4,801,304.73 for the same time period.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
East Camden	40		
North Camden	40		

Table 4 – Identify the geographic distribution and location of investments

Narrative

When the 2025 Action Plan was created, only two target areas were identified (East Camden and North Camden). This was in error as all funds are made available to programs and projects that benefit residents on a citywide basis. With an overall low- and moderate-income percentage of 78.5%, the City of Camden faces significant challenges in addressing the needs of its most vulnerable residents throughout the city. Further, the investments made in the 2025 PY were reported as citywide benefit and therefore cannot be disaggregated to the East Camden and North Camden target areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City has effectively leveraged federal resources to attract funding from private, state, and local sources, strengthening its ability to meet priorities in the Consolidated Plan. UEZ dollars, paired with federal grants, improved business-corridor infrastructure, encouraged private investment, and advanced commercial revitalization, generating jobs and economic growth. JAG resources supported community safety initiatives, including gang-abatement activities, fostering neighborhood stability. State grants funded water, sewer, and broadband upgrades, while Department of Transportation grants enhanced roadways and connectivity, promoting long-term development. Additional state and local grants improved parks, pools, and tree plantings, expanding access to quality public spaces and advancing environmental goals.

Through partnership with the Camden Redevelopment Agency, Federal Brownfield grants prepared vacant or underused sites for development, positioning land for housing and economic use. City-owned parcels were used for parks and community centers, maximizing public benefit and aligning with federal program objectives. By strategically blending federal, state, local, and private funds, Camden has advanced housing, infrastructure, public safety, recreation, and redevelopment initiatives, ensuring a sustainable response to community needs.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						
	Total	Women Business Enterprises	Male			
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Dollar Amount						

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired						
Businesses Displaced						
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Cost						

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	20	4
Number of Non-Homeless households to be provided affordable housing units	100	90
Number of Special-Needs households to be provided affordable housing units	10	0
Total	130	94

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	75	85
Number of households supported through The Production of New Units	10	5
Number of households supported through Rehab of Existing Units	20	4
Number of households supported through Acquisition of Existing Units	0	0
Total	105	94

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

There were several programs funded that provided housing and rental assistance to city residents.

- The CDBG program funded the Property Improvement Program which assisted 4 non-homeless households with housing rehabilitation.
- The HOME program facilitated the construction of 5 new homeowner housing units for non-homeless households.
- The ESG program provided rapid rehousing assistance to 4 households.
- The HOPWA program provided rental assistance to 81 households.

While the city exceeded its goal of supporting households through rental assistance, primarily through its HOPWA program, the city fell short in meeting its other affordable housing goals for the 2025 PY. The

city recognizes that housing production goals are falling short of expectations. This can be attributed to cost increases related to land and property acquisition and increases in materials and labor costs. Furthermore, the city's production goals, particularly for new rental units, is too ambitious.

Discuss how these outcomes will impact future annual action plans.

The City is recognizing that its expected outcomes are significantly higher than what is achievable with the limited resources available. Future Action Plans will have more reasonable estimates for outcomes.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	4	5
Moderate-income	0	0
Total	4	5

Table 13 – Number of Households Served

Narrative Information

Among the nine households that were provided with affordable housing in the 2025 PY, all 9 were low-income households between 30 and 50% of Area Median Income. The additional 85 outcomes reported in Tables 11 and 12 include HOPWA and ESG funded rental assistance.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City's 2025 Action Plan states: "Camden's one-year goals emphasize proactive outreach, rapid needs assessment, and connecting homeless individuals, especially the unsheltered - to housing and support services. The city will look at enhancing its collaboration with the Camden County CoC, including committees like the Camden Homelessness Task Force and the Housing Solutions Committee, which focus on data collection, needs assessments, and strategic planning."

There were four specific programs and initiatives that the City stated it will explore in the 2025 Action Plan. These include:

- Enhanced Street Outreach
- Mobile Assessment Units
- Non-Punitive Law Enforcement Partnerships
- Strengthened Coordinated Entry System (CES)

The City partnered with Catholic Charities for a street outreach event and on a separate occasion the City also provided mobile showers in the community for the homeless. Unfortunately, there has been no progress on a dedicated Mobile Assessment Unit or Non-Punitive Law Enforcement Partnerships.

The homelessness services provided by the City generally do not align with the Coordinated Entry System since the City is primarily focused on preventing homelessness or rapidly rehousing an individual or family. The City relies on additional partner agencies that are better equipped to provide street outreach, assessment, and enrollment into services.

The Homeless Network Planning Committee (HNPC) is Camden County's Comprehensive Emergency Assistance System (CEAS) Committee, and is a coalition of over 45 housing providers, advocates, and consumers that develops and implements a comprehensive plan providing for a continuum of services to decrease homelessness and maximize self-sufficiency for the City and Camden County Continuum of Care. City staff attend these meetings where challenges and information for improvements are shared and discussed.

The HNPC is part of the regional Southern NJ Continuum of Care (SNJCoC) which includes Camden, Cape May, Cumberland and Gloucester Counties. The SNJCoC does regional planning and applies as a continuum to the US Department of Housing and Urban Development (HUD) for funding under the HUD NOFO process.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City's 2025 Action Plan states: "Camden's strategy for emergency shelter and transitional housing focuses on immediate safety, low- barrier access, and pathways to permanent housing. The city will look at supporting its network of providers while exploring innovative practices."

There were three specific programs and initiatives that the City stated it will explore in the 2025 Action Plan. These include:

- Low-Barrier Emergency Shelters
- Shelter Diversion
- Trauma-Informed Care

Regarding Low-Barrier Emergency Shelters, the city receives pass-through funds from the County for emergency shelter services during the winter through the CODE BLUE Warming Centers program. When the Camden County Health Officer declares a Severe Weather Emergency, the City activates its Code Blue response plan to accommodate the immediate needs of the city's homeless population. However, this is only activated during the winter months.

The City's Homeless Prevention efforts reduce the number of individuals and families that enter homelessness; however, additional shelter diversion activities such as family reunification or landlord mediation are not directly provided by the City.

Finally, no progress has been made on the City creating Trauma-Informed Care training programs for shelter staff. The City lack capacity internally to provide this training and resources are not available to provide contracted training.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City's 2025 Action Plan states: "Camden is committed to shortening homelessness duration and facilitating transitions to permanent housing through evidence-based strategies."

There were six specific programs and initiatives that the City stated it will explore in the 2025 Action Plan. These include:

- Housing First Implementation
- Rapid Rehousing
- Permanent Supportive Housing
- Landlord Engagement Program

- Youth-Specific Interventions
- Veteran Specific Strategies

During the 2025 PY, the City administered two programs internally that assisted low-income individuals and families avoid becoming homeless. The Homeless Prevention program assisted 123 individuals in 91 households. The Rapid Rehousing program assisted 8 individuals in 4 households.

The City's primary focus is preventing homelessness by providing low-income individuals and families with short-term rental assistance to stabilize the household. The City's ESG-funded Rapid Re-Housing assistance includes housing placement, short- and medium-term rental assistance, security and utility deposits, utility payments, and housing stabilization. Assistance is tenant-based, provided at scattered sites throughout the city, and does not involve physical development.

The city did not directly coordinate with landlords, nor did it directly work on youth intervention or veteran specific strategies in the 2025 PY; however, those that are a part of the coordinated services of the Homeless Network Planning Committee. The city currently uses its ESG and HOPWA allocation to provide permanent supportive housing and rapid rehousing to qualifying individuals/families.

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

The City's 2025 Action Plan states: "Preventing homelessness among Camden's low-income residents, particularly those at high risk, is a key priority."

There were four specific programs and initiatives that the City stated it will explore in the 2025 Action Plan. These include:

- Eviction Prevention Initiative
- Discharge Planning Coordination
- Workforce Development
- Financial Empowerment Programs

The City did not operate dedicated programs specifically focused on eviction prevention or discharge planning coordination in the 2025 PY; however, those that are a part of the coordinated services of the Homeless Network Planning Committee. The city currently uses its ESG and HOPWA allocation to provide permanent supportive housing and rapid rehousing to qualifying individuals/families.

With regard to workforce development, the City has an annually funded UEZ Clean Team program that provides employment opportunities for residents to perform cleaning and maintenance activities within the City's UEZ business corridors. Also, through the Urban Enterprise Zone (UEZ) Program, the City

provides financial assistance to eligible businesses, including forgivable loans for eligible capital improvements. While these efforts support business development and economic stability, the City does not currently operate a dedicated financial empowerment program focused on financial literacy, credit counseling, or related individual financial services.

DRAFT

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Housing Authority of the City of Camden (HACC) and the City continue to prioritize its annual Entitlement Grants (CDBG and HOME) in 2024 to subsidize the housing proposals identified in the CHOICE Implementation Plan. Projects targeted in the implementation application will include an owner-occupied rehabilitation component and the new construction/gut rehab and sale of single-family homes. Any subsequent awards will underwrite the neighborhood and housing proposals represented in the plan, will be given priority and support by the City over the five-year term of the Implementation Grant.

CHOICE Neighborhoods remains an important project to the city in the 2020-2024 Consolidated Plan and 2024 Annual Action Plan. The plan served as the basis for a \$30 million Choice Implementation Grant application that was funded at \$13.2 million. The City and HACC decided to focus its efforts to revitalize the Branch Village. The award allowed the city to build; 147-units townhouses; 50-unit low-rise family building, and a 58-unit low-rise building, which were all, connected to the city-street grid with small parks. The project would replace existing units with 255 mixed- income rental units and produced 10 single-family homes for sale.

The Housing Authority in partnership with the City, The Michaels Organization and the CRA received \$35 Million Choice Neighborhood Implementation Grant from HUD in 2021 to focus their efforts in transforming the Ablett Village housing development site for low to moderate income residents and families. The City approved applications for PILOT — "Payment in lieu of Taxes" agreement in order to maximize its community contribution agreement for the Cramer Hill community for each phase.

As part of the Choice Neighborhood Initiative — Implementation Grant was awarded to Branch and Ablett Village and the City will seek to prioritize a set aside from its annual Entitlement Grants (CDBG) to subsidize the neighborhood proposals identified in the Choice Implementation Plans. Projects targeted in the implementation application included park renovations, street, and lighting improvements. The neighborhood and housing proposals represented in the Plans were given priority and support by the City over the 5-year term of the Implementation Grant. Efforts continue regarding the proposed rehabilitation of Elijah Park within the Centerville neighborhood using \$400,000.00 of CDBG funds. The environmental work is nearing completion. Construction is planned the Spring of 2024. Other Michael's developments include Ablett Village Phase 1. This 75 townhouse development is complete. Located on 3 sites throughout the Cramer Hill neighborhoods. This community is fully occupied. This development represent a \$27 million dollar investment.

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

The City is committed to empowering public housing residents by supporting the Housing Authority of the City of Camden (HACC) in promoting resident involvement in management and facilitating their

transition to homeownership. Some of their comprehensive approach includes taking key actions during the 2024 program year:

1. Outreach and Education Initiatives: They have implemented targeted outreach and educational programs to inform public housing residents about opportunities for involvement and homeownership. This includes hosting workshops and distributing informational materials that outline the benefits and processes associated with the Housing Choice Voucher Homeownership Program and other related initiatives.

2. Resident Involvement in Management: To foster greater resident participation in the management of their communities, they have established resident councils and advisory boards. These platforms provide residents with a meaningful role in decision-making and ensure their feedback is integrated into the management of public housing.

3. Support Services for Homeownership: They offer a range of support services designed to assist residents in preparing for homeownership. These services include financial literacy classes, homebuyer counseling, and guidance on navigating the application process for both the Local Initiative Program (LIPH) Homeownership and Section 8 Homeownership Programs.

4. Collaborations and Partnerships: The HACC and City collaborate with local non-profits, community organizations, and other stakeholders to enhance the effectiveness of our homeownership and management programs. These partnerships help provide additional resources and support to residents seeking to become more involved and achieve homeownership.

By continuing to implement and expand these strategies, the City aims to assist the HACC in increasing resident engagement in management and support their journey toward homeownership, ultimately contributing to their overall stability and success.

Actions taken to provide assistance to troubled PHAs

Although the Housing Authority of the City of Camden (HACC) has been designated as a troubled Public Housing Authority (PHA), significant efforts are underway to address this status and transition to a standard status. The City is committed to providing comprehensive support to HACC to facilitate this transition.

1. Establishment of a Dedicated Oversight Committee: Recognizing the need for targeted assistance, the Departments of Planning and Development and Finance have initiated a series of informal meetings to review the information pertinent to the Consolidated Annual Performance and Evaluation Report (CAPER). These discussions have highlighted specific areas where additional support is required. In response, both departments are in the process of establishing a dedicated committee. This committee will convene on a quarterly basis, or more frequently if necessary, to evaluate the nature and extent of technical assistance needed by HACC officials. The goal is to ensure that HACC receives tailored and effective support to address the challenges contributing to its troubled status.

2. Ongoing Technical Assistance: The City remains actively involved in providing technical assistance to HACC, particularly in areas critical to the advancement of their housing development projects. This includes support related to land development and review processes, as well as assistance with Section 106 and Environmental Reviews. By expediting these aspects of project development, the City aims to remove barriers and facilitate the successful implementation of HACC's housing initiatives.

3. Enhanced Collaboration and Resource Allocation: The City is committed to enhancing collaboration with HACC to ensure that all necessary resources and expertise are available to address identified challenges. This includes not only direct technical support but also leveraging partnerships with other agencies and stakeholders to provide a holistic approach to problem-solving.

4. Monitoring and Evaluation: To ensure that the assistance provided is effective and responsive to HACC's needs, the City will implement a monitoring and evaluation framework. This framework will track progress, identify areas of improvement, and adjust strategies as needed to achieve the desired outcomes.

Through these robust measures, the City aims to support HACC in overcoming its troubled status and achieving improved operational and programmatic performance. Our commitment to providing targeted assistance and facilitating effective solutions reflects our dedication to enhancing housing opportunities and management within the community.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

In the 2025 Action Plan, the City of Camden articulated several efforts it would take to remove or ameliorate barriers to affordable housing. These included:

- Aligning with the Camden Master Plan
- Investing in Affordable Housing
- Revitalizing Neighborhoods
- Preserving Existing Housing
- Building Partnerships
- Expanding Funding Opportunities
- Reforming Policies
- Promoting Transit-Oriented Development
- Supporting Renters and Homeowners

The city made limited progress on these efforts; however it facilitated the creation of 5 new homeowner housing units and the rehabilitation of four housing units.

One significant challenge to these efforts was that the person who would have spearheaded many of these is no longer with the City of Camden.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

In the 2025 Action Plan, the City articulated several obstacles to meeting underserved needs:

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

Camden articulated the following strategies:

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

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City's Department of Code Enforcement (DCF) is actively engaged in reducing lead-based paint hazards through a collaborative partnership with the Southern Regional Childhood Lead Poisoning Prevention (SRCLPP) Coalition. This coalition, coordinated by the Southern New Jersey Perinatal Cooperative and funded by the NJ Department of Community Affairs and the NJ Department of Health and Senior Services, brings together a diverse membership, including health institutions, human service providers, churches, affordable housing developers, and community action groups. Together, they strengthen the City's response and prevention efforts against lead poisoning.

The Coalition's Action Plan primarily focuses on expanding the number of participating agencies and supporting members in conducting lead poisoning prevention activities within their communities. Throughout the year, the Coalition organizes events to disseminate public education materials about the dangers of lead poisoning, offer lead testing services, and educate the community and landlords on lead-safe building maintenance practices. These efforts also highlight available state funding for lead removal.

Within the City, the Housing Bureau conducts property maintenance inspections, while the Building Bureau is responsible for inspections related to uniform construction and fire code compliance in existing structures and various development projects. When lead-based paint hazards are identified in multi-family dwellings, all residents are promptly notified. The Department has enhanced its oversight of final clearance inspections and takes corrective action, including the suspension or revocation of licenses, against negligent abaters and clearance inspectors.

In alignment with the State mandate to reduce lead-based paint hazards, the City ensures that all rental dwellings undergo lead inspections. The Department of Planning and Development continued to collaborate closely with the DCF to meet this compliance goal. Additionally, this partnership aims to develop strategies to target owner-occupied dwellings within key redevelopment areas, ensuring code compliance and exploring opportunities to provide property improvement funds.

Looking ahead, the Department of Code Enforcement intends to apply for additional funds in the upcoming year to further address lead-based paint hazards in the City's housing units. To meet the NJ statutory deadline, the Department is also in the process of seeking a consultant firm to conduct inspections of all rental properties.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The city recognizes that it faces stark challenges, with a significant portion of its population living below the poverty line. The City seeks to balance the immediate needs of the low-income communities with this overarching work for poverty reduction. The City of Camden's anti-poverty strategy is centered on providing comprehensive case management, access to affordable and quality housing, and employment training and opportunities tailored to support the most vulnerable populations. The Homeless Network Planning Committee (HNPC) and the Camden County Partnership for the Homeless (CPAC) are two primary networks that work in tandem with the County Continuum of Care (CoC) to address the multifaceted needs of poverty-level families within Camden City.

The 2025 Action Plan discusses the following strategies:

- **Support Essential Services:** Fund organizations providing food assistance, senior care, and counseling for extremely low-income residents.
- **Housing Rehabilitation:** Offer CDBG-funded assistance to improve the homes of low-income households, enhancing living conditions.
- **Homeownership Opportunities:** Promote programs that facilitate homeownership and equity- building for low-income families.
- **Lead Abatement:** Reduce child lead poisoning to mitigate its long-term impacts on health and earning potential.
- **Infrastructure Investment:** Upgrade streets, sidewalks, and utilities to revitalize neighborhoods, boost property values, and attract economic activity.
- **Special Needs Referrals:** Support organizations offering tailored services to residents with unique challenges.
- **Job Training and Economic Development:** Fund programs that enhance employability skills and create job opportunities.
- **Youth and Childcare Programs:** Invest in mentoring and childcare initiatives to support child development and parental employment stability.

As discussed in previous sections, the city has provided several of these services; however, quantifiable data related to the impact of these programs on the reduction in the number of poverty level families is not available.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The 2025 Action Plan articulates the following efforts to develop institutional structure:

- **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 taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The 2025 Action Plan articulates the following efforts to improve collaboration across its housing and social service sectors:

- **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.

The City did not directly implement formal stakeholder forums or a joint planning initiative during the reporting period. However, the City continued to enhance coordination between public and private housing resources and social service providers through its day-to-day administration of housing assistance and homelessness prevention activities. This included assisting eligible households with securing housing from the waiting list, working to prevent homelessness and maintain housing stability, and communicating directly with landlords regarding program requirements and City payment processes. These efforts helped facilitate access to housing, address administrative barriers, and strengthen communication with private housing providers. While formal cross-sector partnerships could be further developed, the City maintained ongoing coordination with housing and service providers to support residents in need.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

As of February 2025, HUD has eliminated the requirement to conduct a formal Analysis of Impediments to Fair Housing Choice (AI) or any mandated fair housing planning mechanisms that were previously in place, opting instead for a grantee certification that it will abide by the requirements under the Fair Housing Act. Camden's previous AI was from 2020-2024. The city currently certifies that it affirmatively furthers fair housing.

CR-40 - Monitoring 91.220 and 91.230

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

The City of Camden receives CDBG, HOME, ESG, and HOPWA funds. The Department of Finance - Bureau of Grants Management has the responsibility for administering these program dollars and monitoring all program activities performed through the City and subrecipients, contractors, and developers. The primary objectives of Camden's monitoring program are to:

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

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with the City's Citizen Participation Plan (CPP) and HUD regulations, the City of Camden ensured that residents were provided with reasonable notice and ample opportunity to review and comment on the Consolidated Annual Performance and Evaluation Report (CAPER). The public review and comment period lasted for 15 days, from September 22, 2026, to October 7, 2026.

A public notice announcing the availability of the draft CAPER and the scheduled public hearing was published in the local newspaper in accordance with the City's Citizen Participation Plan. The public hearing was held on September 22, 2026, from 5:00 p.m. to 6:00 p.m. at Malandra Hall Community Center to provide residents with an opportunity to review the report, ask questions, and offer comments. City staff and community representatives were in attendance, and the meeting served as a forum to share program accomplishments and increase awareness of how HUD funds are utilized. The sign-in sheet for this hearing is included in the Appendix.

Add information here about public comments during the public hearing and during the 15-day public comment period.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the 2025 reporting period, Community Development Block Grant (CDBG) funds were used to support projects that address the priority needs articulated in the City's 2025-2029 Consolidated Plan. This 2025 CAPER analyzes the results of the first year Action Plan of the city's Consolidated Plan. The City has not changed program objectives stated in the 2025-2029 Consolidated Plan; however, there are many duplicative outcomes assigned to multiple goals that complicates outcome reporting. The City will initiate a substantial amendment to its 2025-2029 Consolidated Plan to better align Goals and Outcomes to eliminate duplication and misalignment.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

Not applicable.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Get a list of the HOME-funded rental unit inspections. Were all units inspected? Any findings?

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The City requires all developers and subrecipients that are awarded HOME funds of HUD's affirmative marketing requirements. The City incorporates these requirements into written agreements for any project that meets the applicability threshold. When applicable, affirmative marketing plans must include outreach to populations least likely to apply, fair housing logo usage, nondiscriminatory advertising, and procedures for documenting marketing efforts.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

No program income was generated or used during the reporting period. As a result, there are no projects, expenditures, or beneficiary characteristics to report related to program income for this program year. The City continues to track and report program income in accordance with HUD requirements; however, no PI activity occurred that would require additional data or analysis for this CAPER.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City remains committed to fostering and maintaining affordable housing through strategic partnerships with key stakeholders such as the City of Camden Housing Authority, the Camden Redevelopment Agency, and local nonprofit organizations. These collaborations focus on providing programs that assist residents in achieving self-sufficiency while expanding affordable housing opportunities.

Additionally, the City actively pursues funding from various grant sources, including HUD's Lead Hazard Reduction Program and the Low-Income Housing Tax Credit (LIHTC) Program, to support housing rehabilitation and development efforts. The City also continues to explore opportunities for mixed-income developments that leverage private investment to increase affordable housing stock and

Housing Authority resources. These combined efforts aim to address the critical need for safe and affordable housing while promoting long-term sustainability in the housing market.

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CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance payments		
Tenant-based rental assistance	70	81
Units provided in transitional housing facilities developed, leased, or operated with HOPWA funds		
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds		
Total	70	81

Table 14 – HOPWA Number of Households Served

Narrative

During the 2025 PY, the City provided housing vouchers to eligible clients. The City assisted 81 households, exceeding the projected goal of 70. Additionally, we assisted 8 new and existing households with security deposits.

The City does not fund STRMU, Transitional Housing, or Permanent Housing with HOPWA funds.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	4	2	0	0	0
Total Labor Hours	0	0			
Total Section 3 Worker Hours	0	0			
Total Targeted Section 3 Worker Hours	0	0			

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

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