

Moving Our Neighborhood Forward

Mt. Ephraim Choice Neighborhood

Transformation Plan



Submitted To
U.S. Department of Housing and
Urban Development (HUD)

Submitted By
Housing Authority of the City of Camden (HACC)
City of Camden
Wallace Roberts & Todd (WRT)



October 10, 2014

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Thanks to all the residents and community members who volunteered their time leading the needs assessment and answering surveys, participating in focus group discussions, public meetings, and Task Force Working groups.

Grantee: Housing Authority of the City of Camden

- Dr. Maria Marquez, Executive Director
- Chuck Valentine, Director of Modernization
- Irene Wright, Program Manager - Administration
- Alex Ong, Program Manager - Finance

The Plan Partners

Better Tomorrows

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- Hattie Stroud, Social Services Coordinator
- Sarina Chernock Director, Program Development and Evaluation
- Diane Young Johnson, Associate Director, Youth and Family Services

Camden Redevelopment Agency (CRA)

- Saundra Ross Johnson, Executive Director
- Olivette Simpson, Director of Housing

City of Camden

- Mayor Dana Redd
- Robert Corrales, Business Administrator

City Planning & Development

- Dr. Edward C. Williams, Director
- Stan Witkowski, Housing Coordinator

Cooper's Ferry Partnership

- Meishka Mitchell, Vice President of Neighborhood Initiatives

Michaels Development Company

- Joel Silver, Regional Vice President
- Jonathan Lubonski, Development Officer

Nationwide Housing Management

(Owner J. Allen Nimmo Courts Project Based Section 8)

- Joe Caruso, CEO

Mayor's Choice Neighborhoods Executive Leadership Team:

- Mayor Dana Redd, Chair
- Ms. Pat Gibson, Liberty Park
- Mr. Barker, Liberty Park
- Councilman Ali Sloan-El, Whitman Park
- Pastor Ron Green, Whitman Park
- Ms. Laura Bennett, Nimmo Court
- Ms. Maria Williams, Nimmo Court
- Ms. Damita Holmes, Branch Village Resident Council President
- Ms. Renilda Rochon, Branch Village Resident Council Vice President

Planning Team:

Wallace Roberts & Todd

Planning Coordinator, Architecture, Planning and Urban Design

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- Andrew Dobshinsky, Project Planner
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The Enterprise Center Community Development Corporation

Role: Community Leaders Training

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- Richard E. Polton, Principal
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The plan could not be completed without the hard work of Task Force members from the participating agencies.

Housing & Neighborhoods Task Force

- Better Tomorrows
- Branch Village Residents
- CamConnect
- Camden County Municipal Utilities Authority
- Camden Redevelopment Agency
- City of Camden - Mayor's Office
- City of Camden Planning & Development
- Conifer Realty
- Cooper's Ferry Partnership
- Delaware Valley Regional Planning Commission
- Genesis Camden
- Nationwide Housing Management
- New Life CDC
- Rebuilding Together Camden
- United Neighbors of Whitman Park

Health & Wellness Task Force

- Better Tomorrows
- Branch Village Residents
- CamCare Health Corporation
- CamConnect
- Camden Alliance of Healthcare Providers
- Camden Area Health Education Center (AHEC)
- Camden County Department of Health and Human Services
- D.U.E. Season Charter School
- Food Trust
- Genesis Counseling Center, Inc.
- HACC - Youth Build
- Healthy Mothers, Healthy Babies/Healthy Start
- Hispanic Family Center
- Lourdes Health System
- New Jersey Partnership for Healthy Kids (NJPHK)
- Planned Parenthood® of Southern New Jersey
- Rutgers- School of Public Health
- Virtua Camden
- Virtua CASTLE Program
- YMCA of Burlington and Camden Counties

Community Supportive Services

- Better Tomorrows
- Branch Village Residents
- Nimmo Court Residents
- Branch Village Resident's Association
- Camden Healthy Start
- Camden County Health and Human Services
- Housing Authority of the City of Camden
- Acelero Learning Camden/Philadelphia
- Weisman Children's Rehabilitation Hospital
- Wiley Christian Adult Day Services, Inc.
- Community Planning & Advocacy Council
- Camden County Department of Children's Services
- Community Planning & Advocacy Council (CPAC)

Education Task Force

- Better Tomorrows
- Bonsall Family School
- HACC Staff
- HACC - Youth Build Students
- Neighborhood Residents
- Rising Leaders Inc.
- Rowan University
- Student - H.B. Wilson Family School
- United Neighbors of Whitman Park
- YMCA of Burlington and Camden Counties

Education Implementation Critical Partners

- Camden City Public Schools
- HACC
- Mayor's Office- City of Camden
- Rowan University

Community Safety Task Force

- Center for Family Services
- Housing Authority of the City of Camden
- Mayor's Office
- National Forum on Youth Violence Prevention
- Orlando Cuevas, Deputy Chief Camden County Metro Police Division, Camden County



Image Source: WRT



Executive Summary

Moving Our Neighborhood Forward





MT. EPHRAIM NEIGHBORHOOD CONTEXT

The Choice Neighborhoods Initiative is a program of the U.S. Department of Housing and Urban Development (HUD) to support comprehensive neighborhood revitalization through the redevelopment of distressed publicly assisted housing. The Housing Authority of the City of Camden (HACC) was selected through a competitive grant application process to develop a transformation plan for the neighborhood surrounding the **Branch Village** public housing site and the adjacent **J. Allen Nimmo Court** project-based Section 8 property. Of the 72 communities that applied for grants in 2011, HACC was one of 17 to receive a \$300,000 Choice Neighborhoods Planning Grant. **HACC's application for the Mt. Ephraim Neighborhood Transformation Plan was successful because it not only quantified the great need in the Mt. Ephraim Neighborhood, but also demonstrated the strength of HACC, City leadership, their effective partners, and the ongoing stakeholder commitment to this neighborhood rebuilding process.**

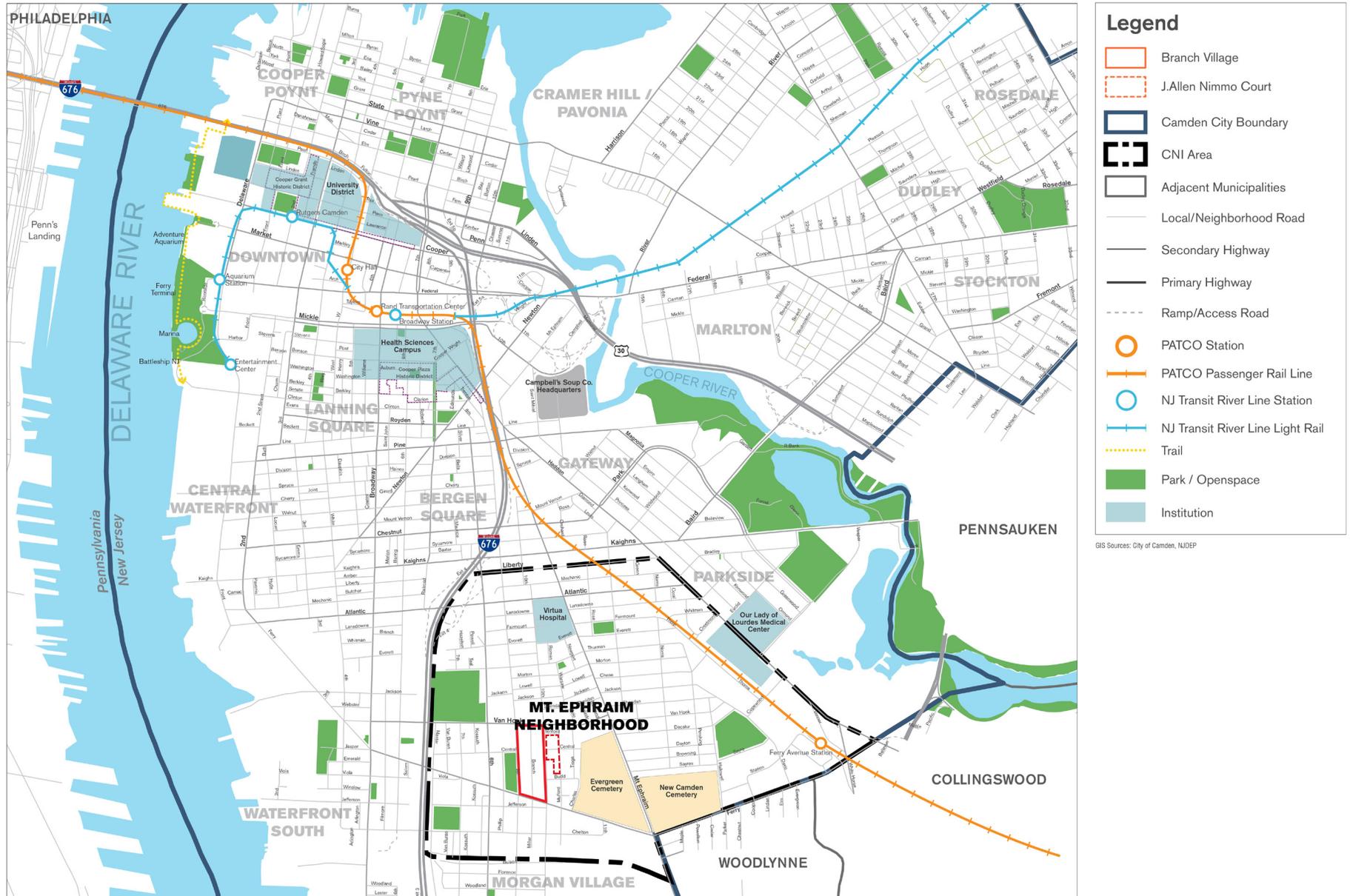
Over the 18 months following the grant award, HACC, the City, its partners, residents, and institutional stakeholders have worked through a collaborative effort to create a plan that reflects the visions and aspirations of the entire community. **The result of this collaborative planning process is the Mt. Ephraim Choice Neighborhood Transformation Plan, "Moving Our Neighborhood Forward."**

As the oldest public housing site in HACC's inventory and one of the two remaining family sites that have not been redeveloped through HOPE VI or similar mixed financing programs, Branch Village does not meet the needs of current families with undersized dwelling units in buildings marred by structural and systems deficiencies. The superblock layout of the site with diagonally oriented buildings does not relate to the adjacent streets, hinders access, and creates indefensible spaces that exacerbate the neighborhood's safety issues. Thus, decades later, the Branch Village site and its residents sit waiting for the unfulfilled promises of Urban Renewal.

The redevelopment of the Branch Village and Nimmo Court sites creates a unique opportunity to build on the successful efforts of the City of Camden, HACC, and its partners, which have already transformed parts of the neighborhood into areas with revitalized, mixed-income, and mixed-tenancy housing. With housing redevelopment as the impetus and centerpiece, this Transformation Plan aims to leverage all of the resources that have already been invested in this neighborhood, including HOPE VI and the NSP2 homeownership activity in the neighborhood, and provide opportunities to extend and connect to anchor institutions and local assets. These assets include both the Virtua and Lourdes Medical Center campuses, and the PATCO Ferry Avenue Station.

Through the Choice Neighborhoods Initiative, the City and HACC have expanded their partnership model of neighborhood transformation to the Mt. Ephraim Neighborhood. By leveraging the positive energy and development in the western part of the neighborhood and the revitalization of Branch Village and Nimmo Court, the plan will unite all parts of the neighborhood with the Mt. Ephraim Avenue Corridor as the social and economic center. Thus, the birth of the **Mt. Ephraim Choice Neighborhood**.

MT. EPHRAIM CHOICE REGIONAL PLANNING CONTEXT

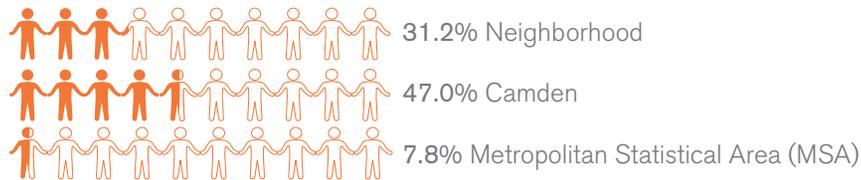


Among the neighborhood's many assets are its geographic location and proximity to thriving job centers including Gateway, the location of Campbell's Soup headquarters and downtown Camden with its medical and educational institutions. Camden's many assets include a young population, nationally renowned medical and educational institutions, a regional transportation network, cultural and recreational amenities, and a multitude of organizations focused on making tangible quality of life improvements for Camden residents.



MT. EPHRAIM NEIGHBORHOOD RESIDENTS

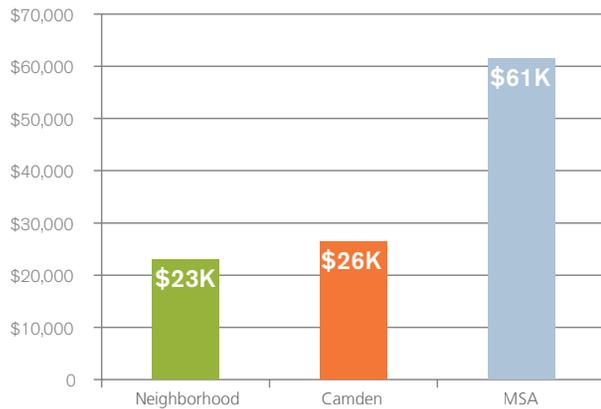
The Mt. Ephraim Neighborhood is approximately 1-square mile. There are over 12,000 residents living within the neighborhood and a number of significant community assets, including hospitals, schools, and faith-based organizations. Nearly half of the residents are under the age of 25, demonstrating an opportunity to focus on educational improvements and job and career readiness that will create a future workforce and develop the capacity for large scale transformation.



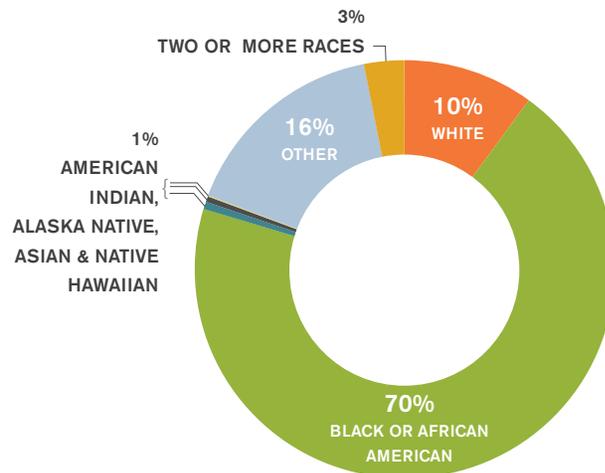
NEIGHBORHOOD ASSETS

Although residents of this neighborhood face many challenges, the Mt. Ephraim Choice Neighborhood Transformation Plan aims to build on successful efforts and opportunities provided by local institutional anchors, leverage recent investments, and enhance access to opportunities for current and future residents. New partnerships with Virtua and Our Lady of Lourdes Medical Center, new investments in the Haddon Avenue Corridor, the inherent value of the historic commercial corridor along Mt. Ephraim Avenue, planned Transit Oriented Development at the Ferry Avenue PATCO Station, and the millions of dollars that the Housing Authority and the City have made in housing development within the neighborhood in recent years highlight the activity and momentum occurring in the Mt. Ephraim Choice Neighborhood.

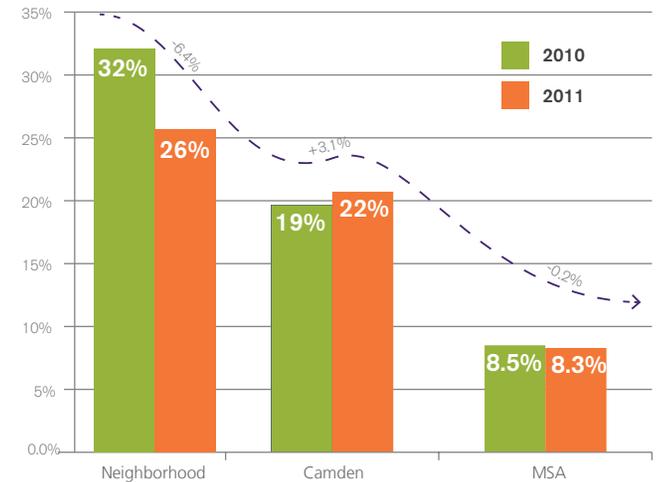
HISPANIC ETHNICITY



MEDIAN INCOME



NEIGHBORHOOD RACE

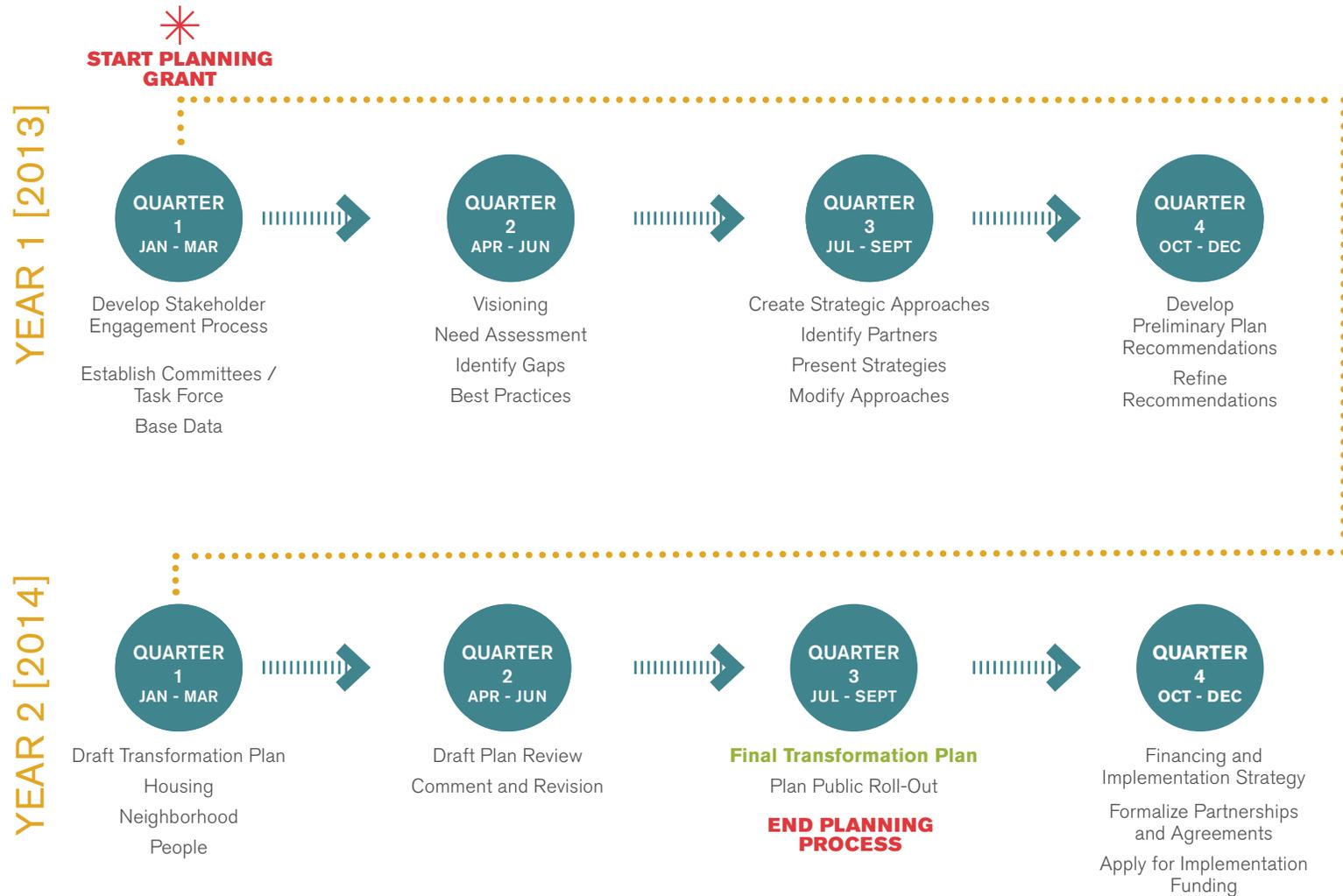


UNEMPLOYMENT

Population, Education, Employment, Income, Age Distribution, Race, and Ethnicity. Source: Census 2010 and 2011 5-Year ACS

THE PLANING PROCESS

JANUARY 2013 TO SEPTEMBER 2014





COMMUNITY ENGAGEMENT & VISION

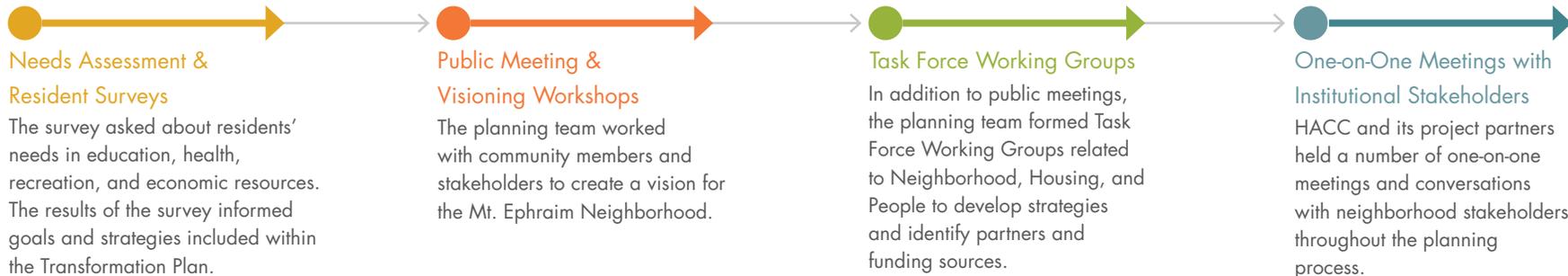
The City of Camden and HACC maintains a commitment to engaging the community and garnering support for all of their programs and proposed projects with potential impacts on the surrounding neighborhood. As such, the development of the Mt. Ephraim Choice Neighborhood Transformation Plan has been a community-driven, transparent process that sought to have meaningful input and dialogue with the residents and stakeholders in the Mt. Ephraim Neighborhood. The planning process for the Mt. Ephraim Choice Neighborhood garnered community support by collaborating with residents and stakeholders, involving them early and consistently throughout the planning process, and incorporating their feedback.

Working with project partners, WRT developed a detailed public engagement strategy that identified specific tools for community engagement based on neighborhood demographics and stakeholder needs. These tools included interviews, public meetings, focus groups, and Task Force Working Groups. Disseminating information to residents of the Mt. Ephraim Corridor was a key component of the engagement plan. Residents remained informed throughout the planning process through a project website developed by HACC, newsletters, and capacity building training sessions led by the Enterprise Community Development Corporation.

The planning Team organized five Task Force working groups to ensure broad participation and to guarantee that the plan tapped into the expertise found in the existing organizations, institutions and residents.

With high-crime rates, significant neighborhood vacancy, and high rates of poverty, the neighborhood has already undergone a number of planning efforts led by the City and neighborhood stakeholders. In addition, the Branch Village residents have gone through two unsuccessful HOPE VI applications. Thus, the residents were quite familiar with planning and advocated for a process that would build on the previous planning efforts and short-term strategies that could successfully be implemented.

The Mt. Ephraim Choice Neighborhood Transformation Plan was developed with the core goals of improving the **Neighborhood**, its **Housing**, and the lives of the **People** who live there. These core components established the framework for engaging residents and stakeholders, as well as the foundation of the Vision and Goals identified throughout the Plan.





Branch and Nimmo Courts Resident Kick-Off Meeting January 20, 2013. Image Source: WRT



Health & Wellness Fair. Image Source: WRT



Community Surveying. Image Source: WRT



Community Meeting. Image Source: WRT



NEIGHBORHOOD: HOW ARE WE MOVING FORWARD?

The Neighborhood Plan incorporates redevelopment, rehabilitation, and infill housing strategies as the basis for overall neighborhood transformation with a focus on creating new connections along key corridors that link residential areas with schools, open space, transit, and retail amenities. The Neighborhood Plan utilizes the LEED for Neighborhood Development (LEED ND) rating system to determine ways for future development to achieve high levels of environmental, economic, and social sustainability. LEED, or Leadership in Energy & Environmental Design, is a green building certification program that recognizes best practices in sustainable development. An initial LEED ND assessment was made possible through a Technical Assistance grant provided by Global Green USA with the US Green Building Council to the City of Camden through funding from the US EPA. The City's efforts as part of the Camden SMART (Stormwater Management and Resource Training) initiative has focused on utilizing green infrastructure to not only respond to stormwater management issues, but also to develop a comprehensive open space framework with environmental, social, and economic benefits.

NEIGHBORHOOD REVITALIZATION VISION:

As a gateway neighborhood for Camden, with regional highway, rapid transit access and engaged planning partners, the Mt. Ephraim Choice Neighborhood will be a community where:

- Neighborhood assets are the foundation for a vibrant, thriving community
- Shops, services, restaurants, and reliable public transportation are within the community
- Public spaces and programs support community cohesion and provide recreational opportunities
- All residents can be safe and children can play outside and walk to school in a safe environment
- Everyone gets a second chance through job training and skills development that lead to a well-paying secure job that enables them to support their family and contribute to neighborhood economic development.
- Neighbors help neighbors and residents are proud to call the Mt. Ephraim Neighborhood home

GOALS:

- 1** Support the Economic redevelopment of commercial corridors, including Mt. Ephraim Avenue and Haddon Avenue into viable neighborhood centers for business, homeownership, and reinvestment opportunities.
- 2** Use targeted strategies to connect neighborhood amenities through safe, revitalized key corridors that transform the identity of the area.
- 3** Improve circulation, recreation, and green infrastructure working closely with the City of Camden, HACC, transit agencies, and Camden SMART in a coordinated approach to achieving LEED Neighborhood Certification.
- 4** Develop energy and cost-efficient housing by both public and private investment that expands on neighborhood development successes.

MT. EPHRAIM CHOICE - PROPOSED NEIGHBORHOOD PLAN

GREEN INFRASTRUCTURE 3

Vacant and underutilized lots will create positive stormwater management impacts, increase property values, and enhance the opportunities for resident activity and positive health outcomes.



1 COMMERCIAL CORRIDORS

The proposed Transit Oriented Development anchors the Haddon Avenue commercial corridor.



2 REVITALIZED CORRIDORS

2 PATCO Proposed Ferry Avenue Rail Station



BRANCH VILLAGE

The new site design for Branch Village extends the city street grid, features new small neighborhood parks, a senior building, and new family housing.

4 ENERGY EFFICIENCY

Partner with Camden POWER, a better buildings initiative, to fund energy efficient home improvements and necessary rehabilitation repairs within the Choice Neighborhoods target areas.



The physical plan shows how the redevelopment of Branch Village in the Southwest section is integrated into a framework of new housing, economic development, and green infrastructure interventions throughout the Choice Neighborhood. This plan represents a strategic approach that builds off of the existing assets and opportunities identified in the Community Assessment and incorporates the redevelopment, rehabilitation, and infill housing strategy as the basis for overall neighborhood transformation. The plan focuses on creating new connections along key corridors that link residential areas with schools, open space, transit, and retail amenities. The implementation of this plan will establish the foundation for future investments in the neighborhood and provide the flexibility for the transformation of the Mt. Ephraim Choice Neighborhood over time.



HOUSING: HOW ARE WE MOVING FORWARD?

The Housing Plan leverages the redevelopment of the Branch Village public housing development to catalyze additional private and institutional investment in the surrounding neighborhood. The Housing Plan is central to the vision of the community and has been designed to provide homeownership opportunities and high-quality, energy efficient rental housing. Supported by a market study that explains how strengthening the internal market can build the larger market to attract new residents to the Mt. Ephraim Neighborhood, the Housing Plan seeks to create “a new neighborhood of choice” for Camden.

HOUSING REVITALIZATION VISION:

The residents and stakeholders of the Mt. Ephraim Choice Neighborhood desire to build a community where quality housing options are available for all, and where residents have the jobs, financial management and support needed to make the dream of homeownership and housing security a reality.

- Provide 1-for-1 replacement of all 245 units (both on-site and in the Mt. Ephraim Neighborhood) and additional units to catalyze and expand development impact
- Reinforce neighborhood and regional connections with new streets
- Design accessible, energy-efficient, sustainable, and visitable units per HUD requirements
- Design with Crime Prevention Through Environmental Design (CPTED) principals to maximize safety and create defensible spaces
- Develop new housing with unit sizes to meet current family needs and market demand that reflects the neighborhood’s unique character
- Expand the impact of redevelopment to the rest of the neighborhood by developing infill housing coupled with open space development on vacant, underutilized lots surrounding Branch Village
- Design parking areas integrated into the new development that provides safe amenities for residents
- Promote sustainable development – Secure LEED ND Stage 1 Conditional Approval for a focus area around Branch Village
- Provide on-site amenities

GOALS:

- 1 Redevelop the severely distressed Branch Village public housing site and surrounding vacant land to continue neighborhood revitalization success.
- 2 Rehabilitate the Nimmo Court Development and provide on-site amenities.
- 3 Provide for a range of household types and affect rehabilitation of privately owned single-family and multi-family dwellings in northeast section of the Mt. Ephraim Neighborhood.
- 4 Develop an opportunity site, anchored by educational institutions in the east section of the neighborhood.
- 5 Create a positive market environment for existing homeowners and prospective homebuyers.
- 6 Create a model Transit-Oriented Development at the PATCO Ferry Avenue Station.

MT. EPHRAIM CHOICE REGIONAL - HOUSING STRATEGY



- 1** Branch Village
307 New Mixed-Income Rental Housing Units & 11 Homeownership Units
- 2** Rehabilitation of J. Allen Nimmo Court
60 Units
- 3** 50 New Senior Housing Units & 15 Homeownership Units

- 4** 50 New Mixed-Income Rental Housing Units
- 5** 214 New and Rehabilitated Homeownership Units
- 6** TOD Site: 450 New Mixed-Income Housing Units

The implementation of the 5- and 15-year housing strategies incorporate the goals of the Neighborhood Plan by leveraging existing investments and developing new housing in identified areas of strength. This strategy focuses on linking the redevelopment of Branch Village in an area immediately adjacent to the recently completed Roosevelt Manor (HACC) to new investment in a Transit Oriented Development adjacent to the Ferry Avenue PATCO Station. Connections between these investments are supported through infill and rehabilitation of existing residential areas to create a feasible short-term housing strategy with a variety of housing types to accommodate a range of income levels.



PEOPLE: SUPPORTIVE SERVICES HOW ARE WE MOVING FORWARD?

The strategies included in the Supportive Services Plan provide the necessary wraparound services and coordination that will ensure that residents succeed in achieving their goals and that the Mt. Ephraim Neighborhood is able to thrive. Through the planning process, the focus areas of the Community Supportive Services Plan were determined to be the following:

1. Human Services Coordination and Case Management
2. Employment/Workforce Development
3. Child Care
4. Transportation
5. Financial Literacy
6. Community Strengthening
7. Advocacy

SUPPORTIVE SERVICES VISION:

The Mt. Ephraim Neighborhood will transform into a safe and vital community where all youth, families, adults, and seniors have the opportunity to live in quality affordable housing with access to healthcare, recreation programs, and other supportive services, along with the resources, personal skills, and support needed to participate fully in the workforce and in education opportunities in Camden.

GOALS:

- 1 Improve the efficiency, accessibility, and participation in coordinated social services in the Mt. Ephraim Neighborhood.
- 2 Improve the accessibility of workforce development opportunities, while creating additional services that will precipitate rewarding employment opportunities that boast livable wages.
- 3 Improve the affordability and quality of child care available to working and job-seeking parents.
- 4 Improve the availability of and accessibility to cost-effective transportation in the Mt. Ephraim Neighborhood.
- 5 Provide Mt. Ephraim Neighborhood residents with basic money management skills to promote long-term financial wellbeing and self-sufficiency.
- 6 Improve the strength and cohesiveness of the Mt. Ephraim Neighborhood community by implementing community-wide programming.
- 7 Facilitate a new advocacy-driven infrastructure so that Mt. Ephraim residents will become a more integral part in the planning and management of their community.



Better Tomorrows has experience providing a variety of adult education and employment training sessions at their sites. Through the implementation of the Transformation Plan, Better Tomorrows will work with local partners to expand these opportunities for Mt. Ephraim Corridor residents. Image Source: Better Tomorrows



Better Tomorrows staff provide a range of youth focused programs aimed at supporting families. Image Source: Better Tomorrows



Residents of Branch Village work with Better Tomorrows staff to develop a vision for the neighborhood. Image Source: WRT



Better Tomorrows Staff participate in the Mt. Ephraim Choice Neighborhoods Health and Wellness fair held in the Roosevelt Manor Community center. Image Source: WRT



PEOPLE: COMMUNITY HEALTH AND WELLNESS HOW ARE WE MOVING FORWARD?

The residents of the Mt. Ephraim Choice Neighborhood currently face great adversity — poverty, high crime, high unemployment, distressed housing and limited economic resources. As a result of living in a community with cumulative stressors, and physical and economic barriers to success, residents' health and well-being continue to suffer. In understanding the challenges that the residents of Mt. Ephraim face, it is important to take a look at some key factors that impact their health and to recognize that each component of our plan ultimately impacts health. Through the planning process, the focus areas of the Community Health and Wellness Plan were determined to be the following:

1. Access to Quality Health Care
2. Chronic Health Conditions (Diabetes, Heart Disease, Cancer)
3. Overweight/Obesity
4. Safety and Violence Prevention
5. Access to Quality Affordable Food
6. Need to Promote Healthy Behaviors
7. Behavioral Health (Substance Abuse, Mental Health)

COMMUNITY HEALTH AND WELLNESS VISION:

The Mt. Ephraim Choice Neighborhood will become a safe and vital community where all residents have the opportunity for safe recreation and the programs and resources necessary to support healthy lifestyle choices including access to primary care providers, healthy food, quality affordable housing, and the personal health and well-being needed to participate fully in the workforce and education opportunities.

GOALS:

- 1 Work to build strong primary care relationships and improve access to comprehensive, quality health services.
- 2 Provide programs to help residents manage chronic health conditions (diabetes, heart disease, high blood pressure, asthma, cancer).
- 3 Reduce childhood obesity through health-related education, nutrition and safe recreational programs.
- 4 Promote safe neighborhood-based recreational opportunities.
- 5 Provide access to quality, affordable, healthy food.
- 6 Provide programs with incentives to quit smoking and increase healthy behaviors.
- 7 Provide programs to help residents access behavioral health services (substance abuse, mental health).
- 8 Reduce the high rate of teen pregnancy and work towards the reduction of other public health issues affecting adolescents.



Residents took part in health screenings, interactive healthy food demonstrations, and Zumba dancing at the Mt. Ephraim Choice Neighborhood Health & Wellness Fair, February 2014.
Image Source: WRT



Virtua, in partnership with Camden Area Health Education Center, initiated a farmers market as a way for city residents to access fresh produce.
Image Source: Virtua



Camden County medical screenings at the Mt. Ephraim Choice Neighborhood Health & Wellness Fair, February 2014.
Image Source: WRT



The U.S. Department of Health and Human Services (HHS) explains that "It is estimated that as much as 50 percent or more of cancers can be prevented through smoking cessation and improved dietary habits, such as reducing fat consumption and increasing fruit and vegetable consumption."
Image Source: NJ Healthy Kids



PEOPLE: EDUCATION HOW ARE WE MOVING FORWARD?

The education plan for the Mt. Ephraim Neighborhood provides a confluence of opportunities that will help neighborhood residents that are under 18 gain access to high-quality early learning programs, schools, and supplemental educational programs which complement the endeavors of Camden City Public Schools.

EDUCATION VISION:

“All students can learn at high levels if given great educational options, and the children of Camden deserve no less. Listed here are our commitments to Camden kids, their families, and the dedicated educators who lead our schools. Hold us accountable and stand with us, as together we will help all of Camden’s young people achieve success in school and beyond.” – The Camden Commitment

The Mt. Ephraim Neighborhood’s commitment to education:

- Promise 1: Safe students, Safe schools
- Promise 2: 21st Century School Buildings
- Promise 3a: Excellent Schools- Student Support
- Promise 3b: Excellent Schools- Great Teaching and Learning
- Promise 4: Serving Parents
- Promise 5: Central Office Effectiveness

GOALS:

- 1** Improve and increase early learning opportunities in the Mt. Ephraim Neighborhood.
- 2** Substantially improve the culture within the Camden City public schools to increase social competence.
- 3** Provide opportunities for academic success and career experience which will increase student achievement to college- and career-ready standards.
- 4** Establish comprehensive and coordinated out-of-school time opportunities that will engage students both academically and socially.
- 5** Provide parents the information, services, and support needed to have their child succeed.
- 6** Increase the number of students who feel safe in school and in the community by implementing new, research-based practices that are structured to create a safe environment.



Students at Brimm High School construct and plant a rain garden on campus.
Image Source: Brimm High School



Sen. Cory Booker celebrates a \$1.1 million federal grant given to the Housing Authority of the City of Camden's YouthBuild program.
Image Source: NJ.com, South Jersey Times



Only one-third of surveyed residents in the Mt. Ephraim Neighborhood feel their child's school is adequately preparing them for college or a career.
Image Source: WRT



A majority of students within the Mt. Ephraim Neighborhood attend R.T. Cream School.
Image Source: R.T. Cream School



PEOPLE: COMMUNITY SAFETY HOW ARE WE MOVING FORWARD?

The Mt. Ephraim Corridor neighborhoods suffers from a host of quality of life issues that contribute to and exacerbate the crime issues, making these neighborhoods the epicenter for some of the highest crime rates in the city. This includes an alarming poverty rate, limited education, high-unemployment, and a high number of single female-led households. To address these crime challenges, a Community Safety Plan was developed by the Neighborhood Safety Task Force. Through the crime data analysis provided by the Mayor's Office and Metro Police, the Community Safety Task Force identified the specific crime and safety goals that this plan will target.

COMMUNITY SAFETY VISION:

The Mt. Ephraim Choice Neighborhood will transform into a community where all residents can be safe and children can play outside and walk to school out of harm's way.

GOALS:

- 1 Reduce gang and drug crime.
- 2 Reduce blight, problem properties and address the physical conditions that impact neighborhood safety and quality of life.
- 3 Reduce youth violence.
- 4 Incorporate new proactive and community policing components.
- 5 Utilize technology to implement a multi-pronged strategy to reduce neighborhood crime and increase the perception of safety.



Community participation has increased and already residents are reporting more positive sentiment toward police officers. In the short-time that the new Metro Police have been on board, residents of the Mt. Ephraim corridor remarked that they felt that the new police force was an improvement. They also stressed that they wanted the police to be consistent and enforce existing laws including loitering and curfew.
Image Source: WRT



Metro Police are using advanced technology to support their boots on the ground multi-pronged safety strategy.
Image Source: Camden County Police Department



The Mayor's Office is working to secure vacant buildings in Whitman Park.
Image Source: Mayor's Office, Camden



Residents interact with Metro Police Officers at the Mt. Ephraim Choice Health Fair at the Roosevelt Manor Community Center.
Image Source: WRT



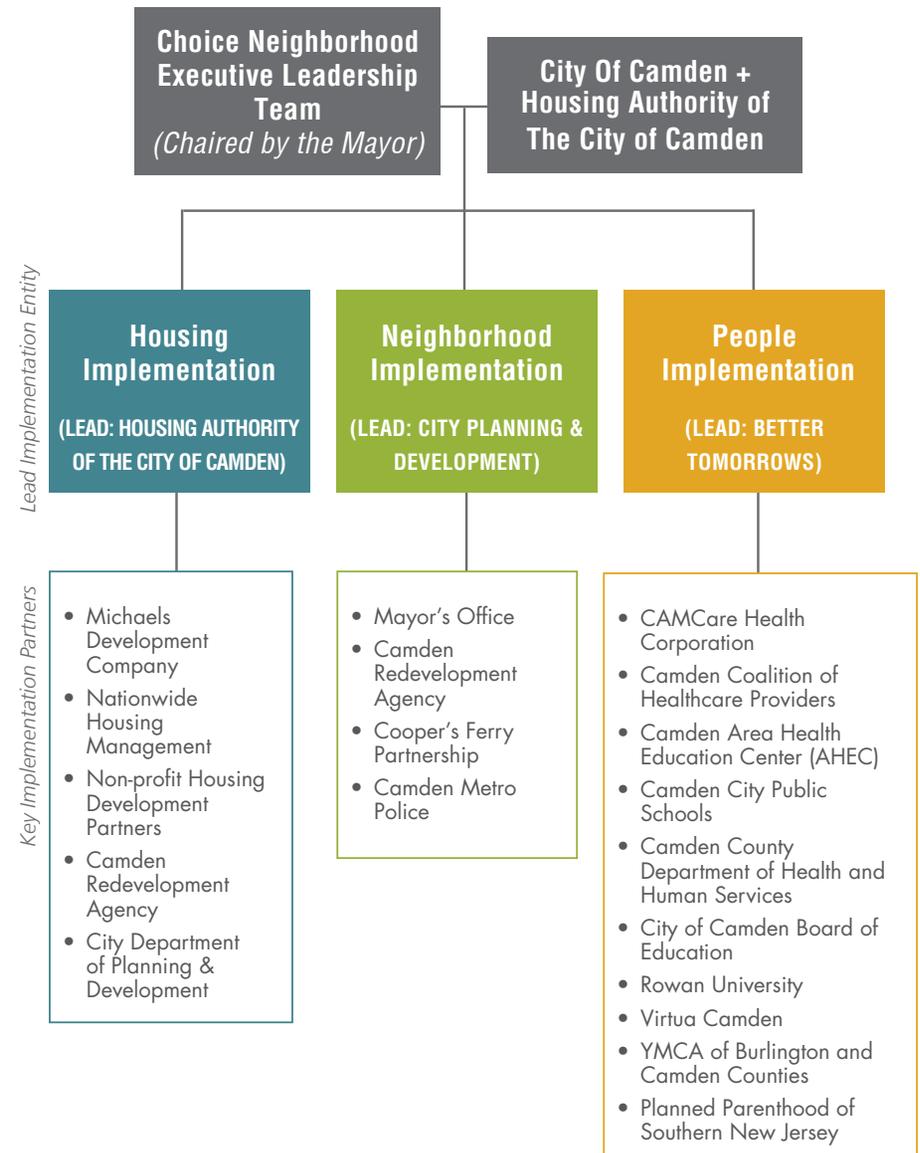
WHERE DO WE GO FROM HERE?

ACCOUNTABILITY AND GOVERNANCE STRUCTURE

The implementation of the Mt. Ephraim Choice Neighborhood Transformation Plan will be led jointly by the City of Camden and the Housing Authority of the City (HACC) of Camden. HACC will serve as the Lead Housing Implementation Entity, City Planning & Development will serve as the Neighborhood Implementation Entity, and Better Tomorrows will serve as the People Implementation Entity. The implementation partners will execute a Partnership Memorandum of Understanding (MOU) that details the partners, roles, expectations and responsibilities.

Choice Neighborhood Executive Team

In an effort to leverage stakeholder capacity built during the planning process and to ensure that there is a collaborative, community-driven implementation structure and continued accountability, HACC and the City formally launched the Choice Neighborhood Executive Leadership Team as part of the overall communication and decision-making structure. The purpose of the Leadership Team is to serve as a communication tool for the Mayor and resident leaders throughout the neighborhood. The Team allows members to have direct exchanges about the plan process, provide input, and share their concerns and aspirations. The Team is chaired by the Mayor and will allow for an ongoing and consistent chain of communication among leaders in the Mt. Ephraim Neighborhood.



SUMMARY OF KEY PERFORMANCE INDICATORS AND METRICS

Housing Plan

- Number and type of replacement housing units
- Decrease in utility bills for public and assisted housing residents
- Percent increase in the number of accessible and visitable units
- Increase in the types of on-site amenities available to public and assisted housing residents
- Number of new owner-occupied units
- Number or percent of infill housing units (identified in housing plan) constructed
- Percent increase in code enforcement citations within the Mt. Ephraim Neighborhood
- Reduction in the number of commercial and residential properties identified as dangerous

Neighborhood Plan

- The development of a BID or Special Services District for Mt. Ephraim Avenue
- Number of ongoing business support or training programs
- Number of home owners participating in the Camden POWER program
- Number of businesses participating in the Camden POWER program
- Number of complete streets transformations funded through the City's capital improvement budget
- The development of a façade improvement program, and the number of façades improved during implementation
- Number of LEED ND prerequisites are met, and Conditional Approval (Stage 1 Certification) issued
- Number of vacant lots stabilized/adopted within the Choice Neighborhood
- Number of Tier 1 and Tier 2 Green Infrastructure installations



Perspective rendering of proposed Transit Oriented Development at the PATCO Ferry Avenue Station Whitman Park Redevelopment Plan (2014). Image Source: WRT Coordinated neighborhood improvements including complete streets with lighting, street trees, and safe multi-modal access can improve the quality of the pedestrian environment. Research indicates that contrary to traditional views within the law enforcement community residential streets and spaces with more trees are seen as significantly more attractive and safer, and are more likely to be used than similar spaces without trees. New streetscape improvements will be coordinated with Metro Police to ensure that street trees will not impact effectiveness of "eye-in-the-sky" tracking abilities.



People Plan - Supportive Services

- Number of partners engaged in Community Linkage group
- Number of referrals made for residents and percent of residents served through case management
- Resident satisfaction with access to services
- Number of Community Navigators
- Number of residents completed workforce development classes or programs
- Number and percentage of working-age adults working at least 30 hours per week
- Average earned income of HUD-assisted households
- Number and percent of children from birth to kindergarten entry participating in center-based or formal home-based early learning settings or programs
- Resident satisfaction with transportation accessibility
- Number of residents with bank accounts
- Number and percent of participants in advocacy groups

People Plan - Health and Wellness

- Number of referrals made for residents
- Percent of residents using the Emergency Departments and number of times per year and percent reduction in Emergency Room visits for patients with chronic disease
- Percent of public and assisted housing residents who have a place where they regularly go other than the Emergency Department when they are sick or need advice about their health
- Percent of public and assisted housing residents, reporting good physical health
- Percent increase the number of adults who are healthy enough to work
- Decrease in the incidence per 1000 of childhood obesity in children living in the Mt. Ephraim Corridor
- Number of youth and families participating in recreation and nutrition programs
- Reduction in the percent of respondents having smoked at least 100 cigarettes throughout their lives
- Percent reduction of involvement with the criminal justice system



Residents of the Mt. Ephraim Neighborhood share their visions for the community.
Image Source: WRT

- Percent reduction in number of poor mental health days 15-30 days of the past 30 days reported
- Percent increased/retained employment or return to/stay in school
- Longer-term decline in teen pregnancy rates and STDs from 5 to 10 percent
- Healthy birth outcomes for adolescents who deliver
- Increase in the number of teens receiving preconceptual and interconceptual education and counseling care for pre and post healthy pregnancies

People Plan - Education

- Number/percent of children in kindergarten who demonstrate age-appropriate functioning across multiple domains of early learning
- Number of children enrolled in early learning programs
- Attendance Rate
- Number of youth involved in positive development activities
- Number of hours of annual work experience
- Number of students from the Choice Neighborhoods participating in the summer enrichment program
- Number of students from the Choice Neighborhoods receiving after school tutoring
- Number of parents enrolled in the continuing education program
- Number of partner organizations participating

People Plan - Community Safety

- Reduction in the number of felony drug arrests
- Reduction in the number of reported violent crimes
- Reduction in the number of Truant Youth by 5% to 10% per year
- Increase the number of youth diverted from justice system and referred to support programs including (mentorship, counseling, and mental health services)
- Reduction in the number of arrests for Part I Violent Crimes of persons aged 24 and under



Residents of the Mt. Ephraim Neighborhood share their visions for the community.
Image Source: WRT

- Percent increase in foot patrols within the Mt. Ephraim Neighborhood
- Percent reduction in gun crime within the Mt. Ephraim Neighborhood
- Measurable increase in residents surveyed indicating that they feel safe within their community
- Percent of the Mt. Ephraim Neighborhood area covered by police-monitored video-surveillance
- Measurable decrease in lighting gaps

EVALUATION

As the Lead Implementation entities, the City of Camden, HACC, and Better Tomorrows will work together to evaluate the impact that implementation efforts are having within the neighborhood and the success for leveraging investments to make the Mt. Ephraim Neighborhood a neighborhood of “Choice”.

Table of Contents

CHAPTER 1 INTRODUCTION.....	01
CHAPTER 2 A COMMUNITY-DRIVEN PROCESS.....	15
CHAPTER 3 NEIGHBORHOOD PLAN.....	27
CHAPTER 4 HOUSING PLAN.....	59
CHAPTER 5 PEOPLE PLAN.....	87
5.1 Introduction to the People Plan.....	89
5.2 Community Supportive Services Plan.....	91
5.3 Community Health & Wellness Plan.....	118
5.4 Education Plan.....	137
5.5 Community Safety Plan.....	163
CHAPTER 6 CONCLUSION.....	181
APPENDIX MT. EPHRAIM CHOICE NEIGHBORHOOD.....	187
A. Moving Camden Forward.....	189
B. EPA Global Green Sustainable Neighborhood Design Strategies & LEED ND.....	199
C. Market Study.....	223
D. Camden POWER.....	349
E. Community Survey - Needs Assessment.....	363
F. Analysis Maps.....	375



Image Source: WRT



Chapter 1

Introduction





CHAPTER
1

INTRODUCTION:
WHY A NEIGHBORHOOD TRANSFORMATION
PLAN?

The Choice Neighborhoods Initiative is a program of the Department of Housing and Urban Development (HUD) to support comprehensive neighborhood revitalization by using the redevelopment of distressed publicly assisted housing as a catalyst for neighborhood-wide transformation. Through a competitive grant application process, 72 communities applied for Choice Neighborhoods Planning Grants in 2011. Of those, the Housing Authority of the City of Camden (HACC) was one of 17 to receive a \$300,000 planning grant. The planning process supported by this grant focuses on two target sites – HACC’s **Clement T. Branch Village** public housing site and the adjacent **J. Allen Nimmo Court** project-based Section 8 property, both located in the Mt. Ephraim Neighborhood. The grant award is based on demonstrating the need for community improvements to address significant challenges adversely affecting residents’ quality of life, including poverty, crime, substandard housing, underachieving schools, and the lack of neighborhood amenities. HACC’s application for the Mt. Ephraim Neighborhood Transformation Plan was successful because it not only quantified the high rates of poverty in the Mt. Ephraim Neighborhood, but also demonstrated the strength of HACC, City leadership, their effective partners, and the ongoing stakeholder commitment to this neighborhood rebuilding effort.

Over the last year and a half, HACC, the City, its partners, residents, and institutional stakeholders have worked on a collaborative planning process to create an implementable strategy that reflects the visions and aspirations of the entire community. **The result of this collaborative planning effort is the Mt. Ephraim Choice Neighborhood Transformation Plan, “Moving Our Neighborhood Forward.”**



Camden Mayor Dana Redd addressing stakeholders at the Partners Kick-Off Meeting at Lourdes Medical Center, February 4, 2013.
Image Source: WRT



Residents of Branch Village and Nimmo Courts attend the first community meeting to announce the grant award and the launch of the planning effort (January 30, 2013) . Image Source: WRT



CHAPTER
1.1

WHY FOCUS ON BRANCH VILLAGE AND NIMMO COURT?

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

As the City's fortunes further declined, families began fleeing Camden in droves, leaving behind households that were not in a position to relocate elsewhere. Based upon U.S. Census data, between 1950 and 2000, Camden's population shrank from a thriving city of 124,555 to 79,904, losing almost 20,000 people between 1970 and 1980 alone. By the 1960s, vast areas of the City, including the Mt. Ephraim neighborhood, were dilapidated and in need of significant re-investment. In the 1960s and 1970s federally funded slum clearance projects resulted in vast demolition and ambitious plans for redevelopment in the Mt. Ephraim Neighborhood. By the time the Urban Renewal programs expired in the early 1970s, only limited development had occurred, and most of the neighborhoods were scarred by vacant and abandoned residential and industrial buildings and a concentration of publicly assisted housing. Despite successful public housing redevelopment efforts by HACC, the area continues to struggle and is in great need of comprehensive re-investment. As HACC has developed a number of properties in the area, the redevelopment of Branch Village as the City's most distressed publicly owned housing site and improvements to adjacent Nimmo Courts, provide a unique opportunity to leverage neighborhood investment.

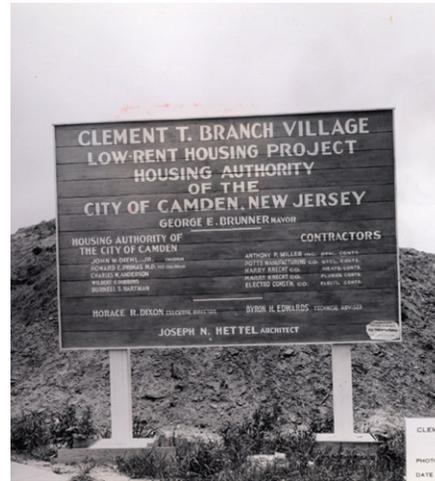
As the oldest public housing site in HACC's inventory and one of the two remaining family sites that have not been redeveloped through HOPE VI or similar mixed financing programs, Branch Village does not meet the needs of current families with undersized dwelling units in a building with structural and systems deficiencies. The superblock layout of the site with diagonally oriented buildings does not relate to the adjacent streets,

hinders access, and creates indefensible spaces that exacerbate the neighborhood's safety issues. Thus, decades later, the Branch Village site and its residents sit waiting for the unfulfilled promises of Urban Renewal.

In recent years, with the help of HUD, HACC has had enormous success redeveloping public housing in Camden into vibrant mixed-income communities, which serve as catalysts in revitalizing the surrounding neighborhoods. HACC manages a total of 1,807 units and 1,274 Section 8 Housing Choice Vouchers, totaling a real estate portfolio of 3,081 units. The work of HACC has been recognized by 15 industry awards over the past 10 years, as well as three HOPE VI Grants with a total value of \$97 million of direct funding and an additional \$214 million of leveraged funding. HACC recently received \$29 million in nationally competitive ARRA and NSP2 grants. HACC has demolished over 1,000 severely distressed housing units and has redeveloped over 1,000 new units in the last 10 years. Within the neighborhood, HACC already partnered with the City to develop over 650 units worth over \$157 million in affordable housing investment.

After the redevelopment success within parts of the neighborhood, HACC began to look at redeveloping Branch Village in an effort to enhance and stabilize the investment HUD has already made in the surrounding area. In expanding the partnership model beyond the HOPE VI model of redeveloping Branch Village and Nimmo Court, the Choice Transformation Plan for the Mt. Ephraim Neighborhood leverages the City's ongoing successes in addressing its decline. Branch Village will be the last of the two public housing developments in the neighborhood to be redeveloped. Thus, in order to rejoin the neighborhood fabric and catalyze neighborhood-wide change, HACC has included in the plan the privately held, 60-unit project-based Section 8 family development J. Allen Nimmo Court.

Based on its previous success, the City and HACC are expanding their partnership model of neighborhood transformation to the Mt. Ephraim Neighborhood. The redevelopment of the Branch Village and Nimmo Court sites creates a unique opportunity to build on the successful efforts of HACC and its partners, which are turning parts of the neighborhood into areas with revitalized, mixed-income, and mixed-tenancy housing. With housing



Historical images of Branch Village

Image Source: <http://www.dvrbs.com/hacc/HACC/Branch-1941-17b.jpg>

redevelopment as the impetus and centerpiece, the plan will leverage all the resources that have already been invested, including HOPE VI and the NSP2 homeownership activity in the neighborhood, and provide opportunities to extend and connect to anchor institutions and assets. These assets include both the Virtua and Lourdes Medical Center campuses, and the PATCO Ferry Avenue Station.

By leveraging the positive energy and development in the western part of the neighborhood and the revitalization of Branch Village and Nimmo Court, the plan will unite all parts of the neighborhood with the Mt. Ephraim Avenue Corridor as the social and economic center for the neighborhood. Thus, the birth of the **Mt. Ephraim Choice Neighborhood**.



BUILDING ON SUCCESSES TO CATALYZE NEIGHBORHOOD REVITALIZATION

Camden is consistently in the news, but stories of crime, failing schools, high unemployment, and blight while depicting the City's numerous challenges do not tell the full story. The City also includes signs of regeneration and success. Camden's many assets include a young population, nationally renowned medical and educational institutions, cultural and recreational amenities, and a multitude of organizations focused on making tangible quality of life improvements for Camden residents.

Among the City's many assets are its geographic location and proximity to the Delaware and Cooper Rivers, which contributed to the rise of industry and the growth of the city in the early nineteenth century. The City's transit networks carries passengers from downtown Camden to Philadelphia within 5 minutes, to Trenton, NJ in 40 minutes, to New York City and Baltimore within two hours and Washington D.C. within 3 hours. Camden is expanding this robust infrastructure network to include the Glassboro-Camden Line (GCL) – a planned 18-mile passenger rail line between Glassboro and Camden in southern New Jersey. When completed, the GCL corridor will traverse 12 communities between Gloucester and Camden. Using light rail vehicles similar to the NJ Transit RiverLine, the proposed GCL will offer quick, reliable, frequent service between the communities of Glassboro and Camden.

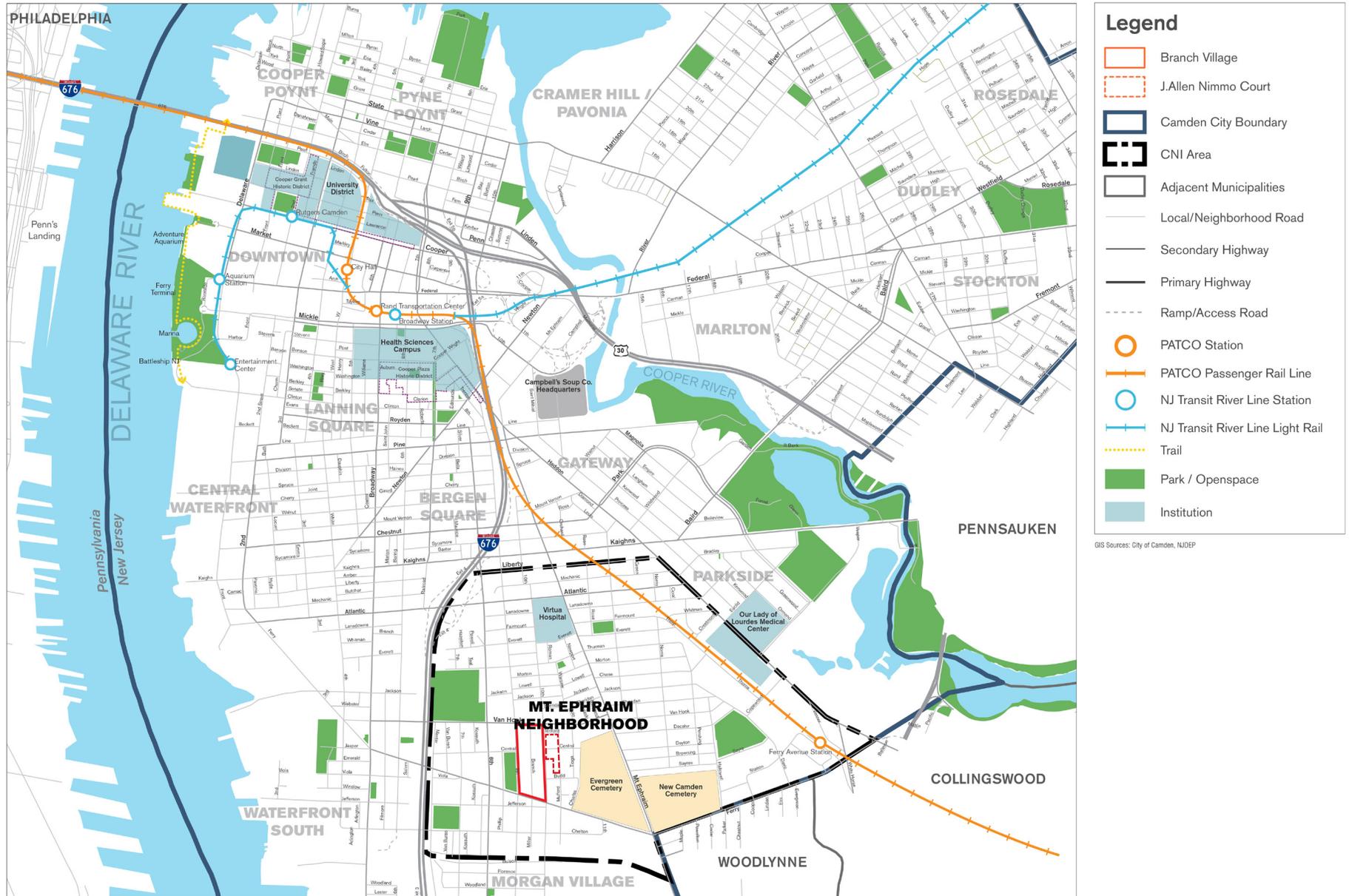
New state tax incentives coupled with an infusion of private capital dollars, the commitment of Camden's leadership and anchor institutions, the City's investments and new transformative policies, together create an environment that can catalyze the type of neighborhood change outlined for the Mt. Ephraim Neighborhood. The strategies described in the Mt. Ephraim Choice Neighborhood Transformation Plan will build on this foundation to make improvements to the physical environment, stimulate the local economy, and increase family income and improve access to quality education and safe healthy communities with quality housing and neighborhood amenities.



The Choice planning process, provides an opportunity to leverage the successful HOPE VI development in the neighborhood including Roosevelt Manor which features a mix of one-, two-, three-, and four-bedroom townhouse and twin-style rental units. The redevelopment includes amenities such as porches, sidewalks, lighting, and landscaping that creates an attractive, modern, and convenient family-friendly neighborhood.

Image Source: WRT

MT. EPHRAIM CHOICE REGIONAL PLANNING CONTEXT



Among the neighborhood's many assets are its geographic location and proximity to thriving job centers including Gateway, the location of Campbell's Soup headquarters and downtown Camden with its medical and educational institutions.

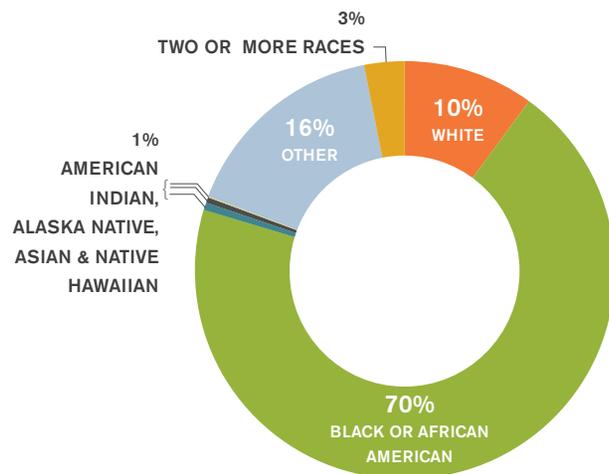


CHAPTER 1.2

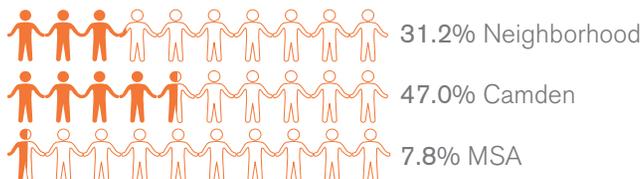
THE MT. EPHRAIM CHOICE NEIGHBORHOOD

The Mt. Ephraim Neighborhood is approximately 1-square mile. There are over 12,000 residents living within the neighborhood and a number of significant community assets, including hospitals, schools, and faith-based organizations. Nearly half of the residents are under the age of 25, demonstrating an opportunity to focus on educational improvements and job and career readiness that will create a future workforce and develop the capacity for large scale transformation.

RACE (NEIGHBORHOOD)



HISPANIC ETHNICITY



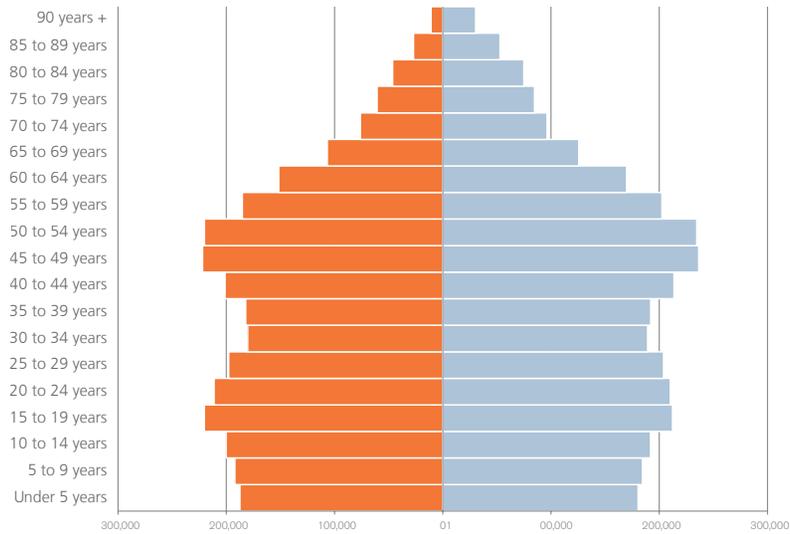
Race & Ethnicity. Source: Census 2010



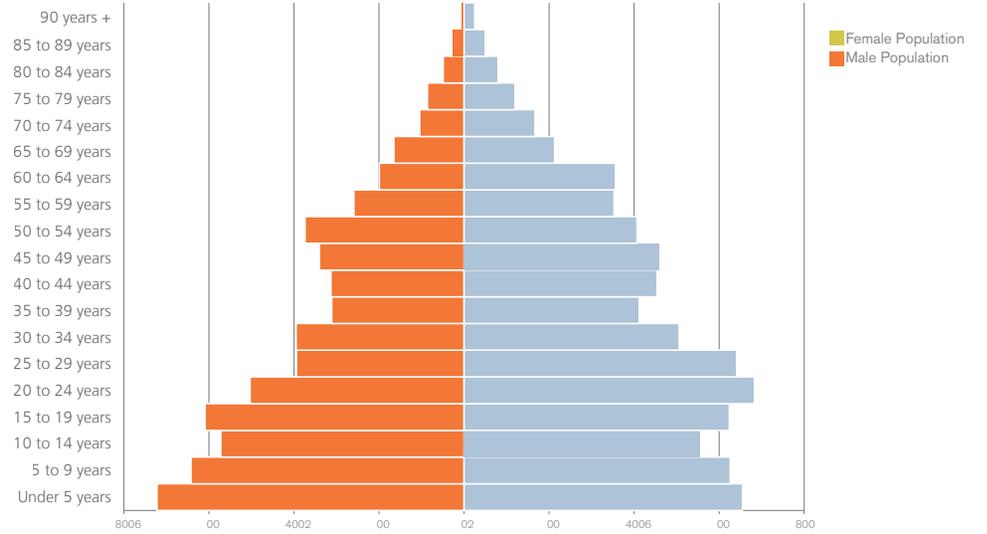
Although facing significant disinvestment, the neighborhood's walkable, quaint streets have a great base of two story row-homes that can be revitalized through strategic rehabilitation and infill development.

Image Source: WRT

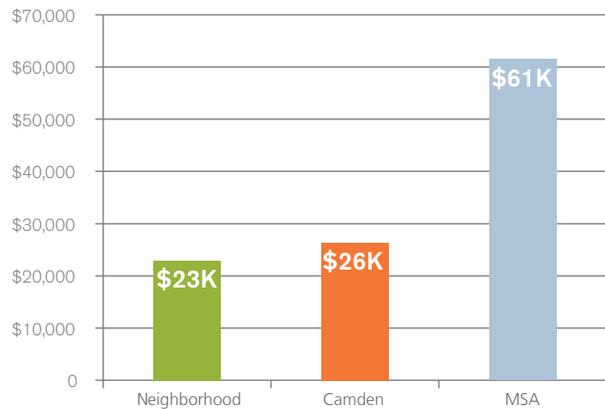
METROPOLITAN STATISTICAL AREA (MSA)



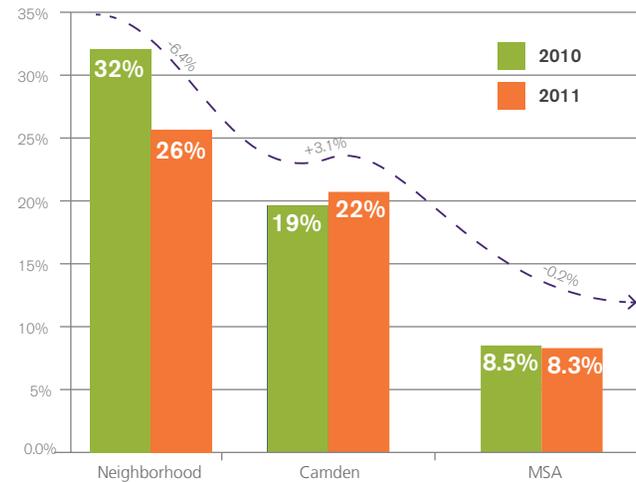
MT. EPHRAIM NEIGHBORHOOD



MEDIAN INCOME



UNEMPLOYMENT



Population, Education, Employment, Income, Age Distribution. Source: Census 2010 and 2011 5-Year ACS



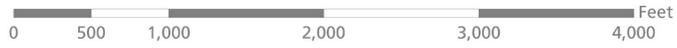
MT. EPHRAIM CHOICE NEIGHBORHOOD CONTEXT



Legend

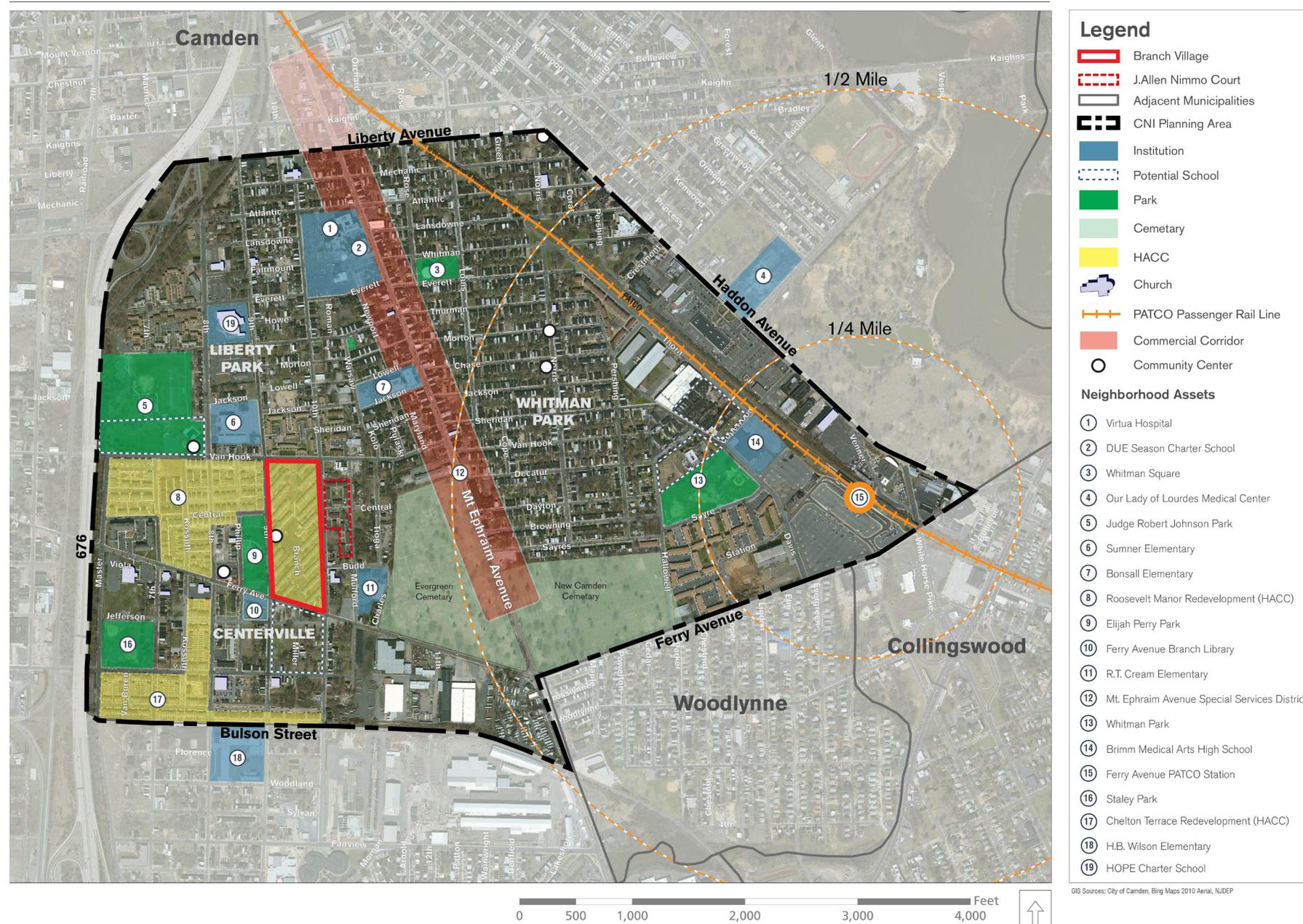
-  Branch Village
-  J.Allen Nimmo Court
-  Camden City Boundary
-  CNJ Area
-  Adjacent Municipalities

GIS Sources: City of Camden, Bing Maps 2010 Aerial, NJDEP



The Mt. Ephraim Neighborhood is defined by Liberty Avenue on the North, Haddon Avenue on the East, Ferry Avenue and Bulson Streets on the South and I-676 on the West.

MT. EPHRAIM CHOICE NEIGHBORHOOD ASSETS



The 1-square mile planning includes the neighborhoods of Liberty Park, Centerville and Whitman Park with over 12,000 residents living and a number of significant community assets including hospitals, schools and faith-based organizations.



CHAPTER
1.3

NEIGHBORHOOD ASSETS

Within the neighborhood there are two major healthcare institutions that have a vested interest in the neighborhood's future – Virtua and Lourdes Health System. Centrally located, Virtua has created an urban campus that includes eldercare, clinical services and satellite emergency care. Lourdes anchors the eastern corridor of Haddon Avenue and in addition to providing healthcare services, focuses on education with a nursing school and the Brimm Medical Arts High School. These quality anchor institutions are supplemented by businesses along Haddon and Mt. Ephraim Avenues and a number of faith-based community organizations.

The Mt. Ephraim Avenue Corridor is not only the main street of the neighborhood, but also the figurative seam of opportunities for comprehensive neighborhood revitalization. The Mt. Ephraim Choice Neighborhood builds on opportunities provided by neighborhood institutional anchors, Virtua and Lourdes Health System, new investment in the Haddon Avenue Corridor, planned Transit Oriented Development at the Ferry Avenue PATCO Station, new infrastructure with the planned Glassboro-Camden Line, and the millions of dollars that the Housing Authority and the City have made in housing development within the neighborhood in recent years.



The neighborhood is filled with assets including – Virtua and Our Lady of Lourdes Medical Centers.
Image Source: Virtua



Mt. Ephraim Avenue is the commercial, social, and economical heart of the neighborhood.
Image Source: WRT

CHAPTER 1.4 VISION AND GUIDING PRINCIPLES

Through a community-driven planning process, the residents and stakeholders of the Mt. Ephraim Corridor developed the following guiding principles. The residents of the Mt. Ephraim Corridor Choice Neighborhood desire to build a community where:

- All residents can be **safe** and children can play outside and walk to school out of harm's way;
- Children attend neighborhood schools where they receive a **high-quality education** in a safe and caring environment that prepares them academically for their future;
- Everyone gets a second chance through **job training and skills development** that will lead to a well-paying, secure job that enables them to support their family;
- **Neighbors help neighbors** and it's a community that we can be proud of and are happy to call home;
- Residents have the jobs, financial management, and support needed to make the **dream of homeownership a reality**;
- **Quality housing options are available for all** (safe, affordable, well-built, well-maintained, and designed with the amenities to meet the needs of current households);
- Nutrition, exercise, and preventative **services support community health and well-being**;
- The neighborhood **amenities are the foundation of a vibrant, thriving community** (shops, services, restaurants, reliable public transportation); and
- Public spaces and programs **support community cohesion and provide safe recreational opportunities.**

Based on the findings of the needs assessment, public meetings, and focus group discussions, the plan will target the following priority concerns:

- 1. Improved Housing*
- 2. Safety*
- 3. Neighborhood Improvements*
- 4. Employment*
- 5. Programs for youth (education, recreation)*



Residents of the Mt. Ephraim Neighborhood share a vision for their community
Image Source: WRT



Image Source: WRT



Chapter 2

A Community-Driven Process





CHAPTER 2.1

A COMMUNITY-DRIVEN PROCESS

INTRODUCTION TO THE PLANNING PROCESS

The HACC maintains a commitment to engaging the community and garnering support for all of their programs and proposed projects with potential impacts on the surrounding neighborhood. As such, the development of the Mt. Ephraim Choice Neighborhood Transformation Plan has been a transparent, community-driven process that sought to have meaningful input and dialogue with the residents and stakeholders in the Mt. Ephraim Neighborhood. **The planning process for the Mt. Ephraim Choice Neighborhood garnered community support by collaborating with residents and stakeholders, involving them early and consistently throughout the planning process, and incorporating their feedback.** The team has facilitated consensus building workshops and promoted meaningful engagement through extensive consultation with surrounding neighborhood stakeholders, local churches and non-profits, local government administration, and institutional anchors. The process included an extensive needs assessment survey, community meetings, focus group discussions, and task force work sessions. In order to build momentum and stakeholder support for the planning process, the project team and partners also implemented a number of early action programs including a Health and Wellness Fair and YMCA's supervised play program in Judge Robert Johnson Park to test out the community's support for proposed strategies in order to achieve the residents' long-term vision.

OVERVIEW OF THE PLANNING PROCESS AND TIMELINE

The Mt. Ephraim Choice Neighborhood planning process was led by the HACC, its Planning Coordinator Wallace Roberts and Todd (WRT) and the City of Camden, and the City of Camden. As the Planning Coordinator, WRT was responsible for leading the planning effort and coordinating with plan partners, residents, and stakeholders in the neighborhood to develop the Transformation Plan.



Branch Village and Nimmo Courts residents provide input during the Kick-Off Meeting. January 20, 2013
Image Source: WRT

Prior to launching the planning process, WRT reviewed the neighborhood's demographics to get an understanding of the neighborhood context. The neighborhood is home to over 12,000 residents living in a 1-square mile geographic area just 2-miles south of Camden's downtown. The area has an average neighborhood-wide median household income of \$22,896, far below the metropolitan statistical area average of \$61,496 and the City's median income of \$26,347. The majority of the residents living in the Mt. Ephraim Neighborhood are African American with a 31% Hispanic population. Nearly half of the residents within the planning area are under the age of 25 and the neighborhood's unemployment rate is a staggering 32%. With high crime rates, significant neighborhood vacancy, and great need, the neighborhood has already undergone a number of planning efforts led by the City and neighborhood stakeholders. In addition, the Branch Village residents have gone through two unsuccessful HOPE VI applications. Thus, the residents were quite familiar with planning and advocated for a process that would build on the previous planning efforts and identify short-term strategies that could successfully be implemented.

As a result of early stakeholder input, the planning process was designed to be comprehensive while focusing on key issues impacting quality of life for residents. Launched in February 2013, the Mt. Ephraim Choice Neighborhood planning process occurred over an 18-month period with engagement organized into six distinct phases as described below.

Phase I Project Launch

The first phase of the planning process was focused on bringing resident and stakeholder voices into the planning process. This included the recruitment of organizational partners and institutions as well as residents and community leaders. At the time of the planning grant application, HACC as the lead applicant had already been working with a number of agencies and organizations to revitalize the neighborhood. In addition to the over 25 agencies who were already on board, the planning team recruited additional partners critical to the neighborhood revitalization effort.

During this phase, WRT met with a number of municipal agencies, local institutions, non-profit partners and community leaders to discuss the goals of the Choice Neighborhoods

Program, clarify partner roles, the objectives of the planning process, and the project timeline. The planning team also designed a resident engagement strategy and vetted it with stakeholders to ensure that the process was tailored to meet the specific needs of residents.

During this phase the project team hosted a Resident Kick-off meeting at the Branch Village Community Center focused on Branch Village and Nimmo Courts Residents. This was followed by a Partners Kick-off Meeting held at Lourdes Health System, and a Neighborhood-wide Kick-off Meeting held at H.B. Wilson Elementary School.

Phase II Needs Assessment and Analysis

People Needs Assessment- In order to understand the needs and priorities of the community and also to serve as a baseline to measure future implementation efforts, the planning team, HACC, Better Tomorrows, and project partners administered an extensive survey to residents of the Mt. Ephraim Neighborhood. The survey was conducted in two parts, the first being a focus on a needs assessment for the residents of Branch Village and Nimmo Court. The second part was a neighborhood-wide resident survey that obtained a sampling of the broader neighborhood to ensure that the plan reflected the needs and aspirations of the entire community, not just the target housing sites.

Neighborhood Needs Assessment- The planning team, led by WRT, conducted a comprehensive neighborhood needs assessment which included an inventory of existing neighborhood assets (developmental, commercial, recreational, physical, and social assets) as well as neighborhood deficiencies, and crime hotspots. The Planning Team analyzed crime, health, education and economic development data and performed a number of GIS mapping analyses that looked at parcel-level data related to vacancy, ownership, transportation and environmental conditions. The neighborhood analysis also included neighborhood reconnaissance to take note of key issues related to building condition, access, vacancy, and land use and development opportunities.

Housing Needs Assessment- As housing was a key focus of the neighborhood revitalization effort, the planning team conducted a comprehensive housing needs assessment which included an inventory of housing conditions in the neighborhood.



This effort, led by CamConnect, included a residential market study developed by Value Research Group, and an analysis of housing needs that looked at the existing resident demographics for Branch Village in relation to its current unit size and configuration.

Based on a review of previous planning work, and on-the-ground reconnaissance, WRT developed a number of analysis diagrams to inform short- and long-term neighborhood revitalization. Along with the needs assessment, these findings served as the basis for the Task Force working groups to develop data-driven strategies to inform the development of the Transformation Plan.

At this phase of the planning process, the Task Force working groups were launched to develop plan strategies. An effort was made to have the Task Force groups be inclusive and represent neighborhood and community leaders alongside with professionals in areas of expertise pertinent to each of the key plan elements. The Task Force working groups met monthly throughout the planning process.

Phase III Visioning

Through a series of workshops and focus group discussions, the planning team led community residents and stakeholders through a visioning process that helped residents develop a future for the Mt. Ephraim Neighborhood that looked beyond the current issues of crime, poverty, and substandard housing. Out of that process the community developed an overarching community vision statement and goals that guided each element of the planning process.

Phase IV Strategy Development

Through the monthly Task Force working groups sessions, the community reviewed the needs assessment findings and identified gaps in neighborhood services and assets. Members of the Task Force working groups used the planning analysis developed by the WRT planning team and knowledge of their individual areas of expertise, to develop achievable short- and long-term strategies to meet the community's needs and accomplish the community vision.

Phase V Draft Plan

Based on the recommendations of the Task Force working groups, the WRT planning

team developed a preliminary draft plan that was reviewed at a Joint Task Force working session. That preliminary plan was expanded and refined into a Draft Plan that included strategies for Housing, Neighborhoods, and People. A Draft Transformation Plan report was circulated to plan partners and stakeholders for input and used as a basis for implementation efforts.

The Draft Plan was presented to stakeholders for input at task force meetings and also uploaded onto HACC's website for review. In addition, hard copies were provided to key institutional locations for review and comment. Over 80 letters were sent out to residents and stakeholders thanking them for their participation in helping create the Draft Plan, providing them with copies of HUD's comments on the plan, and directing them to HACC's website to review the plan.

Phase VI Final Plan and Implementation of Early Action Items

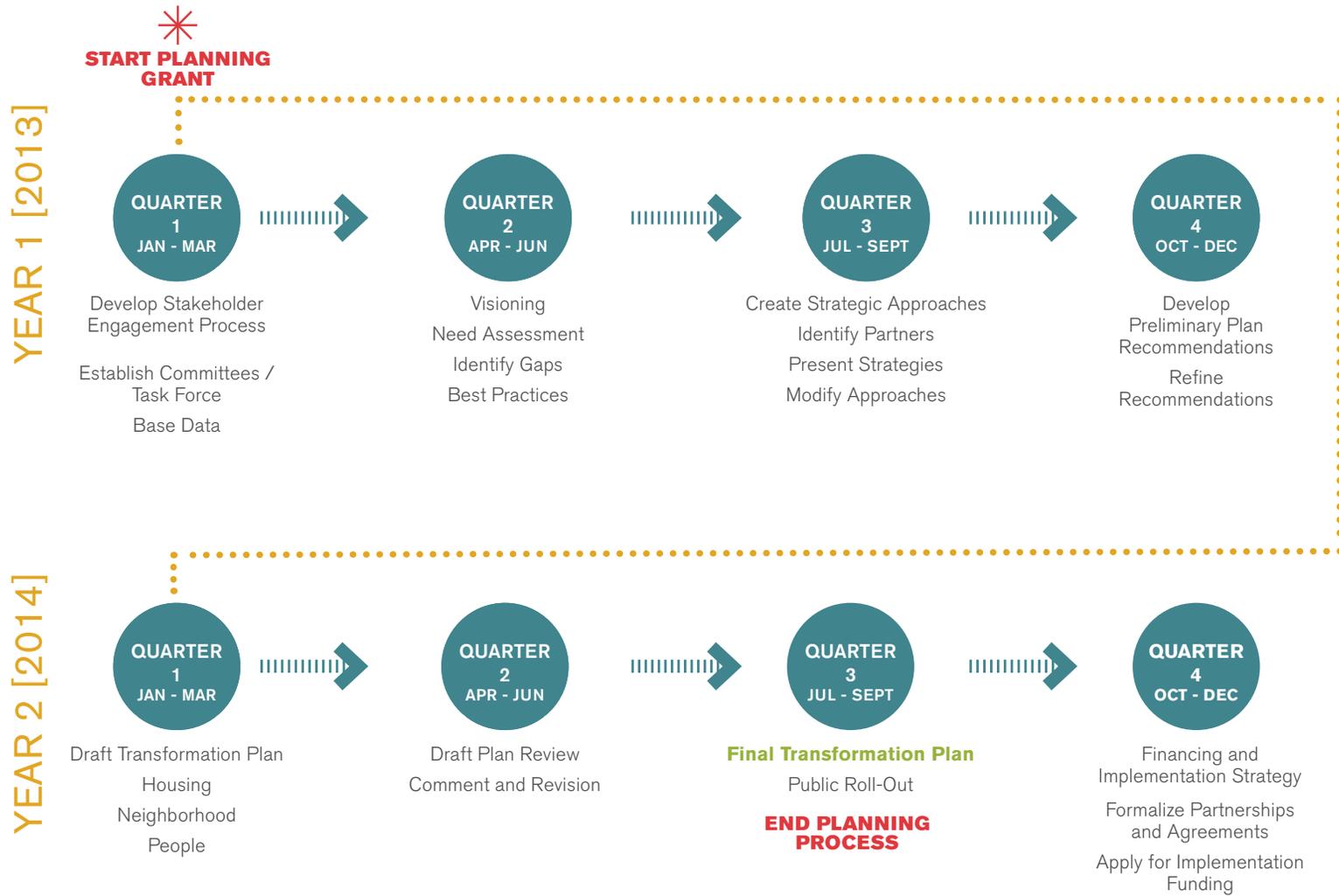
Based on the input received from community stakeholders, the Draft Transformation Plan was further refined into this Final Transformation Plan document. The final plan report will be distributed both digitally and in print to neighborhood stakeholders and plan partners to guide implementation efforts.



*Residents and stakeholders provided ongoing and consistent input into the plan through public meetings and focused discussions (Community Meeting at HB Wilson, February 28, 2013)
Image Source: WRT*

HOW - 24-MONTH PLANNING PROCESS

JANUARY 2013 TO SEPTEMBER 2014





AT A GLANCE



Students of the Youth Build Program, HACC staff, WRT staff and staff of CamConnect dedicated time over two days to canvas the neighborhood to verify vacant units throughout the Mt. Ephraim Neighborhood.

GOVERNANCE STRUCTURE

The implementation of the Mt. Ephraim Choice Neighborhood Transformation Plan will be led jointly by the City of Camden and HACC. HACC will serve as the Lead Housing Implementation Entity, the City's Department of Planning & Development will serve as the Neighborhood Implementation Entity, and Better Tomorrows will serve as the People Implementation Entity. The implementation partners will execute a Partnership Memorandum of Understanding (MOU) that details the partners, roles, expectations and responsibilities.

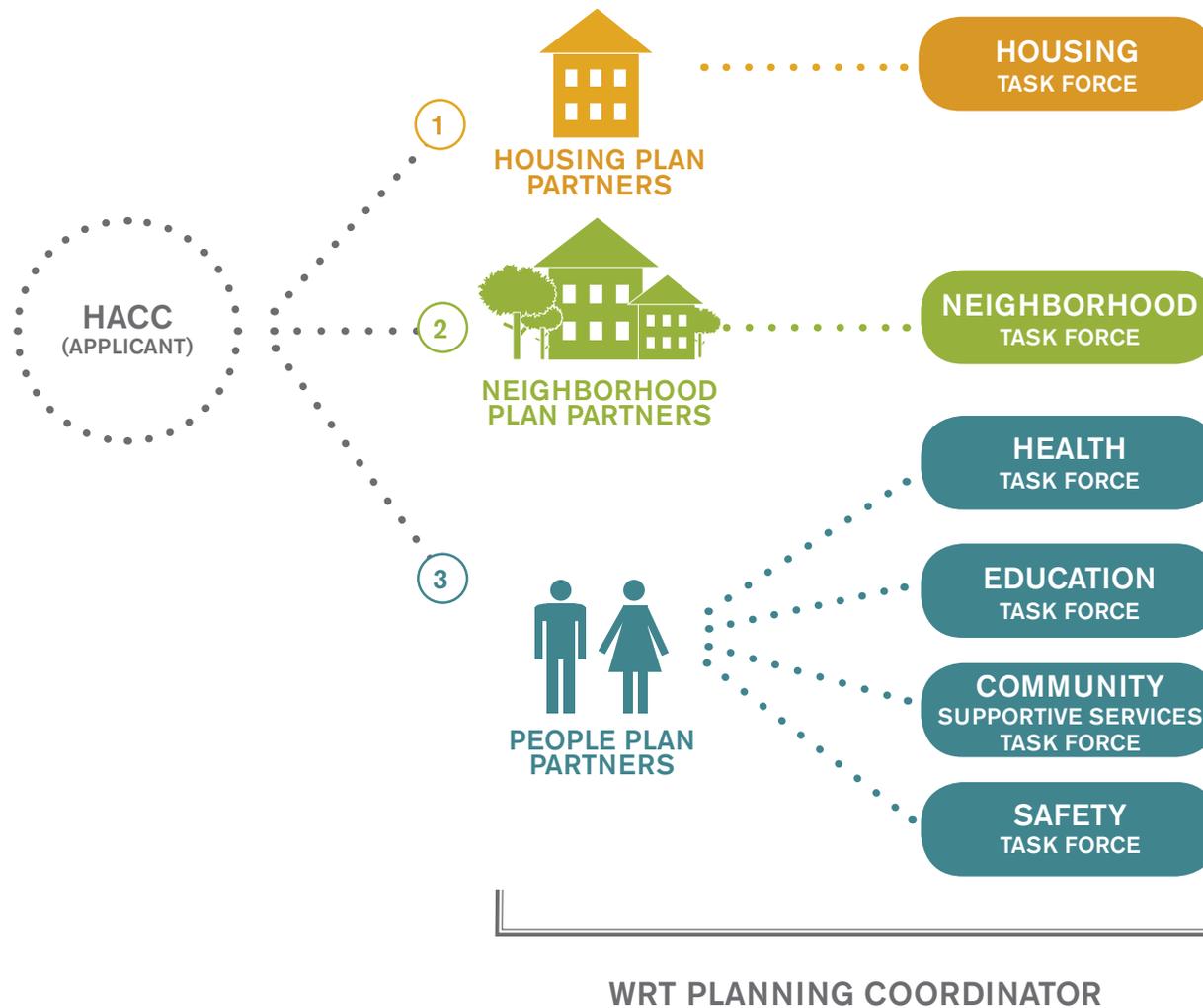
Choice Neighborhood Executive Leadership Team

In an effort to leverage stakeholder capacity built during the planning process and to ensure that there is a collaborative, community-driven implementation structure and accountability, HACC and the City formally launched the Choice Neighborhood Executive Leadership Team as part of the overall communication and decision-making structure. The purpose of the Leadership Team is to serve as a communication tool for the Mayor and resident leaders throughout the neighborhood. The Team allows members to have direct exchanges about the plan process, provide input, and share their concerns and aspirations. The Team is chaired by the Mayor and will allow for an ongoing and consistent chain of communication among leaders in the Mt. Ephraim Neighborhood. The Executive Leadership Council is comprised of the following representatives:

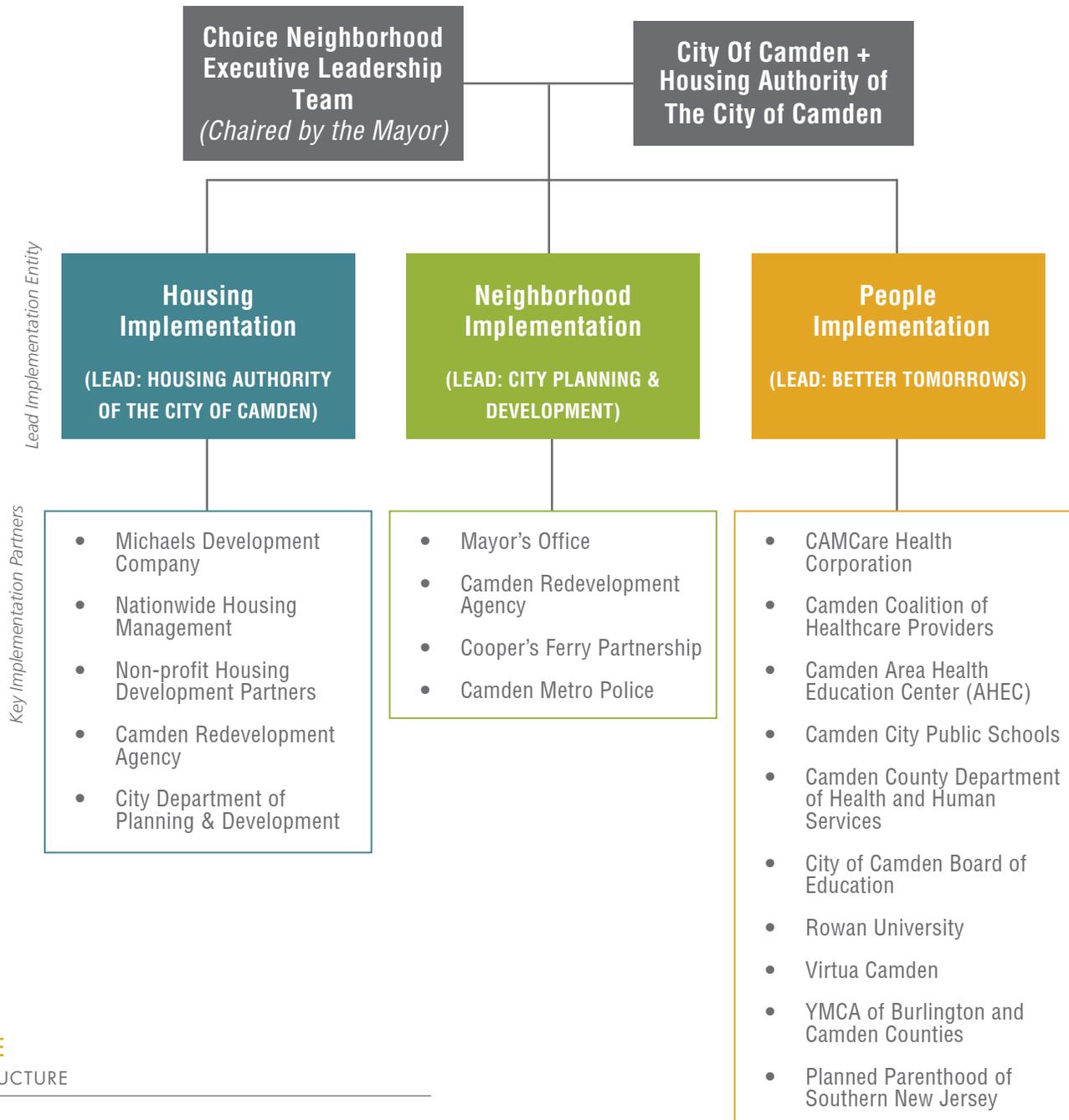
- Mayor, Mayor's Chief of Staff, Mayor's Director of Communications
- HACC: Executive Director and Director of Modernization
- CRA Executive Director and Director of Housing
- 6 Residents Leaders from the neighborhood
- 2 Youth from each of the neighborhood's three census tracts – Liberty Park, Centerville, and Whitman Park
- 2 Branch Village Resident Leaders
- 2 Nimmo Courts Resident Leaders

TASK FORCE GROUPS

PROCESS TO DEVELOP THE VISION



Structure of the Task Force Working groups.

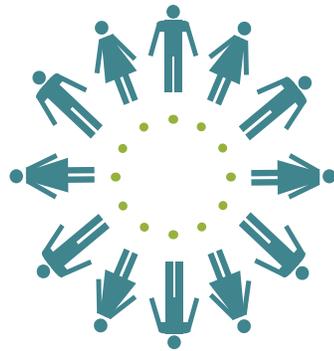


MT.EPHRAIM CHOICE

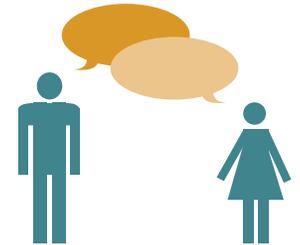
GOVERNANCE STRUCTURE

TASK FORCE GROUPS
HOW TO GET INVOLVED

1. JOIN A COMMITTEE



3. PROVIDE FEEDBACK
A. COMPLETE A SURVEY
B. PARTICIPATE IN A FOCUS GROUP



2. GET OTHER PEOPLE INVOLVED



4. SHAPE YOUR NEIGHBORHOOD



The planning process provided a number of formats for community residents and stakeholders to get involved and have input into the development of the transformation plan.



CAPACITY-BUILDING

In an effort to build the capacity for existing and emerging community leaders to be engaged in the planning process, HACC retained The Enterprise Center (TEC) to lead community leadership training sessions. The two-hour sessions led by TEC staff were held at Lourdes Medical Center and trained over 50 neighborhood leaders. The training included one-on-one exercises to re-enforce acquired skills within five modules including Effective Communication, Customer Service, Problem Solving, Community Awareness, and Service Leadership. This training not only prepared residents to develop the skillset needed to effectively participate in the planning process and serve on Task Force working groups, but also strengthened their skillset for future employment. Residents leaders who participated in TEC training worked to complete nearly 400 of the 722 surveys completed during the planning process.

The elected resident leaders of Branch Village were formally invited to engage in the planning process and will have a key role to play in ensuring successful participation in ongoing Choice implementation activities within the Mt. Ephraim Neighborhood. Over the course of the 24-month planning process, two resident leaders emerged from Nimmo Court. Just like the Branch Village resident leaders, the Nimmo Court leaders were formally engaged in the planning process. As a result of their intense involvement and engagement, both Nimmo Court and Branch Village leaders have been invited to sit on the Mayor's Choice Executive Leadership Team.



Partners Meeting February 2013. Image Source: WRT



Choice Executive Leadership Council Meeting hosted by Mayor Dana Redd. Image Source: WRT



Community Safety Task Force Work Session in progress. Image Source: WRT



Health & Wellness Task Force Work Session in progress. Image Source: WRT



Plan partners unveil the Final Transformation Plan to the community. Image Source: WRT



Health & Wellness Task Force Work Session in progress. Image Source: WRT



JUDGE ROBERT JOHNSON PARK

SUMNER ELEMENTARY

ELIJAH PERRY PARK

BONSALL ELEMENTARY

R.T. CREAM ELEMENTARY

POTENTIAL SCHOOL SITE

EVERGREEN CEMETERY

NEW CAM CEMETE

1

2

5

Image Source: WRT



Chapter 3

Neighborhood Plan





CHAPTER 3.1

NEIGHBORHOOD PLANNING CONTEXT

The Mt. Ephraim Choice Neighborhood encompasses approximately one square mile. The neighborhood is connected by Mt. Ephraim Avenue, a struggling yet vibrant and active commercial corridor that serves local residents and functions as a major regional transportation thoroughfare. The neighborhood borders the adjacent municipalities of Woodlynne to the South and Collingswood to the Southeast, as well as the Camden neighborhoods of Waterfront South to the West, Bergen Square to the North, Morgan Village to the Southwest and Parkside to the East.

Local residents and businesses benefit from the neighborhood's access to major employment centers in Philadelphia and Camden County by highway, high speed commuter rail, and NJ Transit bus service; including direct access to downtown Camden, and Center City Philadelphia from the Ferry Avenue PATCO station in the southeast section of the neighborhood, as well as the I-676 interstate that borders the neighborhoods to the West. Other major assets in the City that benefit area residents include Campbell's Soup's headquarters, the Camden Health Sciences Campus, Rutgers-Camden, Cooper Hospital, Virtua Hospital, and Our Lady of Lourdes Medical Center (both located within the neighborhood).

The neighborhood also features six parks totaling 40 acres, a county-built branch library that the City manages, and recent rental and for-sale housing investments. Haddon and Mt. Ephraim Avenues are both regional and neighborhood assets linking Camden's downtown, adjacent residential neighborhoods and Camden County suburbs. These key corridors serve as main streets and provide an opportunity to knit together the neighborhood with a revitalized commercial corridor, reclaiming their historic role as the social and economic backbone of the community. A primary focus of this Neighborhood Plan, as well as the overall Transformation Plan, is not only to address the needs of the existing residents, but to also attract new residents and businesses to the area.



The Centerville Neighborhood Strategic Plan, completed in 2005, identified opportunities to infill vacant blocks with new residential development, re-creating the neighborhood's sense of place and supporting a safe, walkable historic neighborhood. Image Source: WRT

The neighborhood's prime regional location, planned transit infrastructure with the Glassboro- Camden Line coupled with state financing initiatives have led to developer interest for a mixed-use Transit Oriented Development at the PATCO station. Additionally, the Housing Authority of the City of Camden (HACC) has executed a Memorandum of Understanding (MOU) with the owner of Nimmo Court, a project-based Section 8 apartment complex adjacent to the Branch Village site, to continue working with the owner and residents to develop additional strategies for neighborhood revitalization.

Although the Mt. Ephraim Choice Neighborhood is well positioned for future transformation, the benefits of its competitive assets are currently overshadowed by the significant challenges facing the neighborhood. **Within this context, it is critical that the proposed neighborhood strategies be aligned with existing plans and build on the strengths of successful local efforts; these plans remain community-based and data-driven and are implementable in order to achieve the residents' long-term vision.**

ALIGNMENT WITH EXISTING PLANS

Although the Mt. Ephraim Neighborhood faces a number of challenges, a lack of planning is not one of them. The City of Camden and the Camden Redevelopment Agency have completed several neighborhood plans and redevelopment strategies for the neighborhood. Some of these plans, completed recently, include resident and stakeholder participation as part of a city-wide effort to create and update existing plans. Within this context, a master plan serves at a city-wide level and encompasses all neighborhoods, while a redevelopment plan serves to outline land use and zoning approvals within the neighborhood, and a neighborhood plan outlines targeted strategies within specific neighborhoods or areas. **A primary focus of the Mt. Ephraim Choice Neighborhood Transformation Plan will be to integrate all of the existing goals and strategies already established in these plans, identify priorities for implementation, and build on the neighborhood's existing strengths and institutional anchors.**



The neighborhood suffers from significant vacancy and blight that poses a safety risk but also offers an opportunity for new infill and rehabilitated housing units.



Having participated in a number of planning processes for the neighborhood, community residents stressed the importance of building from previous efforts. Below is a brief summary of the key opportunities identified in previous plans that will serve as the basis for an implementable revitalization strategy in the Transformation Plan.

1. Centerville Redevelopment Plan (2002)

A Redevelopment Plan for the Centerville neighborhood was prepared in 2002. The plan followed a study that determined there was a need for redevelopment in the area due to a significant concentration of substandard and unsafe buildings, publicly owned property, and a growing number of vacant lots. Although the Redevelopment Plan is now 12 years old, many of the plan's recommendations have been achieved with redeveloped public housing at lower densities, the creation of social service institutions to support residents, and new Senior Housing. Some key opportunities in the plan still waiting to be fulfilled include the development of Ferry Avenue into a compact mixed-use corridor, and the reuse of some of the area's underutilized industrial properties.

2. Centerville Neighborhood Strategic Plan (2005)

The Centerville Neighborhood Strategic Plan addressed the opportunity to infill vacant land with new residential development and improved housing choices, re-creating the neighborhood's sense of place and providing amenities that increase residents' health and safety, while preserving the neighborhood's historic significance.

To date, many of the plan's recommendations have been realized; with the redevelopment of the Roosevelt Manor public housing site, Chelton Terrace, off-site HOPE VI units, and the Antioch Senior Housing development totaling over \$120 million in investment. The key component still remaining is the redevelopment of the Branch Village housing development from the barracks-style public housing superblock into several smaller residential blocks connected to the surrounding neighborhood with a mixture of housing types and integrated open space.



Antioch Manor Senior Housing, Centerville. Image Source: Ingerman



Parker Hall, part of The Centerville Redevelopment Plan, is a well designed, high quality, senior affordable housing development that is a catalyst for positive changes for the community. Image Source: Ingerman

3. Gateway Redevelopment Plan (2005)

The Gateway Redevelopment Plan, includes plans for residential, economic, and institutional development. Following the plan, the Campbell's Soup (world headquarters in Camden since 1869) redeveloped its corporate campus, invested in the neighborhood, and purchased an additional 13 acres for future expansion. Campbell's investment has had a significant impact on the northern section of the neighborhood and paves the way for additional investment and a hub of economic activity adjacent to the Mt. Ephraim Choice Neighborhood.

4. Whitman Park Redevelopment Plan (2014)

A study to determine the need for redevelopment and subsequent redevelopment plan for the eastern section of the neighborhood is currently underway and will be completed this summer. The City of Camden and Camden Redevelopment Agency is working with the Mt. Ephraim neighborhood residents and stakeholders to align this planning process with the broader Choice Neighborhood planning initiative. One goal of the redevelopment plan will be to identify specific properties within the redevelopment area for infill housing or rehabilitation efforts consistent with the Choice Neighborhood Plan. Once the Redevelopment Plan is completed (by the fall of 2014), all of the sections within the Mt. Ephraim Neighborhood will have an adopted Redevelopment Plan to facilitate implementation.

OVERVIEW OF CHALLENGES

The large scale of the planning area and the significance of the challenges facing it require an integrated approach that focuses on a broader set of goals for the neighborhood as a whole, but also targeted strategies that address key challenges within certain sections. Neighborhood conditions vary considerably in the east section of the neighborhood, which not only has the highest concentration of population within the planning area, but also the highest vacancy, crime, and poverty.



Despite facing significant blight and disinvestment, the neighborhood is home to a number of invested organizations like the United Neighbors of Whitman Park.

Image Source: WRT



The Mt. Ephraim Neighborhood

SOUTHWEST SECTION (CENTERVILLE)

POPULATION	2,951
HOUSEHOLDS	1,038
MEDIAN HOUSEHOLD INCOME	\$11,193
% BELOW POVERTY	67%
% UNDER 18 BELOW POVERTY	79%

NORTHWEST SECTION (LIBERTY PARK)

POPULATION	2,316
HOUSEHOLDS	785
MEDIAN HOUSEHOLD INCOME	\$26,066
% BELOW POVERTY	30%
% UNDER 18 BELOW POVERTY	35%

EAST SECTION (WHITMAN PARK)

POPULATION	6,058
HOUSEHOLDS	2,108
MEDIAN HOUSEHOLD INCOME	\$23,824
% BELOW POVERTY	46%
% UNDER 18 BELOW POVERTY	74%

- All three sections have high vacancy, but the eastern section (Whitman Park) has a higher vacancy rate than the others with an estimated 550 vacant structures, and 300 vacant lots (22 acres).
- There is currently no buffer or transition area between the back of house uses on Mt. Ephraim Avenue commercial properties and adjacent residential.
- Neighborhood conditions impacting resident safety are major issues (trash accumulation, poor lighting, property maintenance, etc.).

Mt. Ephraim Avenue

As the backbone of the Mt. Ephraim Choice Neighborhood planning area, Mt. Ephraim Avenue serves a major local function as a walkable commercial area for residents, but also as a regional transportation spine and connection to downtown Camden. The success of businesses along Mt. Ephraim Avenue depends on the physical condition and character of the corridor's surrounding residential neighborhood.

Residents reported that they use businesses along Mt. Ephraim Avenue, but expressed concerns regarding the limited goods and services available and a concern for their safety while accessing the corridor. Although there are several vacant buildings along Mt. Ephraim Avenue in this area, the strip has not been abandoned or become entirely obsolete. Mt. Ephraim Avenue remains a viable commercial center with the potential for future economic development. There are many small shops and stores along the corridor that have continued operating through difficult economic conditions, as well as a few new businesses that have opened in recent years. Despite



Mt. Ephraim Avenue. Image Source: WRT

the limited purchasing power represented by low median incomes in the surrounding neighborhoods, residents who rely on public transportation and pedestrian access continue to support businesses on Mt. Ephraim Avenue.

The Mt. Ephraim Avenue corridor consists of the 10 to 12 blocks between Virtua Hospital at Atlantic Avenue to the North, and the Evergreen and New Camden Cemeteries to the South. This three-quarter mile stretch of frontage is primarily commercial, with the exception of Virtua Hospital and Bonsall Elementary School. The character of the roadway in this area is a two-lane divided thoroughfare with two-story structures, wide sidewalks, two lanes of on-street parking, and little to no open space or street trees. Almost all of the properties along the corridor front directly on the sidewalk with no setback and do not have any curb cuts or egress directly onto Mt. Ephraim Avenue which has resulted in a street frontage that remains fairly intact, and limited the number of parking spaces directly alongside the roadway.

The process for developing the Neighborhood Plan for the Mt. Ephraim Choice Neighborhood was based on (1) an overview of the existing plans for the neighborhood, (2) a comprehensive needs analysis with resident and stakeholder input, and (3) implementation prioritization. With the significant challenges facing the community, it was important for the Neighborhood component of this Choice Neighborhood Transformation Plan to remain focused on implementable priorities that will result in maximum impact. To this end, the strategies identified rely more on aligning existing, and potentially, disparate efforts into a targeted and more focused approach.

The Neighborhood Planning work completed as part of the planning process was facilitated by the Housing and Neighborhoods Task Force with representatives from the City, consultant team, partner organizations, and neighborhood stakeholders. The group held meetings to discuss the neighborhood's existing conditions, current plans and efforts underway in the area, the residents' vision for the future, and to identify strategies, partners, and funding opportunities.

RETAIL AND COMMERCIAL SERVICES

MT. EPHRAIM AVENUE BUSINESS MIX



- Liberty Park Boundary
- Mt. Ephraim Corridor Boundary
- Park
- Vacant Building
- Vacant
- Retail
- Service

Data Sources: State of NJ, City of Camden
Cooper's Ferry Partnership
0 0.05 0.1 0.15 Miles





CHAPTER 3.2 NEIGHBORHOOD PLANNING PROCESS: ASSETS AND OPPORTUNITIES

OPEN SPACE, RECREATION, AND ENVIRONMENT

Throughout the planning process, residents expressed concerns over the lack of high-quality, accessible, and safe open space; particularly related to opportunities for children to experience the natural environment and participate in safe recreational activities. Although there are six parks within the Choice Neighborhoods area, providing almost 40 acres of open space to residents, resident feedback suggests that they remain largely under-utilized due to a lack of coordinated recreational programming, limited assurance of safety, and distance from homes. Depending on the condition of the blocks surrounding the parks, many parents expressed concerns regarding their children's safety and potential negative interactions while walking or biking to and from the parks. Furthermore, parents expressed a preference for parks to be close enough to be able to monitor their children.

From an environmental standpoint, the Mt. Ephraim Neighborhood contains a significant amount of impervious land due to the abundance of vacant properties and large cemeteries. Although these areas represent a potential asset, most remain largely inaccessible, and are a liability, which contributes to resident insecurity rather than improving property values or enhancing the quality of life in the community. An ongoing concern among residents is the deteriorating condition and lack of maintenance of abandoned lots. The City's efforts as part of the Camden SMART (Stormwater Management and Resource Training) initiative has focused on utilizing green infrastructure to not only respond to stormwater management issues, but also to develop a comprehensive open space framework with environmental, social, and economic benefits.

Camden SMART has made green infrastructure implementation a priority. The City has constructed 27 green infrastructure projects that together capture over 2 million gallons of stormwater per year. SMART also distributed 120 rain barrels to City residents, organized and hosted a series of stormwater management education and information sessions with

residents, and produced literature on stormwater management practices. Additionally, the Initiative supported the reduction of impervious surfaces by planting hundreds of street trees throughout Camden. Within the Mt. Ephraim Choice Neighborhood, Camden SMART has completed four rain garden projects (Ferry Avenue Library, Brimm Medical Arts High School, Sumner Elementary, RT Cream Elementary School) as well as numerous community tree planting events.

Despite the efforts of the City to increase green infrastructure, several acres of abandoned property present a physical obstacle in the transformation of the Mt. Ephraim Choice Neighborhood. The abundance and condition of vacant lots were identified by residents through the Needs Assessment and on-site property surveys as a primary issue. Existing vacant lots, as well as new vacant lots created by this plan's demolition strategy, must be systematically addressed. Vacant lots serve as the holes in an otherwise complete neighborhood fabric and if left unmaintained, are not only visually unappealing, but can encourage nuisance crime, like littering and dumping.

A Vacant Lot Stabilization Plan is needed for the neighborhoods, and should include both temporary and permanent uses of vacant lots not slated for redevelopment. While unmaintained vacant lots serve as a detriment to the community, a maintained vacant lot can present a community opportunity. Temporary uses for vacant lots, such as community gardens, small athletic fields, and passive parks, should be encouraged to ensure that these lots are frequently used, and in turn, consistently maintained. Additionally, temporary vacant lot uses can be programmed in ways that serve local residents and foster a sense of community.

Because green infrastructure works as a distributed system, any site can incorporate green infrastructure. As opportunities arise, green infrastructure can be incorporated into new development, redevelopment, and streetscape improvements. However, given limited resources, certain sites should be given priority for retrofits.



*Rutgers Cooperative Extension Water Resources Program working under the Camden SMART Initiative plant a rain garden at Woodrow Wilson High School in Camden.
Image Source: Rutgers University*

Many factors should be considered when deciding where to pursue investment in green infrastructure projects. Camden SMART's Preliminary Opportunities Analysis identified areas of Camden where green infrastructure could affect the most change. Other factors considered when deciding where to prioritize investments include: possession of site control, proximity to a neighborhood anchor (park, school, library, community center), stewardship/community support, coordination with other work being done in the same location, cost and timeframe feasibility, and maintenance requirements.

Streets, rights of way, vacant lots, publicly owned sites, and new development offer the most immediate opportunities for implementation within the Mt. Ephraim Neighborhood considering these factors.

Trails & Bike Lanes

The Circuit is a regional vision for connected bicycle and pedestrian trails in the Greater Philadelphia area that combines existing proposals in the nine-county DVRPC area. Proposed trail connections that make up the Circuit in Camden include a trail that would parallel the proposed NJ Transit Riverline LINE light rail service from Camden to Glassboro just to the west of the Mt. Ephraim Choice Neighborhood and the North Newton Creek Trail and East Atlantic Avenue Bikeway just south of the area. An additional trail connection may be viable paralleling the PATCO corridor to the east.

DVRPC's Shifting Gears: Regional Bicycle Outreach and Priority Setting identified Haddon Avenue as a proposed bike corridor. In addition, bike lanes could be added to Mt. Ephraim Avenue south of Carl Miller Boulevard and to the one-way pair of 8th and 9th Streets, where there is enough street width to accommodate the lanes. These bike lanes would provide bike access to Judge Robert Johnson Park, Elijah Perry Park, Sumner Elementary School, the Ferry Avenue Branch Library, the North Newton Creek Trail, and the East Atlantic Avenue Bikeway.



GREEN INFRASTRUCTURE OPPORTUNITY ANALYSIS

First Tier Opportunity Areas

Comparing vacant sites in the Mt. Ephraim Neighborhood with the Camden SMART Preliminary Opportunities Analysis high opportunity sites identified four clusters of public and private properties that overlap with other neighborhood planning priorities and have significant potential for green infrastructure to effect change. The clusters generally follow a corridor that runs along Thurman Street west of Mt. Ephraim Avenue and Everett Street east of Mt. Ephraim Avenue.

- Thurman, 9th to 10th: larger, clustered publicly and privately owned vacant lots with high opportunity
- Thurman and Mt. Ephraim to Bonsall Elementary: a mix of smaller and larger privately owned vacant lots with high opportunity and in proximity to Bonsall Elementary School, which has underutilized areas that could support green infrastructure
- Everett, around Louis: smaller privately owned vacant lots with high opportunity and in proximity to Whitman Square, which has underutilized areas that could support green infrastructure
- Norris, Everett to Lansdowne: larger, tightly clustered publicly and privately owned vacant lots with high opportunity, surrounded by additional publicly owned vacant lots

Second Tier Opportunity Areas

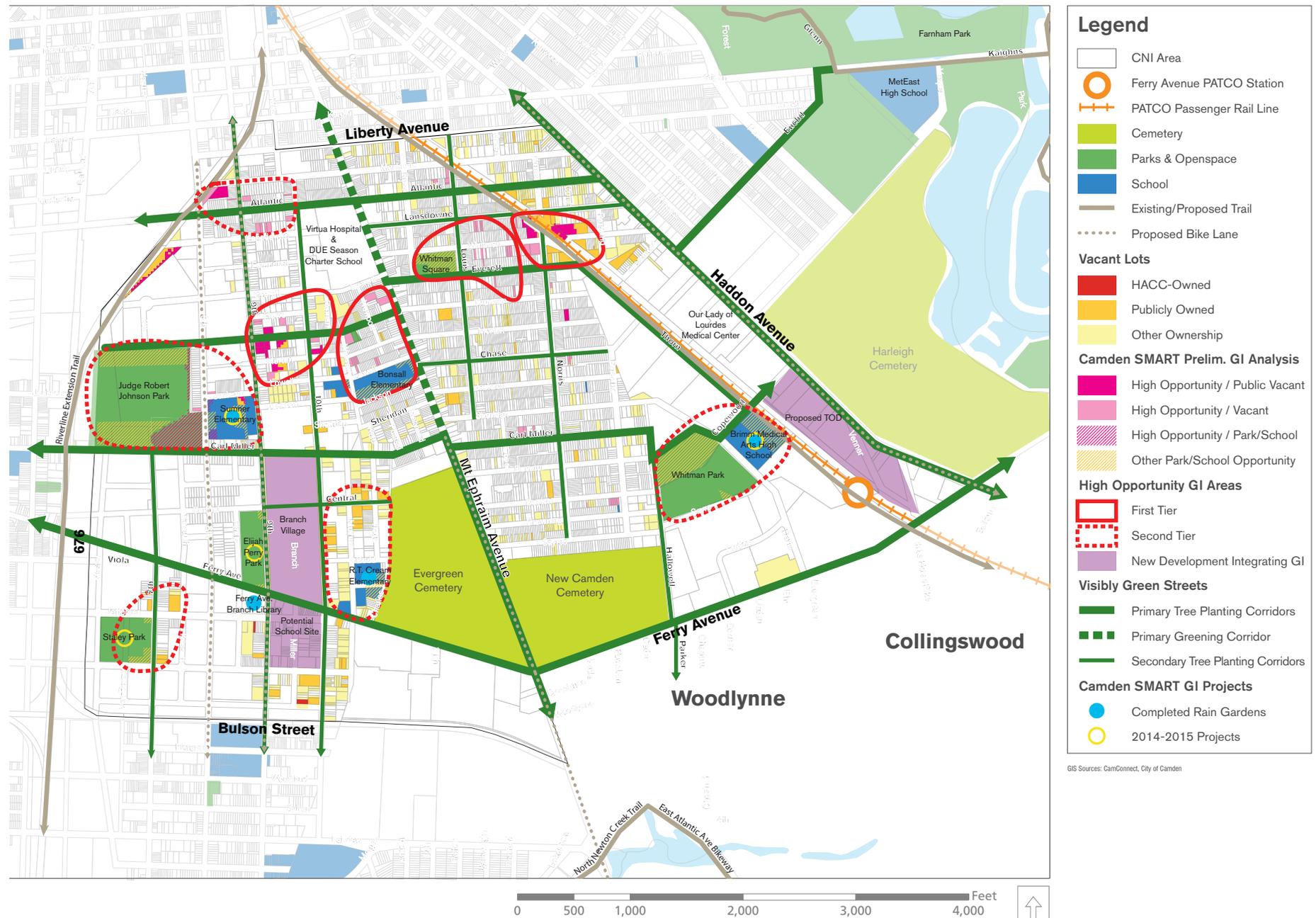
Second tier opportunity areas are clusters of public and private properties that are smaller and may not have the same level of potential to affect change according to the Camden SMART Preliminary Opportunities Analysis. However, these areas still offer opportunities to take advantage of public site control and can leverage existing and planned green infrastructure projects.

- Atlantic, 8th to 10th: one large publicly owned vacant lot and scattered privately owned vacant lots with high opportunity along this proposed green corridor
- Judge Robert Johnson Park and Sumner Elementary School: the park and school have underutilized areas that could support additional green infrastructure, particularly the southeast corner of the park, which has high opportunity and could build on Camden SMART's past and proposed green infrastructure investments.
- R.T. Cream Elementary School and vicinity: there is a significant cluster of publicly and privately owned vacant lots within a short distance of the school, with the potential to bridge green infrastructure at Branch Village and Camden SMART's rain garden at the school with Evergreen Cemetery.
- Staley Park and vicinity: there is a small cluster of publicly owned vacant lots within a short distance of the park, which could add to Camden SMART's proposed green infrastructure investments.
- Whitman Park and Brimm Medical Arts High School: both the park and the school have underutilized areas that could support additional green infrastructure along the proposed Carl Miller Boulevard green corridor, building on Camden SMART's past and proposed green infrastructure investments.



*The new Camden SMART rain garden at Brimm Medical Arts High School.
Image Source: Camden SMART*

MT. EPHRAIM CHOICE NEIGHBORHOOD - GREEN INFRASTRUCTURE OPPORTUNITIES



GIS Sources: CamConnect, City of Camden



ECONOMIC DEVELOPMENT & SAFETY

Economic Development Focus Areas

The City's Comprehensive Economic Development Strategy (CEDs), completed in 2012 and updated as new economic projects emerge, identifies six economic development zones, including two within the Mt. Ephraim Choice Neighborhood.

1. Mt. Ephraim Avenue: *located along Mt. Ephraim Avenue between Atlantic Avenue to the north and to an area located just north of Ferry Avenue. The primary land use on the northern edge of this study area is medical and support facilities, with the remainder of the focus area intended to be occupied by a variety of housing types, retail stores, personal services, offices, and other land complementary uses.*

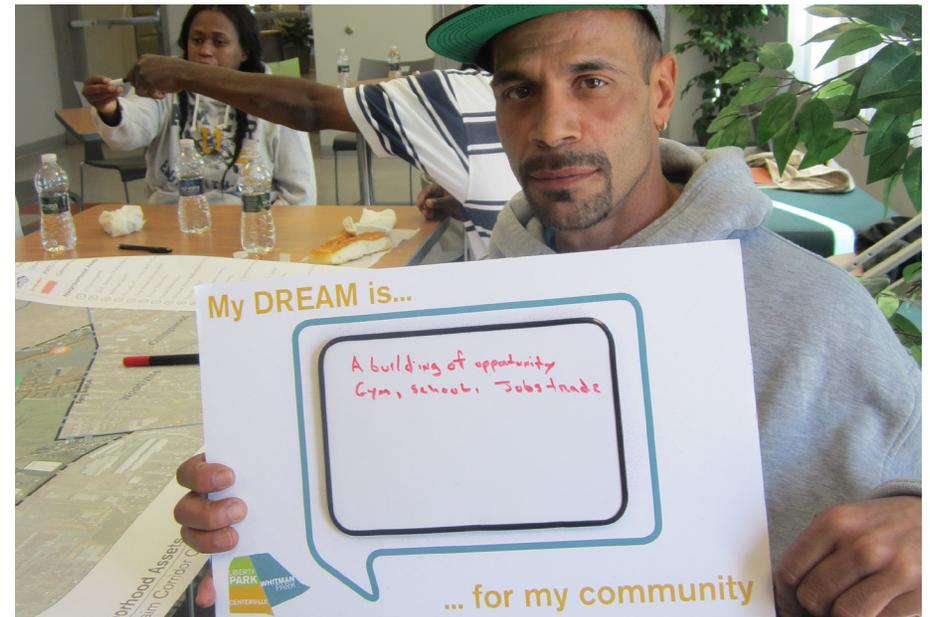
2. Transit Oriented Development: *located along the eastern edges of the City adjacent to the Borough of Woodlynne and the Borough of Collingswood. The study area is essentially serviced by Haddon Avenue, Ferry Avenue, and the PATCO Ferry Avenue Train Station. It is an area that is intended for medical and support uses that recognizes and complements Our Lady of Lourdes Medical Center and a mix of land use types within a Transit Oriented Development.*

3. Haddon Avenue: *located along both sides of Haddon Avenue between Our Lady of Lourdes Medical Center to the south and Chestnut Street to the north. The western portion of the area is located in the eastern portion of the Gateway and Whitman Park Census Tracts and the entire eastern side of the focus area is located in a portion of the Parkside neighborhood. Haddon Avenue is an area intended to be occupied by a variety of housing types, retail stores, personal services, offices, and other related land uses.*

In addition to the three focus areas, there are also several economic development initiatives currently underway, or in the planning stages as part of the City's CEDs for the Mt. Ephraim Choice Neighborhood. These projects include, a major manufacturing company bringing 600 jobs to the area, infrastructure improvements to the Haddon Avenue Transit Village, and hospital expansions planned for Our Lady of Lourdes and

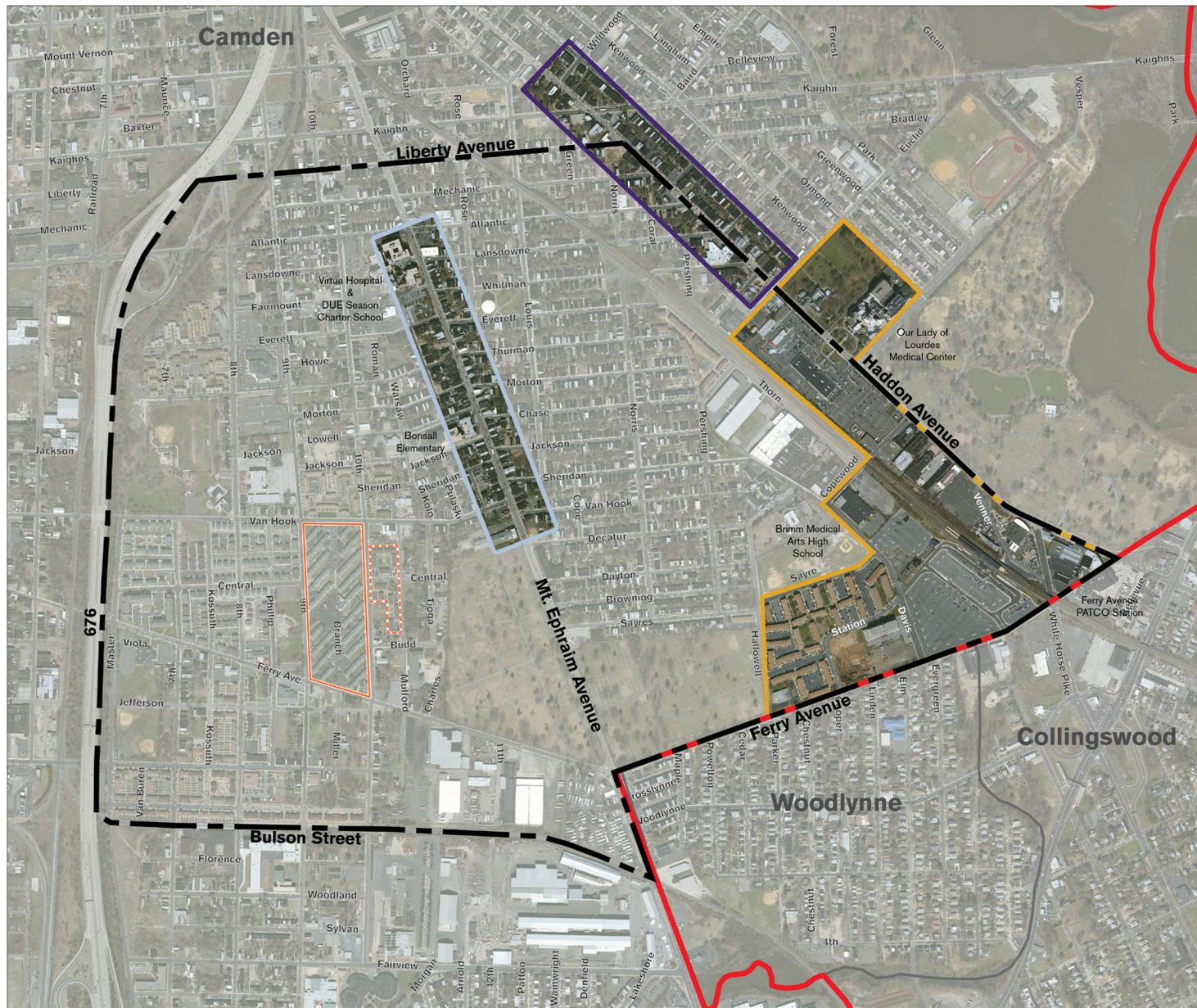
Virtua. These hospitals are integral to the City's overall Education and Medical (Eds/Meds) Anchor Institution Strategy which includes, among other elements, jobs for City residents and land use redevelopment.

As the primary supporters of businesses along the Mt. Ephraim Avenue commercial corridor, residents within the surrounding communities have a continued stake in ensuring the success of economic development efforts focused on revitalizing the roadways and the prosperity of the businesses that keep the corridor running.



During the focus group discussion, residents identified their priorities and vision for the community. Many identified education, job training, and skills development as priority. The above sign reads "My dream is: A building of opportunity- gym, schools, jobs and trade, for my community."
Image Source: WRT

MT. EPHRAIM CHOICE NEIGHBORHOOD - ECONOMIC DEVELOPMENT FOCUS AREAS



Legend

- Branch Village
- J.Allen Nimmo Court
- Camden City Boundary
- CNI Area
- Adjacent Municipalities
- Mt. Ephraim Avenue
- Haddon Avenue
- Ferry Avenue Transit Oriented Development

GIS Sources: City of Camden, Bing Maps 2010 Aerial, NJDEP





Camden School District Safe Corridors

As part of the Camden School District's "Camden Commitment" plan, several "Safe Corridors" have been identified along walking routes within neighborhoods to increase student safety on the way to and from school. The District, as well as the City of Camden and the Metro police, have committed to add additional security on these higher incident walking routes. Students are encouraged to utilize Safe Corridors, and several have been identified within the Mt. Ephraim Choice Neighborhood. These safe routes are consistent with the key corridors identified through the Neighborhood Plan development process, further focusing investment to leverage complementary efforts.

R.T. Cream Family School

- Ferry Avenue, between 8th and Mulford*

Charles Sumner Elementary & Home Community Charter Schools

- 8th Street between Ferry and Atlantic*
- 9th Street between Carl Miller Boulevard and Atlantic*
- Carl Miller Boulevard between 8th and Mt. Ephraim Avenue*

Henry Bonsall Elementary & D.U.E. Season Charter Schools

- Mt. Ephraim between Kaighns and Carl Miller Boulevard*

Dr. Charles E Brimm Medical Arts High School

- Norris Street between Whitman and Sayers*
- Jackson Street and Davis Streets between Norris and Copewood
- Copewood between Davis and Haddon Avenue

*Choice Neighborhoods Key Corridors

SUMMARY OF ASSETS AND OPPORTUNITIES

Neighborhood Assets

Throughout the Neighborhood Planning process, and in coordination with each Task Force meeting as part of the overall Choice Neighborhoods Transformation Plan initiative, the Housing and Neighborhoods Task Force maintained a map of community assets (refer to Neighborhood Assets map, page 44) to serve as both a tool to engage residents and stakeholders in identifying strategies, and as a visual representation of the strengths that these neighborhoods possess. With the range and scale of the challenges facing the Mt. Ephraim Choice Neighborhood, it is critical to understand, recognize, and then build and expand on existing strengths.

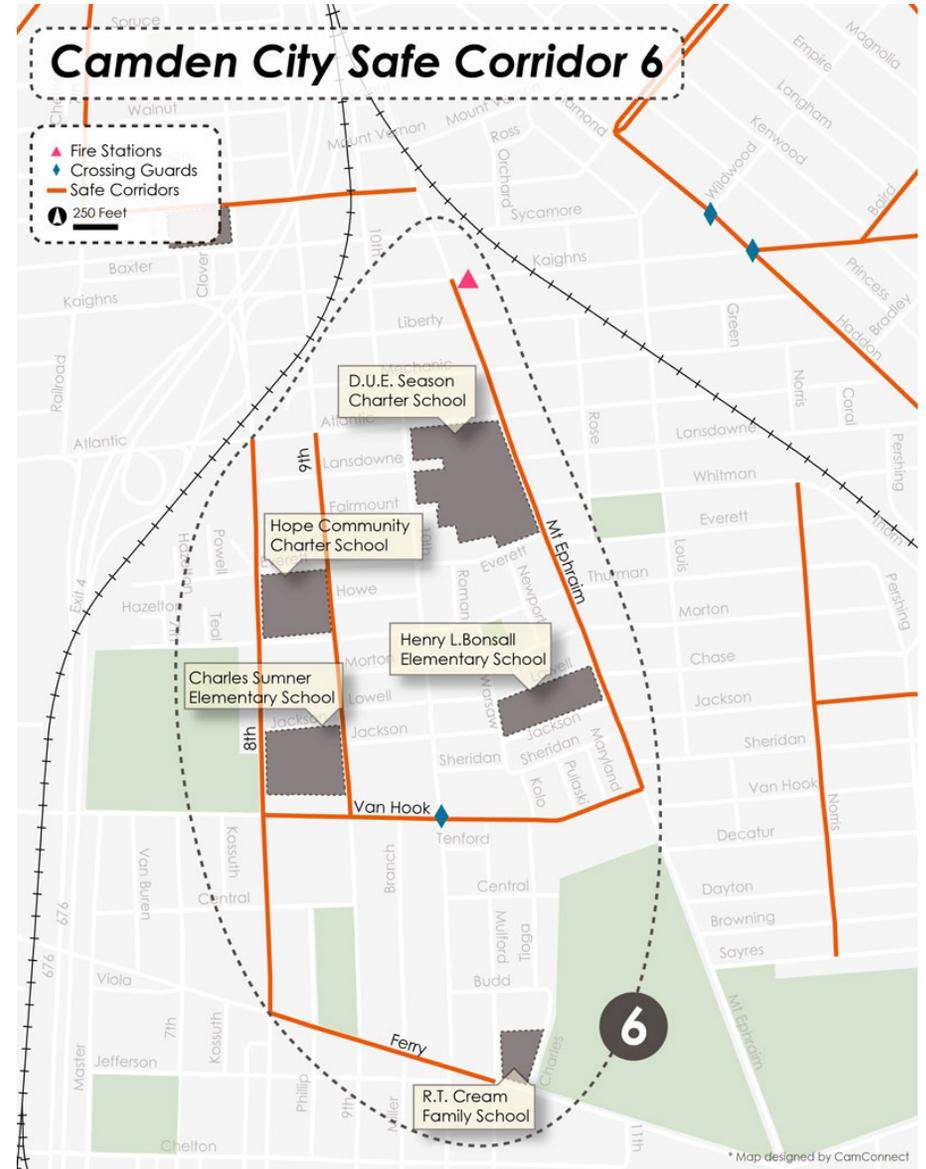


Students at R.T. Cream Family School
Image Source: R.T. Cream School



Students at Brimm Medical Arts High School
complete a rain garden project on campus
Image Source: Brimm High School

MT. EPHRAIM CHOICE NEIGHBORHOOD - CAMDEN CITY SAFE CORRIDORS



Source: Camden School District



Opportunity Analysis

This overall neighborhood approach of building from existing strengths is consistent with the Housing and People Plans, and forms the basis of the strategies identified throughout the Transformation Plan.

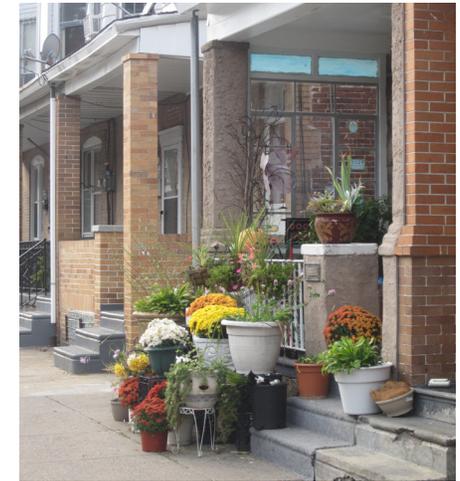
As seen in the map on the following page, there are significant areas of strength within the neighborhood, highlighted in yellow, including the Ferry Avenue TOD site, HACC's completed Roosevelt Manor Development, and a portion of the Norris Street corridor. Neighborhood stabilization areas, highlighted in orange, have the potential to become stable areas by building upon adjacent areas of strength and through further investment. These areas are near major neighborhood institutions and assets, such as Virtua Hospital, Our Lady of Lourdes Medical center, libraries, and schools, located along key neighborhood corridors, or near public open spaces and parks.

Opportunity as the Basis of the Neighborhood Plan:

- Focus new housing in areas of strength to stabilize the market and build momentum
- Develop new connections and enhance access between areas of strength along key corridors
- Utilize public space and vacant land for green infrastructure as a transitional use
- Promote economic development by investing in businesses along the Mt. Ephraim Commercial Corridor



*The neighborhood includes a number of active faith-based institutions.
Image Source: WRT*



*Neighborhood assets include invested homeowners.
Image Source: WRT*



Ferry Avenue PATCO Station

MT. EPHRAIM CHOICE NEIGHBORHOOD - NEIGHBORHOOD ASSETS



Legend

- Branch Village
- J.Allen Nimmo Court
- Adjacent Municipalities
- CNI Planning Area
- Institution
- Potential School
- Park
- Cemetary
- HACC
- Church
- PATCO Passenger Rail Line
- Commercial Corridor
- Community Center

Neighborhood Assets

- ① Virtua Hospital
- ② DUE Season Charter School
- ③ Whitman Square
- ④ Our Lady of Lourdes Medical Center
- ⑤ Judge Robert Johnson Park
- ⑥ Sumner Elementary
- ⑦ Bonsall Elementary
- ⑧ Roosevelt Manor Redevelopment (HACC)
- ⑨ Elijah Perry Park
- ⑩ Ferry Avenue Branch Library
- ⑪ R.T. Cream Elementary
- ⑫ Mt. Ephraim Avenue Special Services District
- ⑬ Whitman Park
- ⑭ Brimm Medical Arts High School
- ⑮ Ferry Avenue PATCO Station
- ⑯ Staley Park
- ⑰ Chelton Terrace Redevelopment (HACC)
- ⑱ H.B. Wilson Elementary
- ⑲ HOPE Charter School



GIS Sources: City of Camden, Bing Maps 2010 Aerial, NJDEP



COMMUNITY SUPPORTED NEIGHBORHOOD TRANSFORMATION VISION

Through the needs analysis and focus group discussions, the following community-supported vision was developed and approved by the Housing & Neighborhoods Task Force:

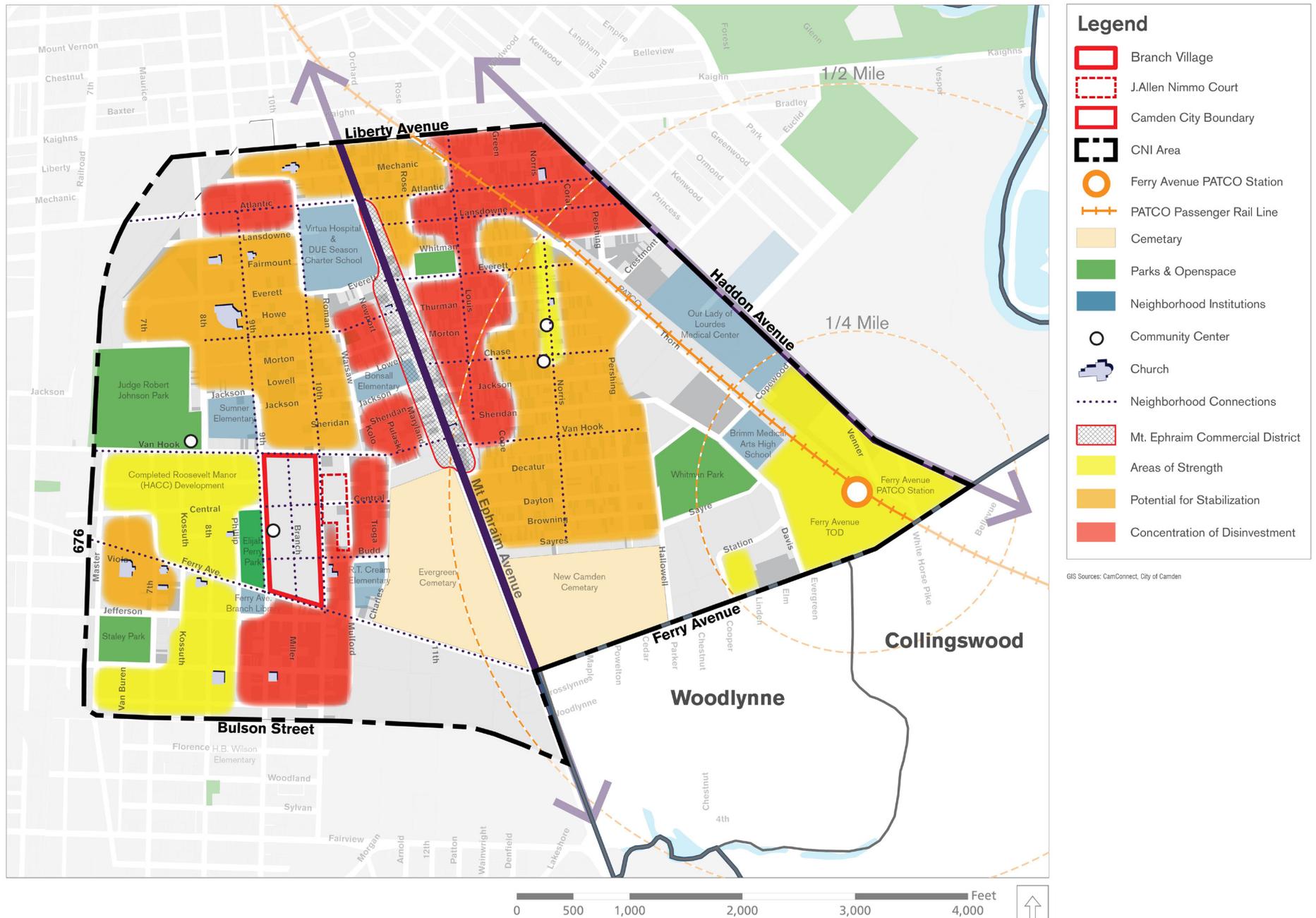
As a gateway neighborhood for Camden, with regional highway, rapid transit access; and engaged planning partners, the Mt. Ephraim Choice Neighborhood will be a community where:

- Neighborhood assets are the foundation for a vibrant, thriving community
- Shops, services, restaurants, and reliable public transportation are within the community
- Public spaces and programs support community cohesion and provide recreational opportunities
- All residents can be safe and children can play outside and walk to school in a safe environment
- Everyone gets a second chance through job training and skills development that lead to a well-paying secure job that enables them to support their family and contribute to neighborhood economic development.
- Neighbors help neighbors and residents are proud to call the Mt. Ephraim Neighborhood home



*Virtua Camden is a key neighborhood anchor institution. The Camden campus features a comprehensive outpatient medical facility including an Emergency Center, primary care for adults, and children, dental care, podiatry, Children's and Adolescent Behavioral Health Program (CASTLE) and Outpatient Rehabilitation Program. The campus also serves as a hub for community activity with a seasonal farmers' market offering fresh, local produce.
Image Source: Virtua Camden*

MT. EPHRAIM CHOICE NEIGHBORHOOD - OPPORTUNITY ANALYSIS



Legend

- Branch Village
- J.Allen Nimmo Court
- Camden City Boundary
- CNI Area
- Ferry Avenue PATCO Station
- PATCO Passenger Rail Line
- Cemetary
- Parks & Openspace
- Neighborhood Institutions
- Community Center
- Church
- Neighborhood Connections
- Mt. Ephraim Commercial District
- Areas of Strength
- Potential for Stabilization
- Concentration of Disinvestment

GIS Sources: CamConnect, City of Camden



CHAPTER 3.3

NEIGHBORHOOD VISION AND GOALS

NEIGHBORHOOD PLAN

The physical plan for the Choice Neighborhood, depicted on the following page, shows how the redevelopment of Branch Village in the Southwest section is integrated into a framework of new housing, economic development, and green infrastructure interventions. This plan represents a strategic approach that builds off of the existing assets and opportunities identified in the Neighborhood Assets Map (page 44) by providing meaningful impact throughout the Choice Neighborhood community.

The neighborhood plan incorporates the redevelopment, rehabilitation, and infill housing strategy as the basis for overall neighborhood transformation with a focus on creating new connections along key corridors that link residential areas with schools, open space, transit, and retail amenities. The implementation of this plan will establish the foundation for future investments in the neighborhood and provide the flexibility for the transformation of the Mt. Ephraim Choice Neighborhood over time.

LEED, or Leadership in Energy & Environmental Design, is a green building certification program that recognizes best practices in sustainable development. The neighborhood plan utilizes the LEED for Neighborhood Development (LEED-ND) rating system to determine ways for future development to achieve high levels of environmental, economic, and social sustainability. Through a Technical Assistance grant provided by Global Green USA with the US Green Building Council to the City of Camden through funding from the US EPA's Office of Sustainable Communities Building Blocks for Sustainable Communities Grant Program, an initial LEED ND assessment was made for a portion of the Mt. Ephraim Choice Neighborhood. The Global Green team's recommendations for the neighborhood are organized into four topic areas – (1) Character of the Neighborhood, (2) Vacant Land, (3) Walking and Biking, and (4) Amenities. The specific recommendations are incorporated in the housing and neighborhood plan strategies and a LEED ND-Scorecard can be found in the Appendix B.

NEIGHBORHOOD TRANSFORMATION GOALS

The overarching goal of the Mt. Ephraim Choice Neighborhoods Plan is to transform the distressed, high-poverty neighborhood into a viable, mixed-income and sustainable neighborhood with access to well-functioning services, high-quality education and employment opportunities. With this in mind, several specific goals and strategies have been identified.



The vision for the Mt. Ephraim Choice Neighborhood is for a revitalized community with new and infill housing, well-functioning services and amenities, and overall improvement in energy efficiency. Image Source: WRT, Centerville Neighborhood Strategic Plan

MT. EPHRAIM CHOICE NEIGHBORHOOD - PROPOSED NEIGHBORHOOD PLAN





The Mt. Ephraim Choice Neighborhood is strategically positioned to capitalize on existing transportation infrastructure, redevelopment opportunities, and major economic incentives and invested anchor institutions.

1.1 Strategies

- a. Work in coordination with the Coopers Ferry Partnership to develop a Special Services District or Business Improvement District (BID) for the Mt. Ephraim Avenue Commercial corridor. This area has been identified by the City as an economic development zone focus area and current and future business owners would benefit from the designation.
- b. Use the City's designated Redevelopment Areas to include terms and conditions for redeveloper contracts with the Housing Authority, City, and Camden Redevelopment Agency along the Mt. Ephraim and Haddon Avenue corridors to launch and maintain ongoing business support and training programs.
- c. Identify vacant business and storefront locations as candidates for the City's POWER program in order to increase the variety of available goods and services along the neighborhood's commercial corridors.
- d. Work with the Coopers Ferry Partnership to develop and implement beautification and streetscaping projects that expand on the existing investments along Haddon Avenue.
- e. Promote future mixed-use development through state tax credit programs.
- f. Plan and develop a healthy food incubator along the Mt. Ephraim corridor in coordination with the Community Health & Wellness Plan's goals to increase access to fresh, healthy foods within the neighborhood.

The location of the facility along Mt. Ephraim Avenue should be accessible to neighborhood residents and provide an opportunity for local entrepreneurs to grow their food preparation or service business. This strategy serves multiple purposes including re-utilizing vacant buildings, providing opportunities for local business development, and recruitment, jobs and skills training, and increasing residents' access to healthy food within their neighborhood. This program can build off of the successes of the Cathedral Kitchen Culinary Arts Training Program.

Goal 1: Support the Economic redevelopment of commercial corridors, including Mt. Ephraim Avenue and Haddon Avenue into viable neighborhood centers for business, homeownership, and reinvestment opportunities.

- g. Target established community organizations and businesses to adopt-a-lot using a joint use agreement with the City on publicly owned land.

With this type of grass roots participation and programming, the City may be able to use its Spot Blight Eminent Domain authority to take ownership of private parcels that are blighted and have a history of absentee/tax delinquent status in order to provide additional neighborhood amenities.

- h. Through the BID employ a business recruitment strategy to expand the types of services and retail options available along the corridor.

This may include the following uses/businesses identified by the community and by the LEED-ND rating system: grocer providing fresh produce, gym or fitness center, sit down restaurants, family and kid-friendly entertainment (arcade, pool hall), dry cleaners, and resource/technology center.

1.2 Performance Indicators and Metrics

- The development of a BID or Special Services District
- Number of ongoing business support or training programs
- Number of home owners participating in the Camden POWER program
- Number of businesses participating in the Camden POWER program
- Number of state tax credit programs within the Choice Neighborhoods
- The development of a Healthy Food Incubator
- Number of small businesses participating in a local incubator program

1.3 Partners

- The Housing Authority of the City of Camden
- City of Camden Department of Planning and Development
- Camden Redevelopment Agency
- Coopers Ferry Partnership
- Mt. Ephraim Avenue Business Leaders
- Camden Business Growth and Development Team
- Cathedral Kitchen
- Camden Urban Enterprise Zone
- Virtua Camden
- Food Program



Cathedral Kitchen launched its first job training initiative — the Culinary Arts Training (CAT) program. Our CAT program targets residents of Camden and surrounding areas who are unemployed or underemployed, unskilled, or at risk of homelessness. Since its inception in 2009 through December 2013, 164 students have graduated from the CAT program, with a 100% SERVSAFE certification rate; 73% have gained employment within three months of graduation.
Image Source: Cathedral Kitchen



Goal 2: Use targeted strategies to connect neighborhood amenities through safe, revitalized key corridors that transform the identity of the area.

The Mt. Ephraim Neighborhood has several key corridors used by both pedestrians and vehicles to navigate the community and access neighborhood amenities. In these denser, urban-residential areas, the entirety of the public realm is defined by this roadway network and it directly impacts the quality of life for local residents. Ultimately, all of the roadways and corridors within the transformed Mt. Ephraim Neighborhood will be safe and collectively redefine the everyday experience for local residents. In an effort to reach that goal, several key corridors have been identified to link neighborhood assets, build on existing infrastructure, and maximize collective impact in coordination with housing infill locations, green infrastructure improvements, economic development initiatives, and safety programming. A primary focus of this goal is coordinating with the strategies outlined in People Plan to improve access to fresh, healthy foods within the neighborhood as well as connect residents to education and employment opportunities within the City and Region. Increased walking and biking can in turn increase public safety by putting “eyes on the street,” supporting local business, improving public health.

2.1 Strategies

- a. Increase the amount and consistency of lighting along residential streets in the neighborhood, particularly on streets that lead to the Mt. Ephraim Avenue retail corridor.

Ensure that pathways, stairs, entrances/exits, parking areas, ATMs, mailboxes, bus stops, children’s play areas, recreation areas, laundry rooms, storage areas, and dumpster and recycling areas are well lit without creating blind spots or glare.
- b. Implement an aggressive capital improvement plan and budget in the Mt. Ephraim Choice Neighborhood with a focus on transforming key corridors into Complete Streets.

This work will include utility rehabilitation, lighting, milling, resurfacing, and street tree planting for all targeted streets. The goal is to rehabilitate streets in areas with planned housing construction and rehabilitation to existing units. This will reduce the likelihood of damage to the street surface due to lack of coordination between capital improvement projects and redevelopment projects. It is estimated that the proposed infrastructure work will cost about \$500,000 per block.
- c. Work with the School District of Camden, Metro Police, community leaders, and neighborhood-based organizations to implement the Safe Corridors Program.
- d. Develop and implement a Façade Improvement Program to provide resources for businesses and homeowners with a demonstrated commitment to their properties.
- e. Extend the City’s code enforcement program to focus on the key corridors within the neighborhood.
- f. Target Housing Improvement Program funds to remaining residential units and acquire select properties through the Abandoned Properties Act that pose as barriers to development.
- g. Provide secure bike racks on Mt. Ephraim Avenue so that biking to the retail corridor is a viable option for residents of the neighborhood.
- h. Coordinate with NJ Transit and the Housing Authority to increase number of bus shelters in the neighborhood, exploring a design that provides cover and lighting without walls to ensure safety and ease of maintenance.

- i. The redesign of the Branch Village site will ensure that the surrounding street grid is reconnected by extending Budd Street and Central Avenue. This will improve circulation networks for all users, particularly pedestrians.

2.2 Performance Indicators and Metrics

- Number of complete streets transformations funded through the City's capital improvement budget within the Mt. Ephraim Choice Neighborhood
- The development of a façade improvement program, and the number of façades improved during implementation
- Amount of Housing Improvement Program funding provided to residential units along key corridors
- Number of abandoned properties acquired and rehabilitated

2.3 Partners

- City of Camden Department of Planning and Development
- Camden City School District
- Camden Redevelopment Agency
- Coopers Ferry Partnership
- Camden Police Metro Division



Rendering of proposed neighborhood infill and rehabilitation for homeownership housing. Whitman Park Redevelopment Plan (2014).
Image Source: WRT



Goal 3: Improve circulation, recreation, and green infrastructure working closely with the City of Camden, HACC, transit agencies, and Camden SMART in a coordinated approach to achieving LEED Neighborhood Certification.

Residents within the Mt. Ephraim Neighborhood must have safe access not only to their schools and jobs, but also to quality public parks and green open spaces with recreational opportunities to enhance their overall quality of life and meet the goals of the LEED ND certification. The City's investments in green infrastructure in the neighborhood hold the potential for creating positive stormwater management impacts, increasing property values, and enhancing the opportunities for resident activity and the associated positive health outcomes.

3.1 Strategies

- a. Ensure all future development within the Mt. Ephraim Choice Neighborhood is designed to integrate green infrastructure through the use of green building designs and green stormwater management tools and by minimizing impervious surfaces.
- b. Implement a Vacant Lot Stabilization Program, with both temporary and permanent interventions that can provide for multiple community benefits including- temporary green spaces or "Pop Up Gardens", playgrounds, community gardens, and rain gardens.

- c. Promote the use of the City of Camden Adopt-A-Lot program that encourages the sale of vacant lots to neighbors for maintenance and use.

Many vacant lots are located in relatively stable residential areas. In several cases, local residents have already coopted nearby vacant lots to clean and maintain. Through a formal Adopt-A-Lot program, residents can purchase, maintain and use vacant lots near their property. In this way, the program ensures ownership of these lots as well as helps to complete residential areas.

- d. Implement local Green Infrastructure Best Management Practices within the Choice Neighborhoods First- and Second-Tier Opportunity Areas.
- e. Focus large scale Green Infrastructure Camden SMART investments in the Mt. Ephraim Choice Neighborhood plan area.

- 1) Sumner Elementary School: depaving, pervious pavement, stormwater planter boxes, landscaping (\$35-50,000 investment)
- 2) Dr. Charles E. Brimm Medical Arts High School: depaving, pervious pavement, curb bumpouts, rainwater harvesting cistern, stormwater planter boxes (\$50-75,000 investment)
- 3) Haddon Avenue Pocket Park: depaving, pervious pavement, rain garden (\$50-60,000 investment)

- f. Develop Green Corridors on streets within the Mt. Ephraim Choice Neighborhood identified as key corridors, in direct coordination with the City's capital improvements investments and the Housing Plan infill strategy.

Because these corridors are already identified as priorities for other enhancements, they should also be priorities for greening. Tree planting and other greening along these corridors can transform their image, increase property values, and provide shade in warmer months.

Primary corridors include Mt. Ephraim Avenue and Haddon Avenue running north-south and Atlantic Avenue, Thurman Street/Everett Street, Carl Miller Boulevard, and Ferry Avenue running east-west. All of these corridors have room for street tree planting on one or both sides of the street except for Mt. Ephraim Avenue north of

Carl Miller Boulevard, which has very narrow sidewalks and limited opportunities for tree planting. Because of the significance of this corridor in terms of vehicular and pedestrian traffic and for local businesses, other greening measures should be explored, such as street planters, window planters, and columnar trellises. Secondary tree planting corridors connect other parts of the neighborhood to parks and to the primary green corridors, and connect parks with each other. Although outside of the Mt. Ephraim Choice Neighborhood boundary, a green corridor connection to MetEast High School and Farnham Park should be made along Euclid Avenue to complete the system.

- g. Implement the recommendations of The Circuit (regional vision for connected bicycle and pedestrian trails in the Greater Philadelphia area) and Shifting Gears: A Regional Bicycle Outreach and Priority Setting.

3.2 Performance Indicators and Metrics

- LEED ND prerequisites are met, and Conditional Approval (Stage 1 Certification) issued
- Number of vacant lots stabilized/adopted within the Choice Neighborhoods
- Number of Tier 1 and Tier 2 Green Infrastructure installations
- Number of key corridors that were transformed into Green Corridors
- Number of planned bicycle lanes and trails installed

3.3 Partners

- Camden SMART (including all partner organizations)
- Camden Redevelopment Agency
- Camden Collaborative Initiative (including all partner organizations)
- Camden Children’s Garden
- Neighborhood Associations & Tenant Associations: Branch Village Tenant Council, United Neighbors of Whitman Park, Liberty Park Neighborhood Association, Centerville Neighborhood Association



Neighborhood Plan high-lighting green infrastructure opportunities along key corridors and vacant land stabilization.

Image Source: WRT

- City of Camden Code Enforcement
- NJ Tree Foundation
- Camden City School District and Neighborhood Schools



Goal 4: Develop energy and cost-efficient housing by both public and private investment that expands on neighborhood development successes.

4.1 Strategies

- a. Use the Neighborhood Plan to complement the Mt. Ephraim Choice Neighborhood infill housing strategy described in the Housing Plan, and reinforce positive investments in the area.
- b. Focus code enforcement, citation, spot blight, eminent domain, demolition, and redevelopment along key corridors, and in support of the neighborhood's housing strategy.
- c. Promote Camden POWER, a better buildings initiative, to fund energy efficient home improvements and necessary rehabilitation repairs within the Choice Neighborhoods target areas.
- d. Collaborate with nonprofits with proven capacity for development and construction as well as jobs skill training for transfer use agreements.
- e. Identify federal funding to address dangerous commercial properties along Mt. Ephraim and Haddon Avenues
- f. Identify seed money for property acquisition, rehabilitation and infill development.
- g. Develop a First Look Regulatory Program that focuses on properties within the targeted housing infill areas. The First Look Program, a collaboration between the

Offices of Community Planning and Development (CPD) and the Federal Housing Administration (FHA), gives NSP grantees and their partners access to view and acquire new FHA real estate-owned (REO) properties within NSP designated areas before they are listed for sale to the public.

h. Owner Occupied Rehabilitation Program

An essential component of the Neighborhood strategy within the Choice Neighborhoods Transformation Plan is the stabilization of the residential (owner-occupied) housing stock.

With the majority of these units constructed in the 1940's, the costs associated with their maintenance and upkeep tend to overwhelm the financial ability of a majority of the neighborhood's resident homeowners. To assist in this effort, the City continues to pursue available Grants from Federal Entitlement Programs (e.g. CDBG/HOME) and other State and local resources. Fortunately, the City has considerable experience with the design and administration of programs subsidized with these funds. The success of these efforts are further enhanced by partnerships with the non-profit housing and community groups who provide support services to promote these initiatives.

An example of this successful collaboration is known as Camden POWER (Program Offering Widespread Energy Recovery). Funded through a \$5 million award from the U.S. Department of Energy, POWER was developed through innovation partnerships between the City of Camden, Camden County, N.J. Board of Public Utilities (BPU) the N.J. Economic Development Authority, N.J. Housing & Mortgage Finance Agency and Coopers Ferry Partnership.

With a goal of delivering energy retrofits to 160 residential properties and 40 commercial businesses, Camden POWER was leveraged with \$12.5 million private and public funding.

To build on this success, the City of Camden is seeking to expand POWER into the Mt. Ephraim Choice Neighborhood, delivering significant value to residents while

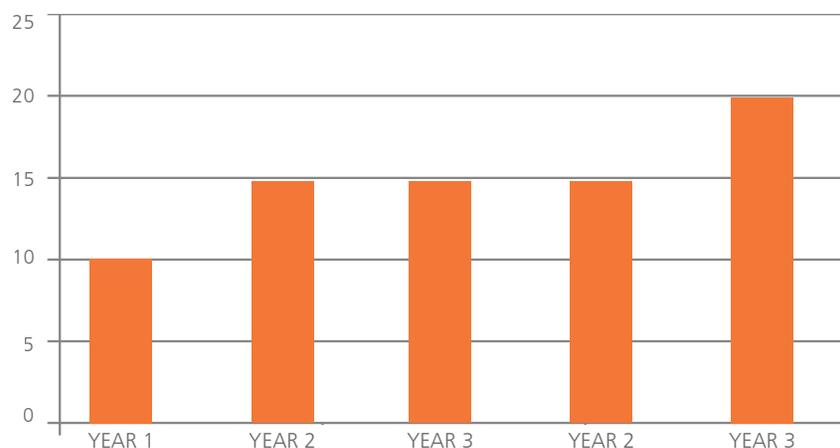
saving thousands of dollars in energy costs and creating a viable job market for local contractors and residents.

Based on initial goal of completing 75 residential properties the following is the estimated project budget.

FUNDING SOURCES	AMOUNT
CITY DOE FUNDS	\$300,000
CITY CDBG FUNDS	\$250,000
N.J. BPU (HPw/ES)	\$375,000
FEDERAL HOME LOAN BANK	\$1,000,000
CHOICE IMPLEMENTATION	\$325,000
TOTAL	\$2,250,000

EXPENSES	AMOUNT
COST PER UNIT	\$30,000
# OF UNITS	75
TOTAL EXPENSES	\$2,250,000

HOUSING PRODUCTION CHART



4.2 Performance Indicators and Metrics

- Number or percent of infill housing units (identified in housing plan) constructed
- Percent increase in code enforcement citations within the Mt. Ephraim Neighborhood
- Number of residential and commercial structures with investments from the Camden POWER program
- Number of individuals who get jobs and the number of people employed as a result of the Mayor’s workforce initiative
- Reduction in the number of commercial properties identified as dangerous
- Amount of funds raised for property acquisition, rehabilitation and infill development within the Mt. Ephraim Neighborhood
- The successful implementation of a First Look Regulatory Program and the number of properties participating.

4.3 Partners

- City of Camden Department of Planning and Development
- Housing Authority of the City of Camden
- Camden Redevelopment Agency
- Coopers Ferry Partnership



CHAPTER 3.4 NEIGHBORHOOD TRANSFORMATION STRATEGY: A FOCUS ON IMPLEMENTATION

LEAD IMPLEMENTATION ENTITY (AGENCY OR ORGANIZATION)

The City of Camden Department of Planning and Development is the Neighborhood Lead in the implementation of the Mt. Ephraim Choice Neighborhood Transformation Plan. The Department of Planning and Development has worked closely with neighborhood residents and stakeholders through the Choice Neighborhoods Housing and Neighborhoods Task Force as well as the Housing Authority and the Camden Redevelopment Agency throughout the process and is well positioned to carry out the implementation of the Transformation Plan, monitor progress, and coordinate with the identified partners.

As the administrative arm of the City's Planning Board and Zoning Board of Adjustment, the Department of Planning and Development is responsible for producing the City of Camden's Master Plan and Consolidated Plan and reviewing all zoning permit applications. As it relates specifically to the implementation of the Transformation Plan, the Department of Planning and Development also oversees the City's Neighborhood Planning Program, and the City's Capital Improvement Programs, both identified as critical components to the success of the Choice Transformation Plan.

The Neighborhood Lead will remain responsible for the success of the Neighborhood Plan. Therefore, it is important to have an experienced group with local capacity to ensure that the identified strategies are implemented. The City's Department of Planning and Development has successfully developed plans for each of the neighborhoods, allowing for future efforts to focus directly on implementation, and tracking success.

The City of Camden's Department of Planning and Development, as the Neighborhood Lead, will direct the Neighborhood Plan through:

Coordination - During the implementation phase, the Department of Planning and Development will oversee Neighborhood Plan strategies through coordination with

partnering organizations, local resident leaders, and future consultant teams identified throughout the planning process. Several partners and stakeholders have committed to provide targeted support with the goal of transforming the Mt. Ephraim Corridor Neighborhood, and ongoing coordination will be critical to ensuring success.

Engagement & Communication – Although the planning phase for the Mt. Ephraim Choice Neighborhood is concluding, it is imperative that the City of Camden and the Department of Planning and Development remain directly engaged with current and future residents and business owners of the transforming neighborhood. This engagement strategy will include regular and systematic contact with the community, partner organizations, and established community leaders in order to ensure sustained communication and capitalize on the existing momentum developed through this planning effort. Maintaining a dialogue of clear, concise, and transparent information with everyone involved will add credibility to the Neighborhood Lead, and reinforce the commitment to this effort made by residents.

Evaluation – As the Neighborhood Lead, the Camden Department of Planning and Development will remain responsible for tracking the success or shortfalls of each strategy identified as part of the Choice Neighborhood Transformation Plan. Although many partner organizations have been tasked with carrying out specific programs and targeted interventions, it is ultimately the responsibility of the Department of Planning and Development to evaluate the success of the strategies to reach the goals identified, and measure how well implementation efforts are moving the neighborhood toward its vision.

Reporting – The Camden Department of Planning and Development will report the indicators, success measures, and outcomes to the Housing Authority and relay this information to the other Choice Neighborhoods Partner organizations, community residents, and other stakeholders involved in the plan implementation. As the Neighborhood Lead, the Department of Planning and Development will also work with other Choice Neighborhood Leaders to synthesize the data from the implementation into a regular, concise report in an effort to share best practices precipitated by the plan, as well as identify challenges experienced during this process.

ACTION STEPS AND TIMELINE

Year 1-2 Actions:

- Develop a Special Services District or Business Improvement District (BID)
- Identify vacant business and storefront locations as candidates for the City's POWER program
- Work with the Coopers Ferry Partnership to develop and implement beautification and streetscaping projects that expand on the existing investments along Haddon Avenue
- Target established community organizations and businesses to adopt-a-lot using a joint use agreement with the City on publicly owned land
- Implement the Safe Corridors Program.

Year 3-4 Actions:

- Plan and develop a healthy food incubator along the Mt. Ephraim corridor
- Through the BID employ a business recruitment strategy
- Implement capital improvements – lighting, bike racks, benches, - complete streets
- Implement a Façade Improvement Program
- Implement a Vacant Lot Stabilization Program

Year 5 and Beyond Actions:

- Promote future mixed-use development through state tax credit programs
- Target Housing Improvement Program funds to remaining residential units

FUNDING SOURCES

The City of Camden, together with the Housing and Neighborhoods Task Force, has made a commitment to implement the strategies identified within the Mt. Ephraim Choice Neighborhood Plan. The Plan's overarching approach of building from existing strengths and coordinating potentially disparate efforts reduces the burden of identifying entirely new sources of funding. In many instances, existing funding sources, organizations, and agencies are already in place with the mission to fulfill the goals identified in this plan. Although additional funding must be identified to leverage the existing work taking place in the neighborhood, this plan aims to identify successful efforts and focus their specific activities toward a common goal of transforming the Mt. Ephraim Neighborhood. Preventing duplicative efforts and co-locating investments within the neighborhood promises to yield the most significant outcomes and result in a successful transformation.

Moving forward, the City of Camden Department of Planning and Development will work with the Coopers Ferry Partnership, the Housing Authority of the City of Camden, and each of the identified partners in the Neighborhood Plan, including Food Foundation and ERG, to identify additional sources of funding to support this effort. Together with other partners, this strategy will result in the development of joint grant proposals, participation in fundraising events, and other joint initiatives to benefit the implementation of the plan. A preliminary list of committed and potential federal, state, local and foundation-based funding sources has been identified below:

- Camden County
- NJ DEP
- NJ Sustainability Council
- US EPA
- US Department of the Interior
- Private Foundations



Image Source: WRT



Chapter 4

Housing Plan



CHAPTER
4.1

HOUSING PLAN OVERVIEW

COMMUNITY—SUPPORTED HOUSING VISION:

The residents and stakeholders of the Mt. Ephraim Choice Neighborhood desire to build a community where quality housing options are available for all (safe, affordable, well-built, well-maintained, and designed with the amenities to meet the needs of current households), and where residents have the jobs, financial management, and support needed to make the dream of homeownership and housing security a reality.

As part of the overall Mt. Ephraim Choice Neighborhood Transformation Plan, the housing strategy leverages the redevelopment of the Branch Village public housing site to catalyze additional private and institutional investment in the surrounding neighborhood. Anchored by the PATCO Ferry Avenue Station, Lourdes Medical Center, Virtua Health, and the Housing Authority of the City of Camden’s (HACC) successful HOPE VI and Neighborhood Stabilization Program 2 (NSP2) projects, the transformation of the Mt. Ephraim Neighborhood is rooted in community desires, the housing needs assessment, vacant opportunity sites, and the market potential of new and rehabilitated housing. The housing plan is central to the vision of the community and has been designed, with their input, to provide homeownership opportunities and high-quality, energy efficient rental housing. Supported by a market study that explains how strengthening the internal market can build the larger market to attract new residents to the Mt. Ephraim Neighborhood, the Housing Plan seeks to create **“a new neighborhood of choice” for Camden.**

As described in the Neighborhood Plan, recent investments throughout the Mt. Ephraim Neighborhood represent the foundation for the proposed 10-year housing transformation strategy, which links the neighborhood’s assets creating the market demand necessary for reinvestment. The redevelopment of Branch Village, rehabilitation of Nimmo Court, and other distressed publicly assisted rental housing, and strategic housing initiatives within the surrounding areas totals 1,157 new and rehabilitated homes over a 15-year period (see chart on page 86). These community-driven and market-supported housing initiatives have focus areas that respond to the challenges and potentials of each target area:

Southwest Section: Branch Village & Nimmo Court Area – The redevelopment of the Branch Village public housing site into 307 new family and senior housing rental units on-site and within adjacent vacant property, 11 new homeownership opportunities, and the rehabilitation of Nimmo Court’s existing 60 units builds on the City’s successes with HOPE VI and the proposed school and park investments to provide replacement housing and expand the market for new residents.

Northwest Section: The Virtua Campus Area – A 50-unit senior housing infill project coupled with 15 new homeownership opportunities, and residential property rehabilitation will continue to strengthen the housing market, which is anchored by the Virtua Campus, schools, and recent successes by the City and HACC with Neighborhood Stabilization Program 2 (NSP2) funds.

East Section: Homeownership & Mixed-Income Rental – Infill and rehabilitation of 214 homes in the most densely populated area of the neighborhood, a 50-unit mixed-income senior redevelopment site, and a transit-oriented, mixed-use development of 450 units of mixed-income, mixed-tenancy housing at the southeastern edge rebuilds a historic market of owner-occupied townhomes, while strategically expanding the market-rate potential anchored by the Lourdes Health System Campus and Ferry Avenue PATCO station.

INTRODUCTION TO THE NEIGHBORHOOD AND THE TARGET PROPERTIES

This comprehensive housing revitalization strategy is supported by a Neighborhood Plan (Chapter 3) and People Plan (Chapter 5) that builds on recent investments and targets resources to address health and wellness, safety, and education. Although the neighborhood is characterized by a number of significant challenges, there have been substantial recent investments in the neighborhood over the last five years. This includes public and private investment in housing, infrastructure, and cultural and recreational spaces. HACC alone has completed or participated in over \$142 million of development investments and activities in the west section of the Mt. Ephraim Neighborhood.

HOUSING STRATEGY SUMMARY		
Southwest Section	New Mixed-Income Rental	307
	Homeownership	11
	Rehabilitation of Nimmo	60
Subtotal		378
Northwest Section	New Senior Housing	50
	New Homeownership	15
Subtotal		65
East Section	New Homeownership	214
	New Mixed-Income Rental	500
Subtotal		714
Total Housing Redevelopment		1,157



Rendering of proposed neighborhood infill and rehabilitation for homeownership housing. Whitman Park Redevelopment Plan (2014). Image Source: WRT



RECENT INVESTMENTS IN THE NEIGHBORHOOD

Southwest Section: Branch Village & Nimmo Court Area

The HACC has led or participated in significant investments in the southwest section of the neighborhood over the last five years totaling over \$142 million dollars.

Northwest Section: The Virtua Campus Area

In the northwest section, HACC completed the rehabilitation of 10 homeownership units under HUD’s Neighborhood Stabilization Program 2 (NSP2). The NSP2 program was created to deal with the national homeownership market decline during the recession. When implementing the NSP2 in Liberty Park, HACC also demolished, greened, and improved 7 properties. These improvements included grading the sites, adding topsoil and seeding, and installing new sidewalks and fencing to enhance the marketability of those locations. The total investment was \$3,200,000.

East Section

Private sector and non-profit investments have had a substantial impact on the area around the PATCO Ferry Avenue Station. Upgrades to the station include ADA compliance, which improves accessibility for the elderly and the physically disabled. These investments have expanded existing affordable housing opportunities with better access and services for the Mt. Ephraim Neighborhood.



Roosevelt Manor HOPE VI. Image Source: WRT

SOUTHWEST SECTION INVESTMENTS

	Year Built	Development Activity	Amount
Roosevelt Manor	2009-2011	341 Residential Properties	\$105,918,504
Antioch Site	2010	78 Senior Apartments	\$14,773,839
Branch Village	2011-2012	58 Rental Townhouses	\$18,227,089
Ferry Ave. Library	2011		\$ 3,100,000
TOTAL			\$142,019,432

NORTHWEST SECTION INVESTMENTS

	Year Built	Development Activity	Amount
NSP2	2012-2013	10 Rehabilitated Houses	\$3,200,000
TOTAL			\$145,219,432

EAST SECTION INVESTMENTS			
	Year Built	Description	Amount
Conifer Village at Ferry Station	2011	50-unit rental development for seniors	\$10,891,007
Ferry Landing	2012	48 new family apartments	\$10,092,830
Our Lady of Lourdes Medical Center	2005-2009	Building renovations, new labs, emergency department, and classrooms	\$54,000,000
Tamarack and Ferry Manor Apartments Upgrades	2010	Capital improvement, including landscaping, railings, new signage, replacement of sidewalks, and improvements to the community center.	\$247,059
TOTAL			\$75,230,896

TARGETED PUBLICLY ASSISTED HOUSING DEVELOPMENTS

The focus of the housing plan will be the redevelopment of the Branch Village public housing site, one of the last public housing developments in the city to be redeveloped and the oldest housing site in HACC’s inventory. The Housing Plan also includes the revitalization of the 60 units at J. Allen Nimmo Court, a project-based Section 8 housing site owned and managed by Nationwide Housing Management.

Branch Village Public Housing Development

Constructed in 1941 as temporary war-worker housing, Branch Village is the oldest public housing development in Camden. The design of the units has remained unchanged over the years, resulting in cramped and obsolete living spaces for today’s families. The units have a distinct appearance (barrack style, with the exception of the A-framed roofs installed 11 years ago), which does not relate to the character of the surrounding neighborhood.

J. Allen Nimmo Court

J. Allen Nimmo Court features 60 units with 138 residents in eleven 2-story buildings. The structures have vinyl sided exterior walls on the front and rear, a characteristic out of context with the surrounding brick row and twin townhouses that characterize Camden as a whole. While the building layout does not consistently reinforce the neighborhood’s fabric, the individual units only require moderate rehabilitation.



Conifer Village at Ferry Station. Image Source: Conifer Realty



CHAPTER
4.2

OVERVIEW OF HOUSING NEEDS

CHALLENGES

Branch Village

Built in 1941, Branch Village has a number of structural, design, and system deficiencies that necessitate the redevelopment of the site.

Challenge: Design Deficiencies

The diagonal building pattern and super-block design layout and architectural style are inconsistent with the surrounding neighborhood and contribute to the isolation of residents. Lack of defensible space, with respect to building layout and orientation, creates safety issues and exacerbates the negative social environment, creating a haven for criminal and illicit activity. Reconfiguration to address these issues will require complete demolition of the site.

The pattern of development at Branch Village is typical of the nation's high-density low-rise public housing that does not meet HUD's Housing Quality Standards (HQS) in size or configuration. The bedrooms are small—most below HUD's 100 SF minimum—with no storage areas other than a small pantry next to the kitchen. Therefore, residents are forced to store items that would otherwise be placed in a storage unit, such as bicycles, grills, and play items either inside or outside next to the back doors of the units. This results in a disorganized appearance at the rear of the buildings, and does not allow residents or property management to properly maintain the yard space. Branch Village is also inaccessible for persons with disabilities. Of the 245 units, only 9 are accessible, representing only 4% of the total.

Challenge: Structural, and System Deficiencies

Structural deficiencies in the original design of Branch Village require comprehensive rehabilitation of wall and foundation construction, including reconstruction of window

and door openings to correct serious structural failure and health issues with regard to interior air quality. The rigidity of the structures combined with the lack of ventilation of the exterior brick walls has caused structural cracks as well as moisture problems that compromise the structural openings for windows and doors. Building system deficiencies include an electrical system that does not meet current demand. Each unit has only a 60-amp service and both main switches and main panels for the buildings are exposed and easily accessible to vandals. Furthermore, each building is currently served by a 15-year-old common gas-fired boiler system and baseboard radiators. Although measures were taken to improve the efficiency of the boiler, damage to interior baseboard systems and lack of adequate controls cause the units to experience fluctuations in temperatures. This has led to safety issues from residents opening windows and gas ovens for heat which compromises system effectiveness and significantly increases HACC's fuel costs beyond a reasonable level. More importantly, the obsolete structures produce a living environment with poor air quality. On-Site infrastructure deficiencies include waste-water plumbing, that is predominantly comprised of the original galvanized or cast iron pipe which has extensive corrosion and root infiltration, causing severely limited water flow throughout the site. The constant problems have caused back flow in the pipes and damage from leaks in many areas.

BRANCH VILLAGE	
Unit Type	Number of Units
1 Bedroom	96
2 Bedroom	113
3 Bedroom	36
4 Bedroom	0
Total	245



Branch Village



Existing Branch Village Site Plan



J. Allen Nimmo Court

Challenge: Obsolete Design

Although Nationwide Management has made some recent investments, the configuration of the site and building design create a number of issues that are difficult to change. The site layout of Nimmo Court creates indefensible space. On the northern half of the site, five structures congregate around a shared interior green space in the block interior. This space is fenced off, underutilized, and poorly maintained with no clear ownership delineation. The site's corner parking lots are also problematic because they house the developments dumpsters and are poorly lit causing some residents to feel unsafe when taking out the trash. Currently, all units do not meet ADA accessibility requirements and bringing them up to code will be costly. Neighborhood sidewalks and curbs are in decent shape but outdated infrastructure has led to deterioration, specifically along the eastern edge of the development.

None of the 60 units on the site are accessible for persons with disabilities. The design of the site does not contribute to the overall neighborhood character as the building entrances do not relate to the streets or sidewalks and the buildings form no clear relationship to each other. This results in indefensible space behind the units that is fenced off with limited visibility and poor usage. The units are small with limited interior storage and the site does not provide any storage for larger household items like bikes and outdoor furniture and no secured location for dumpsters and other service areas. There are no laundry facilities provided on-site and while investments in high-efficiency mechanical systems, electrical service, and kitchen upgrades have improved the units, space amenities and building performance related to exterior doors, roof and wall assemblies is substandard in comparison to current construction.

Neighborhood Housing

Other than the new and rehabilitated housing completed by HACC and a few developers, much of the neighborhood housing is substandard, continuing to deteriorate, and is characterized by poor maintenance and aging or obsolete systems. Over 400 vacant lots are located in the Mt. Ephraim Neighborhood and a recent study by The Reinvestment Fund (TRF) showed a cluster of uncorrected code violations in the Mt. Ephraim Neighborhood, specifically along Mt. Ephraim Avenue and in the east section of the neighborhood. These physical conditions are both a symptom and a cause of continuing disinvestment in the Mt. Ephraim Neighborhood's aging housing stock.

A downward trend in owner-occupied housing over the last two decades has resulted in a owner-occupied rate of only 32.8%, according to TRF's Policy Map tool (based on the U.S. Census' ACS from 2007-2011). This is likely the result of houses being sold and converted to rental properties or abandoned. Of the 2,918 rental households, three-quarters are cost burdened (paying more than 30% of their income), and of those, 2,180 renters, almost 92%, are under 65 years of age. More to the point, nearly all renters in non-assisted housing are cost burdened compared to 95% in the County.



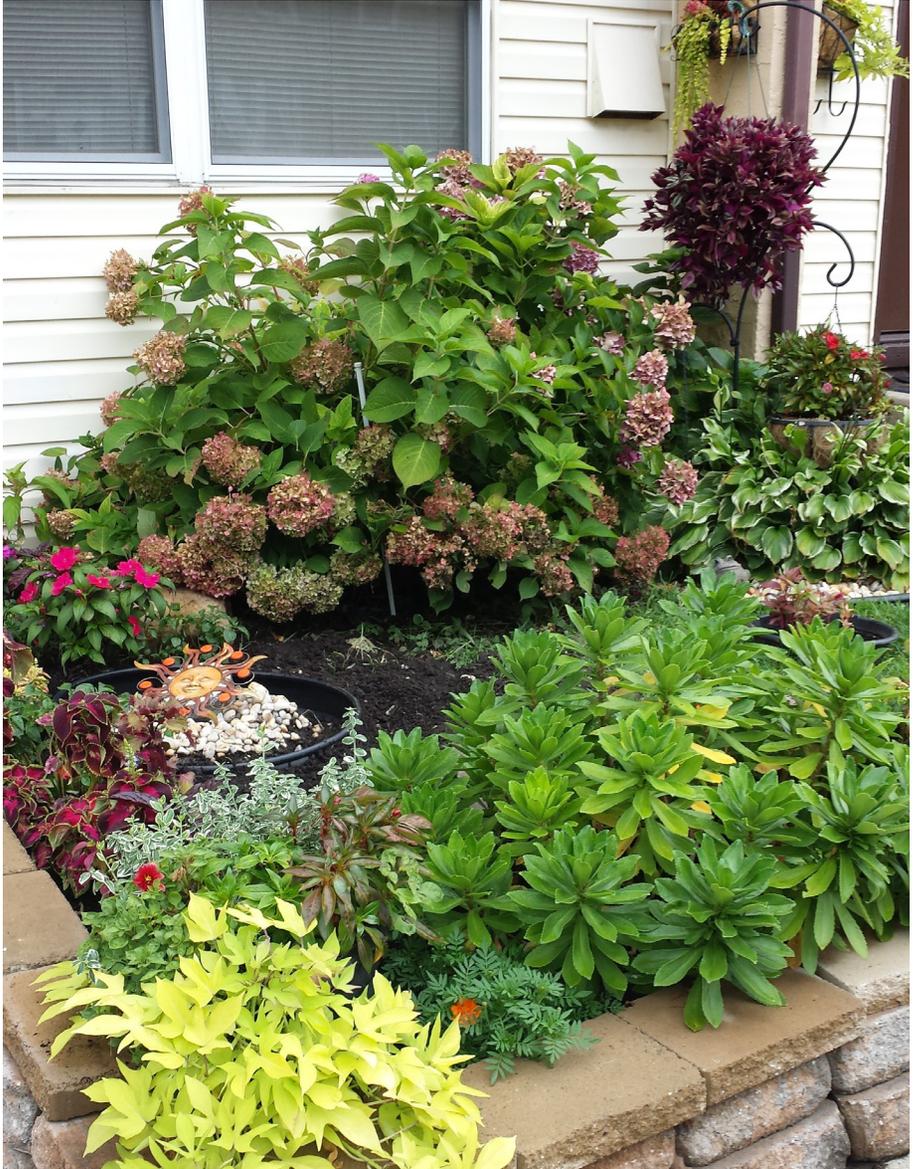
Persistent vacancy and blight is a challenge for Mt. Ephraim's homeowners, HACC staff, plan partners and community leaders conduct a Walkshop to identify neighborhood housing opportunities.

Image Source: WRT

J. ALLEN NIMMO COURT	
Unit Type	Number of Units
Unit Type	Number of Units
1 Bedroom	10
2 Bedroom	26
3 Bedroom	24
4 Bedroom	0
Total	60



J. Allen Nimmo Court, a 60-unit privately owned and managed section 8 property sits directly cross the street from Branch Village. Image Source: WRT



Nimmo Court has an engaged group of resident leaders who have been working on gardening and beautification projects. Image Source: Better Tomorrows

**CHAPTER
4.3****MARKET SUPPORT FOR HOUSING**

Value Research Inc. conducted a market study designed to assist HACC and its development team in understanding the issues of supply and demand in the local market for housing. The study concluded that with the poor condition of much of the neighborhood housing, the general lack of quality affordable housing in the city, and the opportunities for development represented by vacant property, there is a market for quality housing for homeowners and renters. The following market conclusion summarizes the basis for the plan's housing program, excluding the 60 units of rehabilitation at Nimmo Court:

"The proposal for 1,157 units of housing should meet with adequate market demand once the neighborhood achieves some improvement. The planned phasing should be carefully thought out and additional units should be built based on the absorption of prior phases. Developments that have been built in recent years have been successfully absorbed and continue to attract tenants. Well-designed apartments, within a well-managed community that provides security, amenities and activities appropriate for families and seniors, at below-market rents that are affordable to local households, should result in a reasonable absorption and rent-up, despite the drawbacks of the location. Both rental and for-sale units that are part of a transit-oriented development adjacent to the PATCO Station should be marketable if priced appropriately. Tenants will be required to come from beyond Camden for the units to be filled. For-sale units will have to be priced so that they are affordable to local residents, especially because of the upfront need for money for down payments and closing costs."

Primary Market Area

The primary market area for the proposed project consists of all of the City of Camden and the Boroughs of Collingswood and Woodlynne and two census tracts in Pennsauken. The Mt. Ephraim Choice Neighborhood development has the potential to draw 70% of its new residents from this area.

Demand for Housing

Based on demographic analysis of the primary market area, there should be a sufficient number of households to support the proposed developments in the Mt. Ephraim Neighborhood. However, housing will need to be adequately marketed and phased to ensure the neighborhood experiences sufficient improvements. The general population in the area is expected to grow modestly between 2013 and 2018, based on HISTA Data 2014 projections. The population in the older age brackets is expected to grow while the number of younger households will decline.

Local Housing Market Summary

Based on the research of the local housing market, including income-restricted and conventional rental properties, there appears to be need for more apartments.

- Subsidized housing is fully occupied with waiting lists
- There are a large number of vacant for-sale properties in the area.
- Housing sale prices are modest compared to State and regional standards.
- Most market-rate rental housing is also experiencing relatively high occupancy
- There are no other comparable projects currently in the planning stages in the Primary Market Area.

Given the number of income-eligible households in the Primary Market Area, the success of similar projects, and the lack of availability among appropriate good quality rental properties in the overall market area, there should be sufficient demand and a reasonable rent-up period. Since the area has experienced disinvestment and high crime rates, it may be a challenge to attract the initial households. However, the availability of affordable and attractive new housing should appeal to local households and create a neighborhood of sufficient scale.

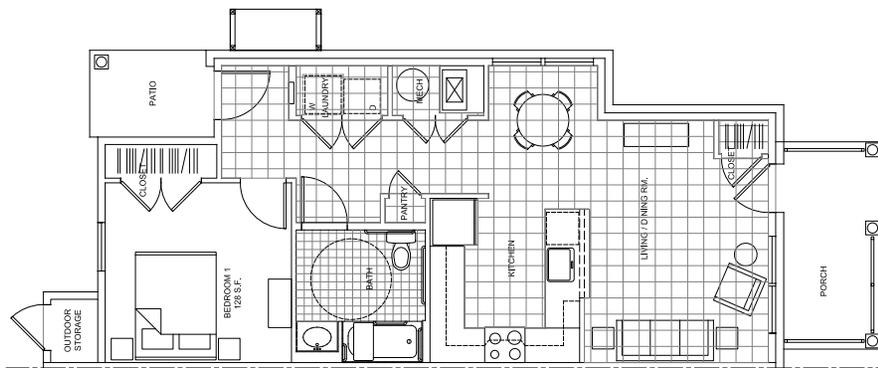
Strengths and Weaknesses of the Proposed Development

The strengths of the project include the following:

- Well-designed units
- Amenities suitable for seniors and families
- The development is a major redevelopment that is expected to transform the neighborhood.
- Close to many neighborhood amenities (e.g., PATCO Station, the Ferry Branch Library, schools, hospitals)
- Large number of replacement public housing units with rents based on 30% of tenants' incomes since there are rental subsidies for these units
- A need for quality rental housing and economic development in the market area
- For Sale Housing Demand
- Limited competition

The weaknesses that need to be addressed are as follows:

- The lack of shopping options and other "quality of life" amenities in the area
- Issues of absorption
- Security is an issue in this neighborhood. Various measures would improve the sense of security in the area.



Proposed Typical 1 Bedroom Unit
Image Source: WRT



Branch Village Senior Building Site Plan



Main Entry Elevation (North)

Side Elevation (North)

Branch Village Senior Building Site Plan & Elevation. HACC is moving forward with plans for 50 units of senior housing on the Branch Village site as part of an early action relocation strategy and to provide amenities for seniors and families to improve the quality of life for residents in the Mt. Ephraim Neighborhood.

Image Source: WRT

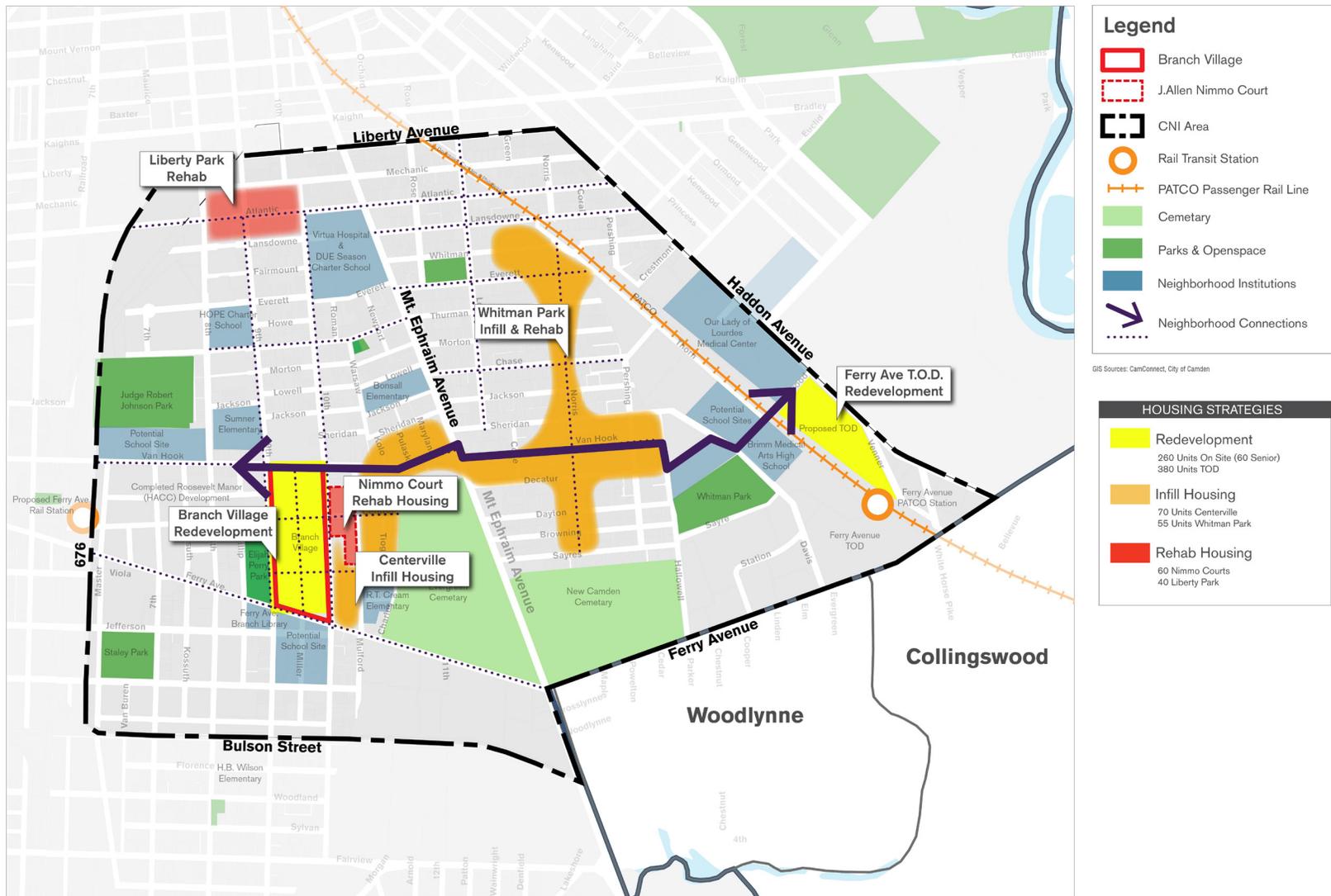
**CHAPTER
4.4****COMMUNITY-SUPPORTED VISION AND GOALS****HOUSING VISION**

Based on the needs analysis, focus group discussions, community meetings/walks, and Task Force working group meetings, a community-supported vision was created and a series of goals and strategies were developed, with metrics for implementation. Central to the process was a Task Force with smaller working groups that gathered and analyzed information. Because the individuals involved in developing the Housing Plan overlapped with those involved in the Neighborhood Plan, a joint Housing & Neighborhood Task Force served as the working group who worked together to develop both plans. The Task Force included City department heads and staff, the HACC staff, developers, land owners, and residents. The following vision and goals were developed and will be elaborated on in the following section:

The residents and stakeholders of the Mt. Ephraim Choice Neighborhood desire to build a community where quality housing options are available for all (safe, affordable, well-built, well-maintained, and designed with the amenities to meet the needs of current households), and where residents have the jobs, financial management and support needed to make the dream of homeownership and housing security a reality.

- Provide 1-for-1 replacement of all 245 units (both on-site and in the Mt. Ephraim Neighborhood) and additional units to catalyze and expand development impact
- Reinforce neighborhood and regional connections with new streets
- Design accessible, energy-efficient, sustainable, and visitable units per HUD requirements
- Design with Crime Prevention Through Environmental Design (CPTED) principals to maximize safety and create defensible spaces
- Develop new housing with unit sizes to meet current family needs and market demand that reflects the neighborhood's unique character
- Expand the impact of redevelopment to the rest of the neighborhood by developing infill housing coupled with open space development on vacant, underutilized lots surrounding Branch Village
- Design parking areas integrated into the new development that provides safe amenities for residents
- Promote sustainable development – Secure Leadership in Energy & Environmental Design for Neighborhood Development (LEED ND) green building certification program Stage 1 Conditional Approval for a focus area around Branch Village
- Provide on-site amenities

MT. EPHRAIM CHOICE NEIGHBORHOOD - 5-YEAR IMPLEMENTATION STRATEGY



The implementation of the 5- and 15-Year housing strategies incorporate the goals of the Neighborhood plan by leveraging existing investments and developing new housing in identified areas of strength. This strategy focuses on linking the redevelopment of Branch Village in an area immediately adjacent to the recently completed Roosevelt Manor (HACC) to new investment in a Transit Oriented Development adjacent to the Ferry Avenue Patco Station. Connections between these investments are supported through infill and rehabilitation of existing residential areas to create a feasible short-term housing strategy with a variety of housing types to accommodate a range of income levels.



Goal 1: Redevelop the severely distressed Branch Village public housing site and surrounding vacant land to continue neighborhood revitalization success.

1.1 Strategies

- a. Develop a 50-unit, energy-efficient senior building on the Branch Village site near the new Branch Village Community Center to respond to market need and to facilitate relocation of some seniors currently living in Branch Village – 50 units of replacement housing
- b. Develop 257 mixed-income, energy-efficient, context-sensitive homes for families on a connected city grid with rear yards and off-street parking, and integrate best practices for CPTED, universal design, accessibility, and visitability
 - Branch Village Development Family Rental: Using HUD’s RAD program (see 1.4 Resources list), develop three phases of mixed-income family rental of 72 to 73 units each in the first five years – 61% replacement housing units and 39% non-replacement housing units
 - Neighborhood Family Rental: Develop a 40-unit mixed-income family rental phase in the surrounding neighborhood in the first five years – 75% replacement housing units and 25% non-replacement housing units
- c. Integrate amenities as part of each phase of housing development: a child care facility (addition to the Branch Village Community Center), two new parks (one sited for seniors and one sited next to a local church), and a community garden (either in the

park or associated with the community center)

1.2 Performance Indicators and Metrics

- Number & Type of Replacement Senior Housing Units
- Number of Mixed Income Development & Homeownership: percent of non-replacement housing units include % of LIHTC-only units, percent of rental units above 60% of AMI, and percent of homeownership units (See Goal 5)

1.3 Partners

- HACC
- The Michaels Development Company
- Camden Redevelopment Agency
- City of Camden
- New Life CDC
- United Neighbors of Whitman Park

1.4 Resources

- Low-Income Housing Tax Credits (LIHTC)
- RAD (Rental Assistance Demonstration) is a HUD program which allows proven financing tools to be applied to at-risk public and assisted housing with two components: 1st Component - Allows Public Housing and Moderate Rehabilitation (Mod Rehab) properties to convert; and 2nd Component - Allows Rent Supplement (Rent Supp), Rental Assistance Payment (RAP), and Mod Rehab properties to convert tenant-based vouchers issued upon contract expiration or termination to project-based assistance. More information on this program can be found: <http://portal.hud.gov/hudportal/HUD?src=/RAD/info>
- Project-Based Section 8
- Economic Opportunity Act of 2013
- Federal Home Loan Bank
- HOME / City’s First Time Homebuyer’s Program
- Community Development Block Grant (CDBG)

REDEVELOPMENT PLAN			
Development Activity	Units	Year	Description
Replacement Units	50 - unit senior housing	1	On-site senior housing complex to rehouse as many seniors as are eligible from the Branch Village development
	132 units in 217 mixed-income family housing	2	On-site housing to continue to rehouse families who are eligible and want to stay on-site (39% non-replacement housing including 7% non income-restricted)
		4	Continue to rehouse families
		5	Rehouse the last group of eligible families
	30 units in 40 mixed-income family housing	3	Site(s) immediately adjacent to Branch Village and Nimmo Court to rehouse families who are eligible and want to stay in the neighborhood (25% non-replacement housing)
Mixed Income Development & Homeownership	70 - units rental	2-5	LIHTC-only units
	15 - units rental	2-5	Above 60% AMI
	11 - units homeownership	4 & 5	In the area surrounding the new mixed-income rental housing, to be developed as the market improves



Goal 2: Rehabilitate the Nimmo Court Development and provide on-site amenities.

- Accessible and visitable units
- Energy-Efficient units
- Increase site amenities

2.1 Strategies

- a. Rehabilitation of the existing Nimmo Court housing units: Working with Nationwide Management, HACC, and HACC's selected developer for the Branch Village development, collaborate on a strategy to identify funding for a phased approach to rehabbing the site to address these identified issues including:
 - Make all units physically accessible.
 - Repair all entrance ways.
 - Provide better lighting and surveillance around the site.
 - Build storage sheds in the back of each unit.
 - Provide insulation for all doors and windows.
 - Replace roof assemblies for improved energy efficiency.
- b. This physical rehabilitation will be supported by the larger neighborhood-wide supportive services strategy for the wider community as well as working with Nationwide Management to form a more formalized resident council on-site that will help communicate resident needs with management similar to what is already in place at Branch Village. Additional Nimmo Courts improvements include:

- Build a laundry facility, on vacant land contiguous to the site with good accessibility to units
- Build a tot lot, on vacant land with security in mind
- Develop a community garden on adjacent land to support the priorities of the already established resident gardening group

2.2 Performance Indicators and Metrics

- Lower utility bills
- Accessibility for all 60 units
- Increased on-site amenities

2.3 Partners

- Nationwide Management
- Michaels Development Company
- Better Tomorrows

2.4 Resources

- Low-Income Housing Tax Credits (LIHTC)
- New ACT Funding

Goal 3: Provide for a range of household types and affect rehabilitation of privately owned single-family and multi-family dwellings in northeast section of the Mt. Ephraim Neighborhood.

- Leverage investment in the Virtua campus and Mt. Ephraim Avenue commercial corridor
- Provide for housing options for a range of household types, especially seniors
- Build off of Liberty Park’s success with the NSP2 program to continue to improve the housing stock
- Continue to revitalize single-family housing
- Revitalize multi-family housing

3.1 Strategies

- a. Develop a 50-unit senior building associated with the Virtua campus
- b. Build off of the success of the City and HACC’s NSP2 program to develop 15 homeownership units (See Goal 5)
- c. Provide city incentives for the rehabilitation of the privately owned multi-family rental complexes that have not already been renovated (See Neighborhood Section)
- d. Expand successful Program Offering Widespread Energy Recovery (POWER) connecting property owners with funding for energy conservation and energy efficiency retrofits. (See Neighborhood Section)

3.2 Performance Indicators and Metrics

- Number & Type of Replacement Housing Units – While not replacement housing for the Branch Village development, 50 units of publicly assisted senior housing address the specific population needs within the northeast section of the neighborhood.
- Mixed-Income Development & Homeownership: 15 homeownership units continue to provide income mixing and stem the tide of low owner-occupied units, as the market improves in the third and fourth years. (See Goal 5)

3.3 Partners

- HACC
- City of Camden
- Camden Redevelopment Authority
- Cooper’s Ferry Partnership
- Developer Partners
- Private Landlords

3.4 Resources

- Low-Income Housing Tax Credits (LIHTC)
- Rental Assistance Demonstration (RAD)
- Project Based Section 8
- HOME / City’s First Time Homebuyer’s Program
- Choice POWER (Program Offering Widespread Energy Recovery)
- Create mixed-income rental units to meet market demand and replacement housing needs off-site
- Build Community Development Corporation capacity through partnerships
- Strengthen connections between stabilized areas and areas with potential
- Maximize impact and capitalize on major investments by clustering development



Goal 4: Develop an opportunity site, anchored by educational institutions in the east section of the neighborhood.

4.1 Strategies

- a. Develop a 50-unit mixed-income energy-efficient, context-sensitive development for families as part of a mixed-use center in conjunction with the local New Life CDC and clustered with the existing Brimm Medical Arts High School and the proposed K-8 charter school next to Whitman Park on a connected city grid with rear yard parking, park frontage, and integrating best practices for universal design, accessibility, and visitability.

4.2 Performance Indicators and Metrics

- Number & Type Of Replacement Housing Units: 38 family units (remaining 207 replacement housing units located on and nearby the Branch Village development and in the Transit-Oriented Development at the PATCO Ferry Avenue Station)
- Mixed Income Development: 12 non-replacement housing units to include 9 LIHTC-only credit units, and 3 units above 60% of AMI
- Achieve one-quarter non-replacement units, through the development of a mixed-income family rental component.

4.3 Partners

- HACC
- Camden Redevelopment Agency
- For-Profit Developer(s)
- Local Non-Profit / Community Development Corporations

4.4 Resources

- Low-Income Housing Tax Credits (LIHTC)
- Rental Assistance Demonstration (RAD)

Strategic housing initiatives for infill development in the Mt. Ephraim Choice Neighborhood must include strategies for acquisition of vacant properties, interim vacant land management, and creation of a market that will support and expand homeownership rates in the neighborhood. The city is aggressively moving forward to address the issues of vacant property abandonment by using statutory and regulatory tools to acquire such properties.

Goal 5: Create a positive market environment for existing homeowners and prospective homebuyers.

The tools that are being utilized to acquire abandoned property include tax foreclosure, tax sales, spot blight eminent domain, and redevelopment plans. While the opportunities exist throughout the Mt. Ephraim Choice Neighborhood, the significant vacancy and abandonment in the East Section provides the greatest opportunity for creating a positive market position in the next 5-to-15 years.

5.1 Strategies

Create opportunities to reshape the physical environment by acquiring and demolishing (where appropriate) vacant properties, using available statutory and regulatory tools, Federal, State, and local funding, and investing in new and rehabilitated housing.

a. Acquisition

Abandoned Property Act

The City, under the City's Ordinance (MC-3994), pursuant to the Properties Rehabilitation Act, P.L.2003, c.210, has acquired 65 vacant, deteriorated, and abandoned structures in the neighborhood to replace them with substantially rehabilitated, energy-efficient homes. Those structures that cannot be rehabilitated due to cost prohibitions, inappropriate square footage, or are too deteriorated for reuse, will be demolished and new homes will be built. Both the rehab and newly constructed units will be sold to homebuyers who will occupy the units purchased. Forty-nine of the structures are located in the eastern section of the neighborhood, and the rest in the northwestern section of the neighborhood. The acquisition

process was completed by the end of the 3rd quarter of 2014.

b. Demolition

Demolition Bond Activity

A dedicated stream of funding is in place for funding demolition of approximately 118 vacant deteriorated properties within the Mt. Ephraim Neighborhood. A targeted demolition approach not only reduces the locations for criminal activity, but also increases the desirability for new housing investments. Demolition where existing and future neighborhood assets are located expand opportunities for the land to be reused or redeveloped for housing in future years. These areas can also be used for a side yard program, community pocket parks, or gardens.

c. Investment

Develop new and rehabilitated homeownership opportunities by reusing vacant, unoccupied housing, to reverse the Mt. Ephraim Neighborhood's downward trend of owner-occupied homes. See Goals 1 and 2 for locations in the Southwest and Northwest Sections.

Expand the CHIP/POWER Program and market to 100 existing homeowners over 5 years, focusing the program efforts adjacent to identified development nodes and along business corridors for visible impact (See Neighborhood Section).

- Focus Areas: Mt.Ephraim Avenue, Norris Street, Chase Street, Carl Miller Boulevard, Thurman Street, Decatur Street, Browning Street, Sayrs Avenue and Haddon Avenue.
- Target eligible renters in the neighborhood as potential homebuyers and facilitate their eligibility by pursuing certification from HUD-approved counseling agencies that provide courses on financial literacy, homeownership counseling, and credit repair.
- Use Jersey Counseling and other HUD-approved counseling agencies that currently provide services and programs to residents in the neighborhood



- Evaluate and assess program each year.
- Promote activities and target resources that will incrementally rebuild the market for new and rehabbed owner-occupied housing
- Target down payment and closing cost assistance grants under the City's First Time Homebuyers program with 5-year tax abatements as home purchase incentives for prospective homebuyers

- Create a model TOD for other locations in the region
- Integrate affordable options
- Integrate office and retail services to create 24-hour, safe environment

5.1 Performance Indicators and Metrics

- The implementation schedule, seen in the chart at the right, serves as metrics, by which the City will track and evaluate performance related to the construction and sale of new and rehabilitated housing units in the Mt. Ephraim Neighborhood.

5.3 Partners

- City of Camden
- Camden Redevelopment Agency
- Local Non-Profit / Community Development Corporations
- Various Developers/Builders

5.4 Resources

- Community Development Block Grant (CDBG)
- HOME / City's First Time Homebuyer's Program
- New Jersey Housing & Mortgage Finance Agency (NJHMFA)
- New Jersey Economic Development Authority (NJEDA)
- Federal Home Loan Bank
- Economic Opportunity Act of 2013
- Foundations
- HUD -US Department of Housing and Urban Development
- Position Haddon Avenue and the Ferry Avenue PATCO Station as a gateway into Camden and the Mt. Ephraim Neighborhood
- Expand options/market for housing mix, leveraging the PATCO station and anchor institution - Lourdes Medical Center

YEAR #1 VACANT PROPERTY STRATEGY

	Totals
Vacant Property Acquisitions	118
Vacant Property Board Ups	169
Demolitions	118

INFILL HOUSING STRATEGY: MT. EPHRAIM NEIGHBORHOOD

	Year #1	Year #2	Year #3	Year #4	Year #5	Years 6-10
Southwest Section New Construction and Rehabilitation		0	5	5	5	
Northwest Section New Construction and Rehabilitation		0	0	5	6	
East Section New Construction and Rehabilitation		0	25	25	25	139
New Housing Investment Subtotal		0	30	35	36	139
Owner-Occupied Fix Up		31	24	24	32	TBD
Total	0	31	54	59	68	TBD

Goal 6: Create a model Transit-Oriented Development at the PATCO Ferry Avenue Station.

6.1 Strategies

- a. Phase housing development to facilitate relocation of parking and non-residential uses to facilitate assembly of property to build market potential based on the following neighborhood investments: – Years 1-4
 - Cooper’s Ferry Partnership and Camden County reconstructs Haddon Avenue as a boulevard with bicycle, pedestrian, landscape, and storm water management amenities – Year 1
 - Lourdes Medical Center (Catholic Health East) together with City and County to develop a mixed-use parking garage, office, and retail development on Lourdes campus along Haddon Avenue, freeing up Port Authority land currently used for Lourdes parking – Year 2
 - Relocation of New Life Ministries and New Life CDC to the mixed-use residential development adjacent to Whitman Park – Year 3
 - Consolidation of land within the Mt. Ephraim Neighborhood for market attraction – Year 4
- b. Develop 50 new senior housing units associated with the Lourdes campus - Year 2
- c. Develop a 50 new workforce housing units associated with the Lourdes campus and adjacent to the 50-unit senior housing, with a pocket park – Year 3
- d. Develop 350 units of market-rate, mixed-income, mixed-use, and mixed-tenancy housing – Years 4-10

- Develop 110 units of market-rate rental housing close to the Ferry Avenue PATCO Station and bus transit hub, with pocket park – Years 4-5
- Develop 120 units of market-rate rental housing as part of mixed-use development of office and retail at the Ferry Avenue PATCO Station and bus transit hub, with a transit plaza/park amenity, and reconfiguration of transit station head house to focus on Haddon Avenue drop-off and entry – Years 6-7
- Develop 120 units of market-rate condominium housing as part of the final phase of mixed-use development at the Ferry Avenue PATCO Station and bus transit hub – Years 8-10

6.2 Performance Indicators and Metrics

- NUMBER & TYPE OF REPLACEMENT HOUSING UNITS – 50 units of publicly assisted senior housing to address the specific population needs within the area and provide the remaining 25 unit of replacement housing.
- MIXED INCOME DEVELOPMENT: 50 units of workforce housing to add to the neighborhood income mixing, which is predominantly publicly assisted housing and LITHC units. This combined with the 50-unit senior housing creates income mixing on what is seen as a market-rate catalyst.
- The first through fifth years gradually build the market potential, with 45% affordable and workforce units and 55% pure market rate rental.
- Years six through ten build market rate rental and condominiums.
- One evaluation measure is whether this market growth fuels the market for homeownership in the neighborhood (see Goal 5).

6.3 Partners

- City of Camden
- Grapevine Development
- HACC
- For-Profit Developer(s)
- Market Rate Developer
- Cooper’s Ferry Partnership



- Camden County Improvement Authority
- Camden Redevelopment Agency
- Delaware River Port Authority / PATCO
- Catholic Health East / Our Lady of Lourdes Medical Center

6.4 Resources

- City of Camden
- NJEDA / Economic Redevelopment and Growth (ERG) Program
- NJ DEP
- Economic Opportunity Act of 2013
- Low-Income Housing Tax Credits (LIHTC)
- Retnal Assistance Demonstration (RAD)
- Community Development Block Grant (CDBG)
- HOME / City's First Time Homebuyer's Program
- Construction / Permanent Loans
- Private Equity
- Federal Home Loan



Proposed plan of the Ferry Avenue Transit Station. Image Source: WRT



*Perspective rendering of proposed Transit Oriented Development at the PATCO Ferry Avenue Station Whitman Park Redevelopment Plan (2014).
Image Source: WRT*



CHAPTER 4.5

HOUSING DESIGN

The physical revitalization plan proposed in this Housing strategy includes the redevelopment of the Branch Village public housing development into 267 new high-quality, energy-efficient homes on the site and in the surrounding neighborhood. The HACC-led replacement housing plan is supported by an additional 890 units of new and rehabilitated housing in the overall neighborhood - led by the City and local private and non-profit redevelopment partners. This plan will reinforce existing and new commercial, social service, transportation, cultural, educational, and recreational assets, and the proposed site designs are consistent with the City's adopted Neighborhood and Redevelopment Plans for these areas.

NEW SITE DESIGN

Southwest Section: Branch Village & Nimmo Court Area Site Design

On-site Housing Site Design

The site design for Branch Village extends the city street grid and features new small neighborhood parks associated with the senior building along Carl Miller Boulevard (Van Hook) and at the corner of South 10th and Budd Streets, across from the Tenth Street Baptist Church. This allows for every home to be within a one-block walking distance from parkland, with Elijah Perry Park being the main recreation amenity to the west of the site and central to the larger neighborhood.

As part of the neighborhood plan, the adjacent Elijah Perry Park will be renovated to include new recreation equipment and green infrastructure amenities, such as new street trees and rain gardens for storm water management. These elements will be carried through the site design of Branch Village. Internal to each block are rear yards for the homes and small common play areas.

MT. EPHRAIM CHOICE NEIGHBORHOOD - BRANCH VILLAGE SITE DESIGN



Image Source: WRT

Off-site Housing Site Design

Infill and rehabilitated housing is located immediately to the east of Branch Village, and includes rehabilitation of Nimmo Court and infill on existing vacant land with the same site design as proposed on the Branch Village development. This includes townhomes and stacked flats that face the street and reinforce the street grid of the city, with parking in the rear.

Northwest Section: The Virtua Campus Area Site Design

Senior housing and homeownership are proposed as infill immediately to the south and east of the Virtua Campus, reinforcing the city’s street grid.

East Section: Homeownership & Mixed-Income Rental Site Design

Neighborhood Infill Redevelopment – Homeownership housing is sited as infill throughout the neighborhood, and mixed-income rental housing is sited to the north side of the area as part of a mixed-use site that introduces a new street to provide frontage on the park, with “eyes-on-the-street” to improve the safety of the existing park. The housing site design is the same site design as proposed on the Branch Village site, with townhomes and stacked flats that face the streets and reinforce the street grid of the city, with parking in the rear. This new street pattern increases east-west connectivity and provides for better walkability to the Ferry Avenue PATCO Station.

Haddon Avenue Transit Village – The new transit village is located within the Mt. Ephraim Neighborhood near the Ferry Avenue PATCO Station. The site design is a compact, medium-density mixed-use form, typical of transit-oriented designs found around the country. The 4 story buildings hold the street wall along Haddon Avenue with perpendicular streets and small pocket parks along the quarter-mile-walk from the station. Senior housing is located closest to Lourdes Medical Center and across from Lourdes’ proposed mixed-use garage, office, and retail corner. This anchoring of retail is mirrored at the PATCO station with mixed-use office, residential, and retail at new transit

plaza/park to the east. The site design include podium parking at the station, which takes advantage of a one-story grade change and the ability to reach market rents and potential condo sales in the later years of the plan (Years 5-10). The site design also incorporates best practices in storm water management along the rail line at the rear of the site and in the small pocket parks.



The proposed transit-oriented development creates a dense, walkable mixed-use anchor that leverages transit, institutional investment, and connects to the existing neighborhood assets. Image Source: WRT



CHAPTER
4.6

PLAN IMPLEMENTATION

LEAD IMPLEMENTATION ENTITY

As the Lead Housing Implementation Entity, HACC brings to the implementation task its successful history of working with its selected developer (Michaels Development Company), the Camden Redevelopment Agency and all of the City, County, and State agencies necessary to implement comprehensive neighborhood transformation. More important, HACC brings its track record of working in and with the neighborhoods where they own and/or manage housing. HACC manages a total of 1,801 units and 1,374 Section 8 Housing Choice Vouchers, totaling a real estate portfolio of 3,175 units. The work of HACC has been recognized by 15 industry awards over the past 10 years, as well as 3 HOPE VI Grants with a total value of \$97 million of direct funding and an additional \$214 million of leveraged funding.



Completed Newport Street Housing rehab by HACC. Image Source: HACC

FUNDING SOURCES

The following is a list of the funding sources the Housing Plan intends to use for implementation:

- City of Camden
- HUD -US Department of Housing and Urban Development
- NJHMFA / Low-Income Housing Tax Credits (LIHTC)
- Rental Assistance Demonstration (RAD)
- Project Based Section 8
- Community Development Block Grant (CDBG)
- HOME / City's First Time Homebuyer's Program
- Choice POWER (Program Offering Widespread Energy Recovery)
- Economic Opportunity Act of 2013
- NJEDA
- Federal Home Loan Bank
- Foundations
- Private Equity
- NJ DEP
- NJ HMFA
- NJ Economic Development Authority (EDA)
- Federal Home Loan Bank

ENGAGEMENT, COMMUNICATIONS, AND EVALUATION

The Michaels Organization non-profit affiliate Better Tomorrows will be working with implementation partners to ensure that the engagement and communication that was central to the planning process continues into implementation. They will also be responsible for reporting and evaluation in partnership with HACC, the City, Michaels Development, and their property management arm – Interstate Realty Management.

INFILL HOUSING STRATEGY: MT. EPHRAIM NEIGHBORHOOD								
	Type of Housing	Number of units						Total
		Year #1	Year #2	Year #3	Year #4	Year #5	Year 6-15	
Southwest Section	New Senior Housing	50						50
	New Mixed-Income Rental		72	40	72	73		257
	New and Rehabbed Homeownership				5	6		11
	Rehabilitation of Nimmo		60					60
		50	132	40	77	79		378
Northwest Section	New Senior Housing			50				50
	New and Rehabbed Homeownership			5	5	5		15
				55	5	5		65
East Section	New Senior Housing		50					50
	New Mixed-Income Rental	50		50	50	60	240	450
	New and Rehabbed Homeownership			25	25	25	139	214
		50	50	75	75	85	379	714
		100	182	170	157	169	379	1,157



Image Source: City of Camden, Mayor's Office



Chapter 5

People Plan





CHAPTER 5.1

INTRODUCTION TO THE PEOPLE PLAN

PEOPLE PLAN PROCESS & APPROACH

In order to focus on the complex challenges that residents of the Mt. Ephraim Choice Neighborhood currently face; including high poverty and high levels of unemployment, high crime and lack of security, inadequate access to quality education, and the inaccessibility of human service organizations; the People planning efforts were divided into four individual Task Force groups. Throughout the community-based planning process, each Task Force identified the specific needs of the residents of the Mt. Ephraim Corridor, as well as their vision for the future. The goal of this process is to address each focus area through targeted individual strategies, but also through an overarching coordinated People Plan that will align with the Neighborhood, and Housing plans. The strategies included in this People Plan provide the necessary framework for programs, resources, services and coordination that will ensure that residents succeed in achieving their goals and that the Mt. Ephraim Neighborhood is successfully transformed into a viable thriving network of communities.

The following plan is divided into four sections, aligning with the plan process structure. Each section describes the challenges facing the community, as well as the focused efforts in these areas that once in place, will support positive outcomes for families within the neighborhood and ultimately improve the quality of life of each resident in the Mt. Ephraim Neighborhood.



During the planning process, residents of Branch Village and Nimmo Court worked to identify priorities for quality of life improvements.

Image Source: WRT



At the first public meeting held at H.B. Wilson in March 2013 residents ask questions about the Choice Planning process.
Image Source: WRT



CHAPTER 5.2 COMMUNITY SUPPORTIVE SERVICES PLAN

I. INTRODUCTION

The strategies included in the Supportive Services Plan provide the necessary wraparound services and coordination that will ensure that residents succeed in achieving their goals and that the Mt. Ephraim Neighborhood is able to thrive. Through the planning process, the focus areas of the Community Supportive Services Plan were determined to be:

1. **Human Services Coordination and Case Management**
2. **Employment/Workforce Development**
3. **Child Care**
4. **Transportation**
5. **Financial Literacy**
6. **Community Strengthening**
7. **Advocacy**

II. OVERVIEW OF THE LOCAL CHALLENGES

The following challenges facing the City of Camden and the residents of the Mt. Ephraim Neighborhood were identified in the planning process and are described in greater detail below, first from the perspective of the City of Camden as a whole, and then from the Mt. Ephraim Neighborhood perspective.

1. Human Services Coordination

The City of Camden has hundreds of programs related to human services.¹ Even with the abundance of human service organizations, 38.4% of residents live below the poverty line.² Organizational research has shown that this dichotomy is not at all surprising; rather, these high numbers of services and committees within the human services arena are actually inhibiting the progress of Camden.

Research by economist and social scientist Mancur Olson found that when nine or more entities are involved in a project, innovation and productivity begins to halt.³ The influx of more individuals and organizations make effective communication more difficult, and as a result, those separate entities are held less accountable. This lack of accountability also results in each entity maintaining fewer responsibilities, which speaks to less efficient, organizational systems. A review of Camden human services, the inventory of community assets, and interviews conducted with key Camden human services stakeholders, revealed critical needs for better communication, informed data collection and analysis, improved coordination, and increased accountability across all sectors.⁴

The Mt. Ephraim Neighborhood is currently experiencing the same human services coordination problem as the City of Camden but on a micro level. There are a plethora of community-driven organizations providing impactful human services in the Mt. Ephraim Neighborhood; however, without the proper leadership and coordination, services are being duplicated, residents' participation is declining, and the collective impact of these efforts are not felt. Residents need support in coordinating the alignment of those services received and identifying gaps where additional support would be effective.

¹ <http://www.camdencounty.com/health/health-human-services/health-human-services-administration>

² <http://www.city-data.com/poverty/poverty-Camden-New-Jersey.html>

³ <http://www.academy-british.co.uk/Library-eng/organizational-theory.pdf>

⁴ National Forum on Youth Violence Prevention, "Camden City forum on Youth Violence and preventative strategic plan" August 2013, page 7. Available at <http://www.ci.camden.nj.us/wp-content/flyers/camden-city-forum-plan-2013.pdf>

2. Unemployment

Camden’s poverty rate (38.4%) is nearly triple the national average (14.3%) and is more than quadruple that of New Jersey (9.4%). When looking at this statistic for the city’s children and youth, it is even more alarming – more than half of the city’s children live in poverty (52%) and 56.1% of single female-led families lack the resources to provide their children with basic needs.⁵ One reason for these staggering statistics and the high poverty rate is the lack of jobs. The state unemployment rate has risen to 9.9%. This is an even greater issue in Camden City where the jobless rate is approximately 19%.⁶ The employability of Camden City residents is also quite low, with more than one third of adults over age 25 lacking a high school diploma (38%), compared to 13.1% for Camden County.⁷ Similarly, only 6.8% of Camden residents have a college degree, compared to more than a third for all New Jersey residents (34.6%).⁸

Exacerbating this problem is the combination of the high number of Camden youth and the lack of job opportunities for them. Research shows that workers who are unemployed as young adults earn lower wages for many years following their period of unemployment due to forgone work experience and missed opportunities to develop skills.⁹ The economic consequences of these lost wages to individuals and to the broader economy are serious. These young Camden residents will increasingly be forced to delay moving out of their parents’ homes, struggle to make payments on ballooning student-loan debt – if they are able to move on to post-secondary schools – and fail to save adequately for retirement. As a consequence of the prolonged unemployment of youth, the Camden economy will feel the loss of aggregate demand in the form of slower growth and less job creation. Camden will also be negatively impacted by the loss of tax revenue and increased demand on government resources.

⁵ *Ibid.*

⁶ Taylor, Diseree “Unemployment Rate Partly to Blame for Camden at Top of Poorest Cities List” *NJ Today*, 9/21/12, available at <http://www.njtvonline.org/news/video/unemployment-rate-partly-to-blame-for-camden-at-top-of-poorest-cities-list/>

⁷ *National Forum on Youth Violence Prevention*, page 7 <http://www.ci.camden.nj.us/wp-content/uploads/camdenforumplan2013.pdf>

⁸ *Ibid.*

⁹ Ayers, Sarah, “The High Cost of Youth Unemployment” *The Center for America Progress*, 4/5/2013, available at <http://www.americanprogress.org/issues/labor/report/2013/04/05/59428/the-high-cost-of-youth-unemployment/>



Better Tomorrows has experience providing a variety of adult education and employment training sessions at their sites. Through the implementation of the Transformation Plan, Better Tomorrows will work with local partners to expand these opportunities for Mt. Ephraim Corridor residents. Image Source: Better Tomorrows

The problems with Camden unemployment are even more exaggerated in the Mt. Ephraim Neighborhood. Only a few residents surveyed throughout the planning process considered themselves to be employed, and of those who indicated employment, most noted part-time positions (both temporary and permanent). An even smaller sample of residents surveyed indicated that their primary source of household income was from a salary or wages. Most income sources were SSI, TANF, Disability, and other support sources.

Job opportunities and readiness are also concerns in the Mt. Ephraim Neighborhood. For residents without jobs, the most frequent reason that was noted was the lack of jobs available or their own limiting health problems. Furthermore, only a few residents have participated in a job training or workforce development program in the last five years.



3. Child Care

When a city's child care demands are met, parents can work, employers can fill jobs, the tax base can grow, and children's needs for nurture, supervision, socialization, and intellectual stimulation are met. Parents want quality child care for their children, but the high cost and lack of options for parents to work makes paying for child care difficult or impossible for most working families.¹⁰ Finding affordable child care that works with the parent/guardian's work schedule is particularly difficult in Camden—especially for single parent/guardian households, where the percentage of single parent households is 68.1% of all households.¹¹

Child care is unquestionably expensive and often demands a significant portion of a family's income. In Camden County, the annual cost for center-based child care is \$10,192 for infants 0 - 18 months of age, \$9,568 for toddlers 19 - 30 months of age, \$8,580 for school aged youth from 2.5 -5 years of age, and \$2,838 for after-school care for children aged 5 years and up.¹² This is extremely prohibitive for female single-parent households where the annual median income is \$25,389 as infant care accounts for 40.14% of their household income.¹³ Even with subsidies, child care is extremely taxing and often a prohibitive expense for Camden families.

Research has shown that the quality of care delivered during these developmental years can promote child advancement, literacy, and school readiness.¹⁴ However, providing quality child care requires low staff-to-child ratios, staff credentials and development, and supplies and equipment designed for specific age groups. The costs of quality care regularly exceed that which child care centers can realistically



Better Tomorrows staff provide a range of youth focused programs aimed at supporting families.
Image Source: Better Tomorrows

charge for services given consumer income restrictions. Child care programs that do accept the state maximum payment rate are often unable to attract and retain qualified teaching staff, better equip classrooms, and upgrade curriculum materials—all of which are indicators of quality care.¹⁵

The majority of residents surveyed in Mt. Ephraim through the planning process indicated that they have at least one child. The child care needs of the more than 12,000 residents in these neighborhoods are currently being served by just 27 child care facilities, which vary greatly in quality and price. Mt. Ephraim residents have indicated that they have difficulty affording child care, maintaining a job with their child care demands, and utilizing subsidies that may be available. Moreover, most child care options are underfunded and overcrowded.

¹⁵ Ibid.

¹⁰ The New Jersey Association of Child Care Resource and Referral Agencies "The High Price of Child Care 2013 A Study of the Cost of Child Care in New Jersey" November 2013, available at http://www.childcareconnection-nj.org/pollImage.cfm?doc_id=548&size_code=Doc

¹¹ 2012 ACS

¹² The New Jersey Association of Child Care Resource and Referral Agencies "The High Price of Child Care 2013 A Study of the Cost of Child Care in New Jersey" November 2013, available at http://www.childcareconnection-nj.org/pollImage.cfm?doc_id=548&size_code=Doc

¹³ Ibid.

¹⁴ Lynn A. Karoly, M. Rebecca Kilburn, and Jill S. Cannon, *Early Childhood Interventions: Proven Results, Future Promise* (California: Rand Corporation, MG-341-PNC, 2005). Print and online.

4. Transportation

Camden residents are forced to work within public transportation systems that do not meet their needs—specifically as it relates to schedules, routes, and frequency of departure. Public transportation stops are located at places that often make for longer—sometimes unsafe—walks to more remote transit hubs. Even when the transit stops are more centrally located, depending on the distance between responsibilities (work, home, errand, child care providers, school, etc.), multiple stops may be required. Multiple stops in one outing mean more costly trips, which can make public transportation options inaccessible for low-income individuals and families. In a report released by the Department of Health and Human Services for the State of New Jersey under the Administration for Children and Families, 26.2% of those surveyed in the Delaware Valley (i.e. Philadelphia and South Jersey including Camden) reported having to use two forms of transportation to take their children to child care.¹⁶ An additional 8.4% of those surveyed stated they required three to four forms of transportation to access those services.¹⁷

In many cases, these hardships can hinder employment options or even lead to transportation related termination due to tardiness or an inability to make certain shifts. One in three residents in the Delaware Valley reported having lost a job due to transportation challenges.¹⁸ In addition, 42.5% report public transportation limiting the hours they can work. Convenient, affordable transportation is vital to the advancement of Camden residents. Better transportation systems mean access to more diverse, gainful employment. It also means residents have more access to programs and services in and around the City of Camden. Caseworkers for the state estimate that roughly 72% of their clients require not only access to public transportation, but also transportation assistance – often in the form of free or subsidized fare vouchers – in order to fulfill necessary, daily activities.



Like other Camden families, many Mt. Ephraim Corridor families are dependent on public transportation to meet their daily needs from grocery shopping, to childcare and work.
Image Source: Better Tomorrows

The residents of the Mt. Ephraim Neighborhood have also expressed that the public transportation options are not meeting their needs. The locations of stops and schedules are problematic—making maintaining a job, child care, and participation in community programs very difficult. Most residents rely primarily on public transportation, which adds an additional financial burden on already limited incomes.

¹⁶ Hercik, Jeanett, Techico, Christina, Abner, Kristin, and Davis, Diana *Overcoming Transportation Barriers: A Path to Self-Sufficiency, Final Report ICF International, September 2009.*

¹⁷ *Ibid.*

¹⁸ *Ibid.*



5. Financial Literacy

The statistics that support the need for financial literacy are staggering across the country. The United States reports the lowest individual savings rate in the industrialized world, and from 1990 to 2000, the national rate of personal bankruptcy rose by 69%.¹⁹ According to a 2013 study, 40% of American adults would grade themselves a C, D, or F for their knowledge of personal finance. Nearly one-third of adults reported that they have no savings, according to the same study.²⁰

These same problems related to financial literacy span across age groups and demographics. High school seniors taking part in a 2002 national survey of financial knowledge scored an average of 50.2%—a failing grade.²¹ These scores have been declining since the first survey was administered in 1997.²² In 2001, an AARP survey of older baby boomers (age 51-59) demonstrated that nearly 4% were not confident about a secure retirement.²³

The financial literacy of Mt. Ephraim residents mirrors that of greater Camden, as only 34% of residents surveyed indicated that they have a bank account. The need for financial literacy training in Mt. Ephraim Neighborhood is evident, especially as residents work to improve their economic self-sufficiency.

6. Community Strength

In many ways, the City of Camden is not a strong community. The city is negatively associated with matters of crime and poverty. There is no central, positive community identity, which results in a disconnected community without a voice. When community-based issues arise, residents struggle to find the most effective ways to facilitate change



*At a September 2013 focus group discussion, residents of Nimmo Courts support community participation as an integral part of developing a safer neighborhood.
Image Source: WRT*

and struggle to mobilize as a collective group or network. These same residents also struggle to directly communicate with those in positions of power, which inhibits community-wide growth.

Across the country, the most functional communities are those that are able to not only interact and coordinate with the needs of residents, but those that can also deliver effective responses to the challenges that arise.²⁴ Strong communities are informed and capable of serving the needs of their residents. They develop groups, organizations and networks that implement beneficial community programming and facilitate functional change. The development of a strong community is vital to revitalization and continued advancement of Camden and the Mt. Ephraim Neighborhood.

¹⁹ Don M. Blandin, president of the American Savings Education Council, testifying before the Senate Committee on Banking, Housing, and Urban Affairs on Financial Education, Feb. 6, 2002; Paul H.O'Neill, Secretary of the U.S. Department of the Treasury, testifying before the Senate Committee on Banking, Housing, and Urban Affairs, Feb. 5, 2002.

²⁰ Harris Interactive Inc. Public Relations Research, "The 2013 Consumer Financial Literacy Survey" available at http://www.nfcc.org/newsroom/FinancialLiteracy/files2013/NFCC_NBPCA_2013%20FinancialLiteracy_survey_datasheet_key%20findings_032913.pdf

²¹ Jump\$tart Coalition for Personal Financial Literacy, *The 2002 Personal Financial Survey of High School Seniors*

²² *Ibid.*

²³ Ipsos-NPD, *Survey of Persons 50-59 on Their Preferences and Behaviors Regarding Financial Planning and Management*, unpublished, presented by Esther "Tess" Canjo, president of AARP, in remarks to the U.S. Senate Committee on Banking, Housing, and Urban Affairs, Feb. 6, 2002

²⁴ http://www.theglobalfund.org/documents/core/framework/Core_CSS_Framework_en/

7. Advocacy

Camden has a staggeringly high crime rate. In 2011, 6684 crimes were reported. Of these, robbery, burglary, and theft/auto-theft were especially prevalent.²⁵ These statistics demonstrate safety challenges within the city. Moreover, the prevalence of crimes involving damage to property—both private and public—posits a lack of respect and personal ownership within the Camden community.

Advocacy and civic involvement have been shown to empower communities that are often devalued.²⁶ In communities with more residential civic involvement, crime rates tend to be significantly lower.²⁷ Quite problematically, residents in Camden have reported feeling uninvolved in local, civic affairs.

The community needs influential leaders who can facilitate impactful changes and empower other residents to find personal ownership in the City of Camden. Residents need to learn how to advocate for themselves, as civic engagement is necessary for the revitalization of the Camden community. The residents of Mt. Ephraim do not feel empowered to impact their environment. Policies and systems do not reflect the needs of the residents as a collective. Although lawmakers seek resident input, the limited participation is often not reflective of the greater community. Empowering the community to make changes for themselves will go a long way towards empowering individuals within their own lives.



Community supported efforts that spur civic engagement have been shown to reduce crime rates. Image Source: Better Tomorrows.

25 <http://www.city-data.com/city/Camden-New-Jersey.html>

26 <http://heinonline.org/HOL/LandingPage?handle=hein.journals/jrlsasw17&div=21&id=&page=>

27 <http://www.jstor.org/discover/10.1086/595698?uid=3739808&uid=2&uid=4&uid=3739256&sid=21103594548637>



III. PROCESS FOR DEVELOPING A SUPPORTIVE SERVICES STRATEGY

The Supportive Services Strategy described in the following sections is the result of a comprehensive planning process conducted from January 2013 - February 2014 in the Mt. Ephraim Neighborhood. The planning process, led by HACC and WRT, involved many participant stakeholders including local community nonprofit organizations, government officials, residents of Branch Village and Nimmo Court, and residents of the Mt. Ephraim Neighborhood.

The process of developing a supportive services strategy began with the needs assessment survey that was administered by Better Tomorrows staff in conjunction with other partners to the residents of Branch Village, Nimmo Court, and other Mt. Ephraim Neighborhood residents. The needs assessment survey included general questions about the household, education, health, and employment, as well as resident perceptions about safety, home, neighborhood, supportive services, and activities. There were a total of 731 completed surveys in the neighborhood, including 198 in Branch Village, 40 in Nimmo Court, and the balance of 493 surveys throughout the rest of the Mt. Ephraim Neighborhood (See Appendix E).

The findings from these surveys were presented to Branch Village and Nimmo Court. After discussing with residents from each community separately, a focus group comprised of residents from both neighborhoods was held. The focus groups provided additional context and clarity regarding the findings of the needs assessment. Residents were able to expand upon the findings of the survey and identify any questions where misinterpretation was possible. The focus groups reiterated their opinions on neighborhood priorities and how the neighborhood would be revitalized at the end of the transformation process.

The final stage in the process of developing the Supportive Services Strategy was the creation of a Community Supportive Services Task Force. Better Tomorrows led the 40-person task force of residents from Branch Village and Nimmo Court, representatives from partner organizations, and additional neighborhood residents. Drawing upon their findings, the Community Supportive Services Task Force identified the vision,



Better Tomorrows Staff participate in the Mt. Ephraim Choice Neighborhood Health and Wellness fair held in the Roosevelt Manor Community center. Image Source: WRT

goals, strategies, and outcomes that would help achieve the identified vision. The following sections discuss the analysis of needs that informed this process and the community vision that was a result of the planning process.

1. Needs Analysis

The planning process identified the specific needs and barriers to success that the residents of the Mt. Ephraim Neighborhood are experiencing as well as the community-defined priorities and strategies for combatting the challenges. One of the first priority needs that was identified is the mismatch between the many organizations and services available, and the fact that residents are unaware of those existing services. Residents expressed that there were not enough community activities in the neighborhood and were often surprised when partners described the options available to them in terms of child care services, workforce development, financial literacy and other areas. The

coordination of services through case management and other innovative methods is therefore key to strengthening the neighborhood moving forward and became a foundation for the Supportive Services Strategy.

While there are many services and programs that exist in the neighborhood, gaps in service areas were also identified and prioritized by the community. Gaps included child care and transportation services for residents who are looking for work and therefore not able to access child care subsidies or afford transportation services, as well as affordable quality child care services for children aged 0-3. Finally, residents expressed the need for preparation programs to help them prepare for the prerequisites tests required for workforce development programs. Mitigating these specific needs will help to improve the economic self-sufficiency of the residents in the Neighborhood as they are able to look for jobs and are trained with additional job skills.

Financial literacy was another priority improvement area that was identified in the planning process. Instead of having bank accounts and participating in savings programs, only 34% of Branch Village survey respondents indicated that they have a bank account. Although 78% of Nimmo Court survey respondents have a bank account, very few have participated in a savings program. Helping residents to develop improved financial capacity and knowledge about how to budget, save, and how to appropriately use a bank and banking services is key to the Supportive Services Strategy moving forward.

Finally, the lack of community activities was identified as problematic at numerous times throughout the planning process. Very few residents noted that there were a sufficient number of neighborhood activities for children and adults, and as a result, residents feel disengaged within their community.

The priority needs illuminated through the planning process are the focus of the goals and strategies included in the Supportive Services Plan.

2. Community-Supported Vision

Based on the results of the needs analysis, the focus groups, and general knowledge of the area, the following community-supported vision was developed and approved by the Community Supportive Services Task Force:

The Mt. Ephraim Neighborhood will transform into a safe and vital community where all youth, families, adults, and seniors have the opportunity to live in quality affordable housing with access to healthcare, recreation programs, and other supportive services, along with the resources, personal skills, and support needed to participate fully in the workforce and in education opportunities in Camden.

3. Community-Supportive Services Goals, Strategies, and Best Practices

Throughout the planning process, goals and strategies were defined in order to achieve the vision for the People portion of the Transformation Plan. These goals and strategies focus on service coordination and case management, workforce development, child care services, transportation access, financial literacy, community strengthening, and advocacy and are described in greater detail in the following sections including a plan for implementation, a timeline, the planned metrics to measure progress, and the partners that will be engaged in implementing each strategy.



Goal 1: Improve the efficiency, accessibility, and participation in coordinated social services in the Mt. Ephraim Neighborhood.

1.1 Strategies

- a. Utilize best practices in case management and make case management services and referrals available to all residents

Better Tomorrows will provide comprehensive case management services for the residents of Branch Village and Nimmo Court through Supportive Services Coordinators, pending sufficient funding. The goal is to have a rate of one supportive services coordinator per 30 to 50 families living at Branch Village and Nimmo Court. The spread in the ratio of families to coordinator will depend on the intensity of the case management needs of each family that is not yet determined. The Supportive Services Coordinators will conduct primary assessments, establish goal-setting and case plans, make referrals to existing services, and complete on-going follow-ups with residents. The Supportive Services Coordinators will also spend time in a central location in the Mt. Ephraim Neighborhood, providing case management and referrals to neighborhood residents. While the Coordinators are at Branch Village, they will be available to provide services to Branch Village and Nimmo Court residents while also providing services to area residents around Nimmo Court and Branch Village. Each Supportive Services Coordinator will provide in-depth case management services to 30 to 50 Branch Village and Nimmo Court families in Year 1. An additional coordinator will be added each year—pending sufficient funding—until there is a full complement of coordinators on staff to provide case management for those Branch Village and Nimmo Court families who want to participate in case management services by the end of Year 5.

- b. Improve coordination and reduce duplication of impact-driven social services

By having a clearly identified and experienced organization act as the lead coordinator for resources and referrals, residents will more efficiently be directed to appropriate and necessary services. Better Tomorrows will not only make this short-term goal a reality, but it will also create long-term plans to allow for continued efficiency in regards to service referrals. The organization will identify best practices for organizing, cataloging, and subsequently sharing information related to human services and benefits provided within the county. By using Better Tomorrows and its resources to coordinate the distribution of human services included in the People Plan, services will become more accessible to residents and participation will increase. Ultimately, this will facilitate significant improvements in the quality of life for Camden residents.

- c. Improve outreach and participation in social services by engaging community members

As has been previously discussed, there are many human services organizations working within the Mt. Ephraim Neighborhood, yet many residents are not accessing these available services, and were often unaware of what services are available to them. While the Supportive Services Coordinators will work to connect residents with existing resources, a number of additional strategies will be employed to educate residents about available resources and how to access them. Better Tomorrows staff will create a printed resource directory guide with all of the existing organizations and support services that are located within and/or serve the Mt. Ephraim Neighborhood. This resource guide will be printed and distributed to residents. Alternate versions will be created with larger print made to accommodate seniors, and in Spanish.

In addition to the Social Service Coordinators, Better Tomorrows will employ another staff member at Branch Village to serve as a lead Community Navigator, pending sufficient funding. The Community Navigator will focus on the outreach and engagement of residents, community partners, and community leaders in order to make sure that residents and community members are aware of the services

and programs that are available to them. The lead Community Navigator will train residents—including some young adults—of the community to be volunteer Community Navigators. The Community Navigators will be trained in outreach, to be knowledgeable of existing resources in the community and to be able to refer their peers to relevant resources. The time spent by the volunteer Community Navigators will fulfill the residents’ volunteer requirements of their school or lease, if applicable, and will serve as a “resume builder” for the resident. Residents who successfully complete training to serve as a Community Navigator will receive a completion certificate. Supportive Services Coordinators will work with the Community Navigators to inform residents about the many resources for support that exist in the Neighborhood and, alternatively, when there are additional needs within the community that are not currently being met. This will help those residents, who may find it easier to talk to their neighbor than to the Supportive Services Coordinators, to still be able to access the support they need. The Community Navigators will serve as alternate referral sources for residents and community members who are in need of support.

As part of the community engagement and outreach strategy, Better Tomorrows and partner organizations, will organize a periodic Community Linkage meeting. This model is based on the very successful Linkage model that currently exists at Better Tomorrows’ sites in Camden. The Community Linkage will consist of a group of organizations and residents who will meet either quarterly or monthly to discuss the services that each organization can provide to residents. Residents will be able to hear first-hand the programs and services that they could utilize; moreover, they will be able to directly connect with someone from each highlighted organization. The Supportive Services Coordinators along with the Community Navigators will conduct outreach with neighborhood residents to make sure that the group is well attended by all parties. This process will also identify existing service gaps, and improve the ability of the nonprofit community to work together to close those gaps.

Finally, Better Tomorrows will partner with local churches to help connect residents to programs and services.

1.2 Performance Indicators and Metrics

- Number of partners engaged in Community Linkage group
- Number of referrals made for residents
- Number of organizations referred to
- Time spent with residents providing case management
- Number and percent of residents served through case management
- Resident satisfaction with access to services
- Number of Community Navigators

1.3 Partners

- The Housing Authority of the City of Camden
- Camden County Board of Social Services
- The Center for Family Services
- Community Linkage
- Clarifi
- Rutgers Cooperative Extension of Camden County
- YMCA of Burlington and Camden Counties
- Camden Area Health Education Center, Inc. (AHEC)
- Weisman Children Rehabilitation Hospital
- Fathers on Track- Planned Parenthood of Southern New Jersey
- Food Bank of South Jersey
- Local churches



Goal 2: Improve the accessibility of workforce development opportunities, while creating additional services that will precipitate rewarding employment opportunities that boast livable wages.

2.1 Strategies

- a. Improve access to workforce development opportunities by providing job readiness services and training programs

The needs analysis revealed that many residents require additional tutoring support when first attempting to receive high school diplomas/GEDs, technical certifications, or advanced degrees. Better Tomorrows plans to coordinate pre-test training and test remediation to prepare entrance exams for these educational endeavors. More specifically, the organization has identified the Field of Home Health and CNA (Certified Nursing Assistant) training programs as viable options for initial supportive programming. Using the innovative Philadelphia-based University City Workforce Development Training Program as a model, Better Tomorrows will work with Cooper Hospital, and Virtua to implement the training. This model includes both job training modules as well as job placement opportunities. These efforts will include targeted outreach to young adults age 16-24. In addition to constructing this program, the organization will make attempts to identify free tutoring and test taking opportunities that already exist within the Mt. Ephraim Neighborhood.



Senator Cory Booker celebrates a \$1.1 million federal grant given to the Housing Authority of the City of Camden's YouthBuild program.

Image Source: NJ.com, South Jersey Times

For those residents whose career aspirations transcend the field of healthcare, Better Tomorrows will share information with them about other programs in the local area. The organization will make every effort to fortify liaisons with established job training initiatives. For example, the organization plans to expand and publicize the YouthBuild workforce development program. This nation-wide organization helps to rebuild communities by helping youth attain job readiness. Other local organizations include Hopeworks 'N Camden which teaches youth about web design, coding, and technology; the Mt. Ephraim local libraries; and, Cathedral Kitchen's no-cost culinary arts school. Better Tomorrows will also partner with the Food Trust, an organization that promotes universal access to affordable, nutritious food and information on making healthy decisions especially in areas with low access to fresh food, in addition to the Burlington Farmers Market, a year-round food business opportunity that promotes local, healthy food sales and distribution.

b. Provide supportive programming to promote workforce development

Training will be provided to help residents learn how to balance home, family, school, and work, and how to utilize available programming to maximize their working experience. Information on childcare and out-of-school-time (OST) programs will be shared with residents who have young dependents. Transportation stipends and services will be provided to qualified individuals when available. Resident Associations, the Mt. Ephraim local libraries, and other neighborhood outreach initiatives will support and help implement these programs.

c. Make the community more self-sufficient by creating volunteer opportunities for residents who are unable to achieve gainful employment (especially youth, children, and seniors)

Better Tomorrows will work with Resident Associations and neighborhood groups to implement new community service opportunities such as a Neighbors Helping Neighbors Program. The program will engage children in community service by having them help Mt. Ephraim seniors experiencing isolation. Experience with service work will help youth develop a well-defined work ethic; moreover, it will act as a foundational experience for later job applications and resumes.

d. Encourage job-seeking residents to participate in the Opportunity Camden training program organized by the City of Camden, Office of the Mayor

Employers are beginning to export jobs to Camden as they recognize that the City and its surrounding communities are on the brink of revitalization. These companies are interested in hiring skilled workers for higher paying positions. In an effort to attract such positions, the Office of the Mayor of Camden has commissioned a training program called "Opportunity Camden." This initiative will provide training for job-seekers interested in becoming skilled workers with greater earning potential. Ideally, the creation of a skilled workforce will entice companies to export additional job opportunities to Camden and the surrounding communities. Better Tomorrows and additional partners will help to promote the program and encourage residents of the Neighborhood to participate.

2.2 Performance Indicators and Metrics

- Number of residents enrolled in a workforce development classes or program
- Number of residents completed workforce development classes or programs
- Number and percent of residents actively looking for work
- Hours volunteered
- Number and percent of residents who are employed
- Number of hours worked per week
- Number and percentage of working-age adults working at least 30 hours per week
- Average earned income of HUD-assisted households

2.3 Partners

- Cooper Hospital, Virtua
- The Food Trust
- Cathedral Kitchen
- Burlington Farmers Market
- YouthBuild
- Hopeworks 'N Camden
- Resident Associations
- Mayor Dana Redd



Goal 3: Improve the affordability and quality of child care available to working and job-seeking parents.

3.1 Strategies

- a. Establish a taskforce of residents who will advocate for improved child care services in the Choice Neighborhood Community at Mt. Ephraim

This initiative will be comprised of residents who are directly influenced by the availability of child care services. Residents who are receiving TANF will also be asked to participate on this task force, as they will still require such services. Ideally, the group will identify key child care needs for the community, including establishing a child care fee waiver program for parents seeking gainful employment and quality and affordable child care services for youth under 3 years old. This task force will be trained on how to effectively petition targeted state and local governmental agencies and private organizations to provide these necessary services and expand quality existing programs.

- b. Share information concerning outreach services for child care in the community

Better Tomorrows' staff and partner organizations will educate parents on available child care resources in the community through case management referral programs, the Community Linkage group, and the Community Navigators. This will include information related to cost of child care, how to qualify for subsidized child care programs, and the quality of local daycares (for children aged 0 to 3 years) and preschools (for children aged 3+ years). Local, recommended child care services include Head Start programs through the Center for Family Services in New Jersey and through Acelero. For parents of children with medical disabilities, staff will share resources concerning special medical daycare programs such as Weisman Children's Medical Day Care Center.

- c. Professional Development to P-12 Schools

The Rowan University College of Education (COE) has a long-standing commitment to community engagement and collaboration particularly with P-12 partners. This partnership has been solidified by the growth of the Professional Development Schools (PDS) network. The mission of schools within the PDS network, started in 1991, is to build a community of learners within a school to support ongoing professional development and new teacher preparation. The PDS model includes a Professor in Residence (PIR) who spends a minimum of one day per week at the PDS. PIRs are full- or part-time university faculty and are selected in collaboration with partners. They model lessons, support new teachers, and assist pre-service teachers in integrating pedagogy and practice. Topics addressed through professional development have included: co-teaching; technology; lesson study planning; sheltered instruction for English Language Learners; and preparing for National Board Certification.

In addition to the professional development opportunities provided through the PDS network, the College of Education has also worked through the COE Partnership for School Success to offer professional development to districts that is targeted and sustained. Faculty are matched with districts based on the areas to be addressed through professional development. This work is embedded in the structure of the College and supported by all academic departments.

3.2 Performance Indicators and Metrics

- Number and percent of children from birth to kindergarten entry participating in center-based or formal home-based early learning settings or programs
- Number of task force members

3.3 Partners

- Weisman Children's Rehabilitation Hospital
- Lourdes Medical Center
- Camden County Department of Children's Services
- Healthy Start
- Acelero
- The Center for Family Services

Goal 4: Improve the availability of and accessibility to cost-effective transportation in the Mt. Ephraim Neighborhood.

3.1 Strategies

- a. Work with NJ Transit, PATCO and other Camden public transportation authorities to better structure transportation routes, timing, and accessibility of public transportation to meet the needs of residents (including youth and seniors)

Better Tomorrows' staff, in partnership with other organizations, will assemble a small group of committed, representative residents who have expressed an interest in local transportation matters. This group will work directly with City and County officials to create a proposal to address extending transportation schedules and altering existing routes to better meet the needs of the Mt. Ephraim Neighborhood residents. The proposal will also stress the need for authorities to develop a timeline for proposed transit changes.

- b. Implement alternative non-traditional transportation options for residents of the Mt. Ephraim Neighborhood

Better Tomorrows' staff will work with the HACC, resident associations, and local community organizations to seek and obtain funding for a community vehicle and/or a donated vehicle. Additional options such as establishing a ride board and/or a car-share system for residents will also be explored. The vehicle and the car-share options would bridge the gap between the current transportation schedule and the needs of residents and will also safely connect residents from their residences to existing transportation routes.

- c. Provide one-on-one case management for community members to find individualized accessible and cost-effective transportation plans

Transportation entities and supportive service organizations will be invited to participate in the Community Linkage group to train Better Tomorrows case managers and Choice Neighborhood residents on transportation options. Similarly, New Jersey Transit Community Outreach will be contacted to train case managers on New Jersey Transit options. Regular case management meetings will be used to develop feasible, clear transportation plans and satisfy individual transit needs.

4.2 Performance Indicators and Metrics

- Resident satisfaction with transportation accessibility
- Number of referrals to transportation services

4.3 Partners

- Housing Authority City of Camden
- NJ Transit
- PATCO
- City Officials
- Resident Associations



Goal 5: Provide Mt. Ephraim Neighborhood residents with basic money management skills to promote long-term financial wellbeing and self-sufficiency.

5.1 Strategies

- a. Provide residents with educational opportunities related to basic money management and long-term financial wellbeing

Financial literacy educational opportunities will be made available to residents of the Mt. Ephraim Choice Neighborhood. These basic money management opportunities will address budgeting, debt management, credit, improving credit scores, and information about banking (i.e., management of saving and checking accounts). Additionally, both a fraud awareness program and a First Time Home Buyers Program will be implemented to promote long-term financial wellbeing.

- b. Help low-income families become financially self-sufficient and participate in the Family Self-Sufficiency Program

Through case management services, Better Tomorrows will work with low-income families to create goals that will allow them to become more financially self-sufficient. Better Tomorrows will work with the HACC Family Self-Sufficiency (FSS) Program coordinator to enroll qualifying HACC residents in the program. Not only will staff share general information about local resources, but they will also identify specific opportunities to promote education, job readiness, and financial advancement. These wrap-around supportive services will allow residents to accomplish self-sufficiency by mastering necessary, basic financial management skills. For HACC residents who participate in the FSS program and achieve employment, the HACC

will transfer the funds that would have gone into paying their rent as it increases with additional income, into an escrow savings account to be used for home-ownership purposes in the future.

- c. Develop financial literacy education programs for children and youth

Recognizing that financial education begins early in life, Better Tomorrows will work with partners to implement financial literacy programs for children and youth. These opportunities will empower young people to become financially independent, and successfully manage their personal finances. Topics will include banking, debt, spending, credit, saving, and the overall importance of responsibly managing money. There will be an additional, more targeted, workshop for youth aged 14 to 17 years that will cover information related to financing college/higher education.

5.2 Performance Indicators and Metrics

- Number of participants in workshops, programs
- Number of budgets created
- Number of residents with bank accounts
- Number of residents with savings accounts
- Pre- and post-participation credit scores

5.3 Partners

- Housing Authority of the City of Camden
- South Jersey Credit Union
- Wells Fargo
- PNC
- Clarifi
- FDIC
- Camden County College

Goal 6: Improve the strength and cohesiveness of the Mt. Ephraim Neighborhood community by implementing community-wide programming.

6.1 Strategies

- a. Develop community gardens at Branch Village, Nimmo Court and elsewhere in the Mt. Ephraim Neighborhood

The creation of community gardens will facilitate a stronger community as the collaborative effort of participating in such a large-scale, community-wide project often results in enhanced group coordination, networking, and communication. The act of planning the space will force neighbors to discuss diverse ideas and effectively compromise in order to move forward with the project. Additionally, the beautification of the local neighborhood will encourage residents to visit the space. The use of the outdoor space will allow residents to get to know neighbors, while discussing their point of commonality – the community and its garden.

- b. Organize youth sports leagues and arts and STEM-related after school programming

By developing youth sports leagues, neighborhood youth will have greater opportunities to participate in community-wide activities. Their involvement will provide safe, out-of-school-time activities where they can make friends within the local community. Better Tomorrows will work with community partners to expand upon existing and/or organize additional sports programs to help attract children and youth with diverse interests. Sports programs will potentially include baseball, basketball, soccer, and tennis teams and leagues.

Better Tomorrows will also work with local organizations to provide the youth of Branch Village, Nimmo Court, and the Mt. Ephraim Neighborhood with art, music, dance, and STEM-focused afterschool programming. Organizations such as the Settlement Music School, Rutgers–Camden Center for the Arts, Camden Sophisticated Sisters, and Hopeworks ‘N Camden will be engaged to come to Branch Village and provide youth programming. Information about off-site programs will be shared through the Community Linkage group, Better Tomorrows staff, and Community Navigators. These combined efforts will help to promote additional afterschool opportunities for youth and ultimately strengthen the greater community.

- c. Engage resident associations

Resident Associations will be approached to help create and oversee programming within the Mt. Ephraim community. These groups, who echo the resident concerns and suggestions, will be encouraged to plan relevant programming, including day-trips and outings for residents. The resident associations will also be encouraged to promote community-wide events such as neighborhood cleanups, picnics, and holiday events. The resident associations will also be encouraged to participate in and help promote existing community events such as health fairs and Centerville Unity Day.

6.2 Performance Indicators and Metrics

- Number of activities/programs offered
- Number of participants
- Leadership roles of residents
- Resident satisfaction with programs offered

6.3 Partners

- Community Linkage
- Lourdes Medical Center
- The Tree Foundation
- The Food TRUST
- Burlington Farmer’s Market
- City of Camden Recreation Program
- Camden Athletic Association, PAL
- Boys & Girls Club
- YMCA
- Camden Board of Education
- Health Mothers Healthy Babies (Healthy Start)
- Settlement Music School
- Rutgers–Camden Center for the Arts
- Hopeworks ‘N Camden
- Camden Sophisticated Sisters



Goal 7: Facilitate a new advocacy-driven infrastructure so that Mt. Ephraim residents will become a more integral part in the planning and management of their community.

7.1 Strategies

- a. Empower local residents by giving them the skills to promote wellbeing and advancement within their neighborhood.

Better Tomorrows will create a residential advocacy group by identifying passionate residents in the Mt. Ephraim Neighborhood who are interested in becoming more involved in local civic affairs. These residents will be encouraged to get involved with the development and regulation of laws that directly impact them and their community. Residents will learn how to become informed on municipal, state and federal lawmaking, and subsequently, how to directly influence the implementation of changes to these systems.

- b. Engage municipal, State, and Federal officials in meaningful and productive conversations about the revitalization of the community.

Better Tomorrows will help residents channel their concerns into positive outcomes for the community by working with government officials such as Councilman Brian Coleman and Mayor Dana Redd who both represent Camden County. By facilitating this relationship with lawmakers, residents will be able to directly address relevant concerns including longer hours for public transportation, more fare waivers for job seekers, and a pilot program to waive childcare fees for parents looking for employment. Ideally, the newly formed residential advocacy group will be utilized to assist with these dialogues.

- c. Improve the capacity of the Branch Village Resident Council and develop a formal resident council structure at Nimmo Courts

Better Tomorrows will work with the HACC to support the Branch Village Resident Council and will provide training to the council to help improve its capacity to represent the residents of Branch Village. The Resident Council will be assisted first in defining objectives and then in achieving those objectives throughout the year.

7.2 Performance Indicators and Metrics

- Number and percent of participants in advocacy groups
- Number and percent of residents participating on Resident Councils

7.3 Partners

- Housing Authority of the City of Camden
- Residents Associations
- City Officials

IV. RELOCATION AND RE-OCCUPANCY STRATEGY

The Housing Authority will provide families who live in the 245 units to be demolished and rebuilt during the first phase of new construction with an opportunity to relocate into the newly built senior and family units under the Choice Implementation Program for the Branch Village site—using Section 8 Vouchers provided by HUD—or to move families into vacant units within the Authority. The new units being built include the 50-unit Elderly On-Site Phase I on the HACC-owned Branch Village site (Phase 1) and the subsequent phases of family units, totaling 133 units.

A Relocation Officer will be appointed and available to communicate the plan to demolish the units to residents and their families, while also addressing their options to be relocated to another site, and their right to move back into one of the new units if they so desire. These residents will be afforded the opportunity to receive CHOICE relocation vouchers, which the Housing Authority will receive upon approval of the Demolition/Disposition Application to HUD. These residents will receive assistance from the Relocation Officer to temporarily relocate to existing Housing Authority properties including mixed-finance developments and to areas with greater economic opportunities.

All families who have been moved from Branch Village or will be moved from Branch, will be notified, at the appropriate time, of the availability of the new units and given the opportunity to return to the Branch Village Elderly development.

As per the Uniform Relocation Assistance Act, all eligible moving expenses (i.e. parking materials, moving labor, utility disconnection/reconnection fees and incidental costs) will be assumed by the Housing Authority. Relocation will be funded through the Authority’s Replacement Housing Factor funds or will be a part of the project budget.

The Housing Authority will involve the residents as much as possible in the relocation and conversion planning process. The Housing Authority will maintain complete records of the relocation process as mandated by the Uniform Relocation Assistance Act, including the following:



Better Tomorrows has worked with other communities to increase community leadership capacity, this experience will be brought to the Mt. Ephraim Neighborhood by identifying passionate residents who are interested in becoming more involved in local civic affairs and improving their community. Image Source: Better Tomorrows

- Evidence that residents received timely written notice informing them that they will not be displaced as a result of the conversion
- Evidence that residents were reimbursed for any out-of-pocket expenses incurred in connection with any temporary relocation or a move to another unit in the Authority’s inventory



V. PLAN IMPLEMENTATION

1. Lead Implementation Entity

The Housing Authority of the City of Camden has identified Better Tomorrows as the People Lead in the implementation of the Mt. Ephraim Neighborhood Transformation Plan. Better Tomorrows has been deeply involved with all phases of the Choice Neighborhood Planning process and is well positioned and qualified to serve as the People Lead.

The People Lead is ultimately responsible for the success of the People Plan and thus familiarity with the Choice Neighborhood Initiative planning process and experience-defining strategies are critical to its ability to impact the Mt. Ephraim Neighborhood. Better Tomorrows has been integral in this process and this was a key consideration in choosing them to fill the role of the People Lead. It is in the best interest of the project to ensure the People Lead is given to an entity that was part of developing the strategies described in the Transformation Plan. Better Tomorrows worked directly with the community to identify service gaps through the planning process and already works alongside organizations who will provide the social services that will fill these gaps. It is of utmost importance that these strategies are properly executed in order to maximize the long-term impacts and sustainability of the Transformation Plan. As a result, Better Tomorrows will direct the People Plan, utilizing best practices in the following areas:

Coordination – During the implementation phase, Better Tomorrows will oversee the People Plan activities through the careful coordination of the partnering organizations, leaders, and subject-matter experts identified throughout the planning process. These stakeholders will provide ongoing, targeted community support for the residents within the Mt. Ephraim Neighborhood.

Engagement – It is critical to the role of the People Lead to systematically engage anchor institutions, local government agencies, and established leaders within the community in order to ensure sustained programmatic success. Timing and execution of thoughtful engagement is critical to properly coordinating large-scale efforts, considering the exhaustive list of organizations and stakeholders identified in the Transformation Plan.

Communication – Better Tomorrows is charged with the responsibility of facilitating consistent, open dialogues among workgroups and holding partners accountable for accomplishing the identified performance goals and milestones described in the Transformation Plan. Better Tomorrows will hold on-going task force meetings with the partners to enable this information sharing to take place.

Evaluation – As the People Lead, Better Tomorrows must continue to evaluate, identify improvement areas, and implement updated plans to bolster resident and community involvement. The organization will glean this information by using a comprehensive data management system to effectively track progress, inform planning, identify new success indicators, and improve services and programs when necessary. Standards related by Federal, State and other privacy laws and requirements will also be upheld to provide sound programs and services.

Reporting – It is critical to the success of the Implementation Plan, that Better Tomorrows not only report the indicators, success measures, and outcomes back to the Federal government, but also relay this information to the community, residents, and other stakeholders affected by this plan. It is also the responsibility of Better Tomorrows to synthesize the data from the implementation into a regular concise report in an effort to share best practices precipitated by the plan, as well as identify challenges experienced during this process.

2. Implementation Timeline

GOAL 1: COORDINATION AND CASE MANAGEMENT				
		Strategy A: Utilize Best Practices in Case Management & Referrals Services	Strategy B: Improve Coordination & Reduce Duplication of Social Services	Strategy C: Improve Outreach & Participation by Engaging Community
Year 1	Q1	Provide case management, referrals and assessments for residents (ongoing)	Compile information on social services already available in the Mt. Ephraim community	
		Staff participate in ongoing training opportunities to provide better case management (ongoing)		
		Utilize specialized Efforts-to-Outcomes database system to track goals and progress (ongoing)		
	Q2		Investigate the efficacy of the preexisting social services identified	Create a printed resource directory guide for residents
			Begin drafting data-sharing agreement with community partners	Identify and solicit interested residents for the Community Navigators initiative
	Q3		Brainstorm ways to streamline resident access to effective programs and services	Educate Community Navigators on how to stay informed, how to achieve successful community outreach, and peer-referrals
	Q4		Seek and obtain funding for vital community programming that is not provided by the community already	Facilitate a monthly Community Linkage Meeting to share first information with residents and community members (ongoing)
	Year 2	Q1		
Q2				
Q3				
Q4		Provide case management, referrals, and assessments for 60 residents		
Year 5	Q1			
	Q2			
	Q3			
	Q4	Provide case management, referrals, and assessments for 305 residents		



GOAL 2: WORKFORCE DEVELOPMENT

		Strategy A: Improve access to Job Readiness Programs & Trainings	Strategy B: Create Workforce-related Supportive Services	Strategy C: Create Volunteer Opportunities for Youth & Seniors	Strategy D: Encourage the Use of "Opportunity Camden" Program
Year 1	Q1	Make contact with healthcare training programs, job-readiness opportunities, and free tutoring initiatives	Compile information on social services already available in the Mt. Ephraim community		Recommend that qualified job-seekers participate in the "Opportunity Camden" program during individual case management (ongoing)
	Q2	Establish liaisons with quality workforce development initiatives	Contact local resident associations to promote access to social services		
	Q3	Share information on available supportive services with residents	Distribute relevant information and resources with residents while overseeing their case management (ongoing)	Identify local volunteer opportunities for youth and seniors	
			Utilize the resident associations to distribute information to residents outside of the case management program (ongoing)		
Q4			Identify individuals within the community who need assistance, and create volunteer opportunities that address these issues		
Year 2	Q1			Mobilize volunteers and distribute them amongst volunteer sites (ongoing)	
	Q2				
	Q3				
	Q4				

GOAL 3: CHILDCARE			
		Strategy A: Create Child Care Taskforce Comprised of Residents	Strategy B: Share Information Concerning Outreach & Child Care Services
Year 1	Q1	Identify residents to comprise taskforce	Compile information on childcare already available in the Mt. Ephraim community
	Q2	Ask residents to be a part of the taskforce	Educate working/job-seeking parents on available childcare programs for children aged 0 to 3 years, children aged 3+ years, and children with special medical needs (ongoing)
	Q3	Begin overseeing taskforce meetings	
	Q4	Have the taskforce identify key childcare complaints to address with local and governmental agencies	
Year 2	Q1	Target local and governmental agencies and discuss key childcare complaints	
	Q2	Create definable strategies/goals for effectively changing the childcare complaints	
	Q3	Begin implementing strategies/goals (ongoing)	
	Q4		
Year 3	Q1	Assess progress and reevaluate goals (ongoing)	
	Q2		
	Q3		
	Q4		



GOAL 4: TRANSPORTATION

		Strategy A: Work with Transportation Agencies to Improve Timing & Accessibility	Strategy B: Implement Alternative, Non-Traditional Transportation	Strategy C: Identifying Best Transportation through Case Management
Year 1	Q1			Invite transportation to community linkage to train case managers and residents on transportation options Contact New Jersey Transit Community Outreach to train case managers on New Jersey Transit options
	Q2			Hold regular case management meetings with interested residents to develop better individual transit plans (ongoing)
	Q3			
	Q4	Create a proposal with city and county officials to extend schedules and alter existing routes		
Year 2	Q1		Seek and obtain funding for a community vehicle to bridge the gaps in transportation schedules	
	Q2	Work with authorities to develop a timeline for proposed transit changes	Buy a vehicle and begin using it to transport residents who experience gaps in their daily transit routines (ongoing)	
	Q3			
	Q4	Begin to implement proposed transit changes (ongoing)		

GOAL 5: FINANCIAL LITERACY					
		Strategy A: Make Educational Opportunities Related to Financial Literacy Accessible to Residents	Strategy B: Help Low-Income Families Become Self-Sufficient	Strategy C: Develop Financial Literacy Education Programs for Youth & Children	Strategy D: Suggest That All Choice Neighborhood Implement Similar Financial Literacy Programs
Year 1	Q1		Provide case management that focuses on setting goals for financial self-sufficiency (ongoing) Make referrals to benefit the financial self-sufficiency of residents (ongoing)		
	Q2	Approach local banking and savings companies about creating a financial literacy education program for residents		Approach local banking and savings companies about creating a financial literacy education program for children and youth	
	Q3				
	Q4	Design financial literacy programs with interested banking and savings companies		Design financial literacy programs for children and youth with interested banking and savings companies Design a program to address financing college/advanced education with interested banking and savings companies	
Year 2	Q1				
	Q2	Implement financial literacy programming for residents (ongoing)		Implement financial literacy programming for children and youth (ongoing)	
				Implement a program to address financing college/advanced education (ongoing)	
	Q3				
	Q4				



GOAL 6: COMMUNITY STRENGTHENING

		Strategy A: Develop Community Gardens	Strategy B: Organize youth sports leagues and arts and STEM-related after school programming	Strategy C: Engage Local Resident Associations	
Year 1	Q1	Identify residents interested in organizing the gardens			
	Q2	Assemble a group of residents to act as the community garden taskforce		Approach resident associations to help create and oversee community programming	
	Q3	Oversee meetings with the community gardens taskforce	Start organizing community-wide sports teams and leagues for children and youth	Engage local art, music, dance, and STEM-related programs to provide their programming to youth onsite or off-site	
			Engage local art, music, dance, and STEM-related programs to provide their programming to youth onsite or off-site		
Q4	Help the community gardens taskforce develop a budget and list of materials to manage the garden	Find qualified community members to act as coaches and mentors for the program	Promote additional programs to residents through Community Navigators and Community Linkage groups	Have interested resident associations plan relevant community programming (ongoing)	
		Promote additional programs to residents through Community Navigators and Community Linkage groups			
Year 2	Q1	Help the community gardens taskforce divide/assign lots and responsibilities to interested residents	Find and secure funding for necessary equipment and uniforms		
			Have children and youth sign-up and attend additional programs		
	Q2	Begin planting Have community gardens taskforce organize volunteers to help manage the gardens (ongoing)	Order necessary equipment and uniforms	Begin implementing proposed community programming	
			Have children and youth from the local community sign-up for teams and leagues		
Q3	Manage and upkeep the gardens (ongoing)	Have parents sign necessary waivers			
Q4		Have the teams, leagues, and on-site programs officially start			

GOAL 7: ADVOCACY				
		Strategy A: Empower Individual Residents to Better the Neighborhood as a Whole	Strategy B: Engage Municipal, State & Federal Officials in Conversations About Revitalization	Strategy C: Improve Capacity of Branch Village Resident Council and Develop Formal Resident Council at Nimmo Courts
Year 1	Q1		Identify government officials who influence lawmaking and civic affairs in Mt. Ephraim	Support Branch Village Resident Council in defining and achieving objectives (ongoing)
	Q2	Identify passionate residents who are interested in civic affairs	Begin cultivating a relationship with government officials (ongoing)	Hold regular case management meetings with interested residents to develop better individual transit plans (ongoing)
	Q3	Ask residents to be a part of a neighborhood advocacy group		Gauge interest at Nimmo Courts about having a Resident Council
	Q4	Begin overseeing advocacy group meetings		Hold information sessions to educate residents about the role of a Resident Council and develop a set of resident-defined objectives for the Council
Year 2	Q1	Have the advocacy group identify key civic and lawmaking concerns to address with local and governmental agencies		Support residents through the election and formation of a resident council
	Q2	Target local and governmental agencies and discuss key civic and lawmaking concerns	Present key civic and lawmaking concerns that were identified by the resident advocacy group (ongoing)	Support/train resident council members as needed once the Council is established (ongoing)
	Q3	Create definable strategies/goals for effectively changing the key civic and lawmaking concerns		
	Q4	Begin implementing strategies/goals (ongoing)		
Year 3	Q1	Assess progress and reevaluate goals (ongoing)		
	Q2			
	Q3			
	Q4			



3. Funding Sources

Better Tomorrows will work with the Housing Authority of the City of Camden and all of the identified partners included in the Community Supportive Services plan to identify sustainable sources of funding to support this effort moving forward. This funding approach will ensure that Better Tomorrows is still in a position to implement the strategies included in the Transformation Plan with or without funding from a future Choice Implementation Grant. This strategy will target private foundations that currently support place-based initiatives such as the Annie E. Casey Foundation, the Knight Foundation, and the MacArthur Foundation.

Memoranda of Understanding Agreements will be signed with each partner, requiring organizations to commit to supporting the continuation of the plan beyond the implementation period. This strategy will manifest in:

- 1) **The development of joint grant proposals- local Camden-focused philanthropic organizations will be targeted including, but not limited to: Campbell Soup Foundation, the Cooper Foundation, Henry M. Rowan Family Foundation, Inc., and Danellie Foundation.**
- 2) **Participation in fundraising events- organizations will work together to maximize fundraising efforts, avoid duplication of services, and support collaborative fundraising.**
- 3) **Other joint initiatives to benefit the implementation of the plan- a Fundraising Committee comprised of representatives from all interested parties will meet to brainstorm and implement new and innovative fundraising tactics.**

At the local Mt. Ephraim Neighborhood level, Better Tomorrows staff, with the support of the national fund development team, will procure additional support from corporations, foundations, and individuals. In addition to the significant local co-investment of the partner organizations and Better Tomorrows local staff, Better Tomorrows' national fundraising team will establish national and regional partnerships that will be leveraged to

supplement the project with additional funding and resources. Large scale corporations, foundations, and individual donors will be targeted, including but not limited to Altria Inc- Tobacco Operating Companies, Target, Walmart, William Penn Foundation, and the Barra Foundation.



*The Housing Authority, CRA and partners have had tremendous success building new and rehabbed housing throughout the City; a strong supportive services strategy will improve the quality of life for area residents by tying physical improvements to a strong social support network enabling families to become self-sufficient.
Image Source: HACC*

CHAPTER 5.3 COMMUNITY HEALTH AND WELLNESS PLAN

I. INTRODUCTION

As described in the Community Supportive Services Plan in Chapter 5.2, the residents of the Mt. Ephraim Choice Neighborhood currently face great adversity — poverty, high crime, high unemployment, distressed housing, and limited economic resources. As a result of living in a community with cumulative stressors and physical and economic barriers to success, residents’ health and well-being continue to suffer. In understanding the challenges that the residents of Mt. Ephraim face, it is important to take a look at some key factors that impact their health and to recognize that each component of our plan ultimately impacts health.

Camden has been dubbed the “poorest city in the nation” while its sits in New Jersey, the state with the second-highest median income in the nation (\$64,918 based on the 2010 Census). This chart shows a comparison of key demographic factors in the City of Camden, Camden County, and the State of New Jersey. For many of the factors that will be discussed in this chapter in relationship to health, the City of Camden sits at extremes when compared to the County and the State.

HEALTH & DEMOGRAPHIC COMPARISON						
	% Children in Poverty (under 18)	% Below Poverty Level	Median Household Income	Race & Ethnicity	Infant Mortality Rate	Vacant Housing Units
CITY OF CAMDEN	52.0%	38.6%	\$26,705	46% Black/African American 31% “Some Other Race” 16% White 5% Two or More Races 2% Asian 48% Hispanic	10.8 per 1,000 (2007 NJ Dept. of Health)	4,957 16.7%
CAMDEN COUNTY	18.2%	12.1%	\$62,320	65% White 19% Black/African American 8% “Some Other Race” 5% Asian 3% Two or More Races 14% Hispanic	6.9 per 1,000 (2009 NJ Dept. of Health) 7.2 per 1,000 (2007 NJ Dept. of Health)	16,313 8%
STATE OF NJ	14.0%	9.9%	\$71,637	70% White 14% Black/African American 8% Asian 6% “Some Other Race” 2% Two or More Races 18% Hispanic	5.1 per 1,000 (2009 NJ Dept. of Health) (2007 NJ Dept. of Health)	368,986 10.4%

U.S. Census Bureau; American Community Survey, 2012 American Community Survey 5-Year Estimates



Health Disparities

“In exploring the impact of the built environment on public health, research indicates that the burden of illness is greater among minorities and low-income communities. Lower-socioeconomic status communities usually have limited access to quality housing stock and live in neighborhoods that do not facilitate outdoor activities or provide many healthy food options.” Researchers also note that the inequities in construction and maintenance of low-income housing more adversely impact Blacks, the elderly, persons with disabilities, and immigrant communities as those segments of the population tend to have limited resources and are thus more likely to live in distressed housing and distressed neighborhoods. As a result, these communities may experience greater rates of respiratory disease, developmental disorders, obesity, chronic illnesses, and mental illness.²⁸ We see that its evident in Camden neighborhoods and in particular in the Mt. Ephraim neighborhood.

The Opportunity to Addressing the Community’s Health Challenges

As a component of the overall People Plan, this Community Health and Wellness Plan is aimed at improving the quality of life for residents in the Mt. Ephraim neighborhood and developing implementable solutions to deal with the complex array of challenges that the Mt. Ephraim community faces. Addressing the health and wellness challenges of the Mt. Ephraim community will require a multi-pronged approach. The first is getting residents out of poverty into self-sufficiency. The strategies to lift families out of poverty are described fully in Chapter 5.2 the Community Supportive Services Plan. The physical environment impact on health and wellness will be addressed in Chapter 4 the Housing Plan, and in Chapter 3 the Neighborhood Plan. Thus this chapter will focus on strategies to support healthy lifestyles and connect residents to quality programs and services that can contribute positively to individual health and well-being.

“A child’s zip code should never determine his or her destiny. But today, the neighborhood a child grows up in impacts his or her odds of graduating high school, being in good health, and having economic opportunities over a lifetime.”

Dialogue 4 Health. (2013). Promise Zones: Rebuilding Communities for Health Equity. Web Forum.

²⁸ Dr. Srinivasan, S., Dr. O’Fallon, L., & Dr. Deary, A. (2003). *Creating Healthy Communities, Healthy Homes, Healthy People: Initiating a Research Agenda on the Built Environment and Public Health. American Journal of Public Health, 1446–1450.*

II. OVERVIEW OF THE HEALTH CHALLENGES FACED IN CAMDEN COUNTY

To get an understanding of the community's baseline health issues, we started off with a look at the issues at the County level.

Tri-County Health Assessment - Community Health Needs Assessment-CHNA (2013)

In 2013, the Tri-County Health Assessment Collaborative, which consists of hospitals, health systems, and health Departments within Burlington, Camden, and Gloucester Counties came together to undertake a comprehensive regional community health assessment. The purpose of the CHNA is to gather information about local health needs and behaviors. The assessment examined a variety of indicators, including risky health behaviors and chronic health conditions. Specific care was taken to outreach to include Camden City residents and many results are Camden City specific. This County-wide health assessment serves as a baseline for health for the City of Camden, and in particular for the Mt. Ephraim Choice Neighborhood.²⁹

The collaborative used a comprehensive approach to identify the needs of the community it serves. Sources included:

- Secondary Statistical Data Profile of Camden County
- Household Telephone Survey with 575 community residents
- Data Collection Sessions with 165 Camden City residents from diverse populations
- Key Informant Interviews with 113 community stakeholders
- Focus Group Discussions with 22 community residents

The needs assessment identified the following concerns for residents of Camden City. In the Chronic Health Issues section, the areas that stood out include:

- 9.7% of Camden City respondents have had a stroke
- 27.7% have asthma

- 37% report fair or poor overall health, and 15.5% report poor physical health in 15-to-30 of the past 30 days
- 12.1% reported poor mental health in 15-30 days of the past 30 days
- 24.8% report that a doctor or other health care provider told them they have an anxiety disorder.
- 25.2% report a doctor or other health care provider told them they have a depressive disorder.
- 37.5% report they are limited because of physical, mental or emotional problems
- 41.3% report they have high blood pressure
- 12.4% report they have COPD (chronic obstructive pulmonary disease), emphysema, or chronic bronchitis
- 14.6% report they have diabetes with 15.8% reporting they have not seen a doctor, nurse, or other health professional for their diabetes.

Health Risk Factors that stood out include:

- Obesity
- Tobacco & Alcohol Use
- 23.8% report they eat at a fast food restaurant, such as McDonald's, Burger King, KFC, or Taco Bell one to seven times a week
- A startling 57.5% reported that they smoke cigarettes every day

Additional areas of opportunity for our Camden residents outlined in this 2013 report included Camden City residents were:

- More likely to report that in the past 12 months they needed to see a doctor but could not because of cost.
- More likely to be covered by Medicare, Medicaid, NJ Family Care
- More likely to report having trouble finding a general doctor/provider and specialist

²⁹ 2013 Tri-County Community Health Assessment (Tri-County Health Assessment Collaborative)



III. OVERVIEW OF THE HEALTH CHALLENGES FACED IN THE MT. EPHRAIM NEIGHBORHOOD

As part of the Choice Neighborhood Transformation Planning process, a comprehensive needs assessment was conducted for the residents of the Mt. Ephraim Neighborhood. A summary of the findings as they relate to the issue of health can be found in Appendix E.

Summary of Key Challenges

Described below are the key challenges identified by the CHNA that were also identified as challenges by the community. Note that a number of health issues were identified as health concerns on the County level that were not self-reported or identified as priorities by residents in surveys, or focus group discussions. (These include: Maternal and Infant Health as well as teen pregnancies and teen sexual health.)

1. **Access to Quality Health Care**
2. **Chronic Health Conditions (Diabetes, Heart Disease, Cancer)**
3. **Overweight/Obesity**
4. **Safety and Violence Prevention**
5. **Access to Quality Affordable Food**
6. **Need to Promote Healthy Behaviors**
7. **Behavioral Health (Substance Abuse, Mental Health)**

1. Access to Quality Health Care

As described in the surveys and discussion amongst the Task Force, health care access is a significant issue in the Mt. Ephraim Neighborhood. We have a city-wide nationally recognized collaborative effort to improve health care in Camden City called the Camden Coalition of Health Care Providers (CCHP). According to Dr. Jeffrey Brenner, Executive Director of CCHP, our data shows that one in two residents visit the emergency department each year and a majority of the emergency room visits in Camden can and should be addressed through a primary health care facility.

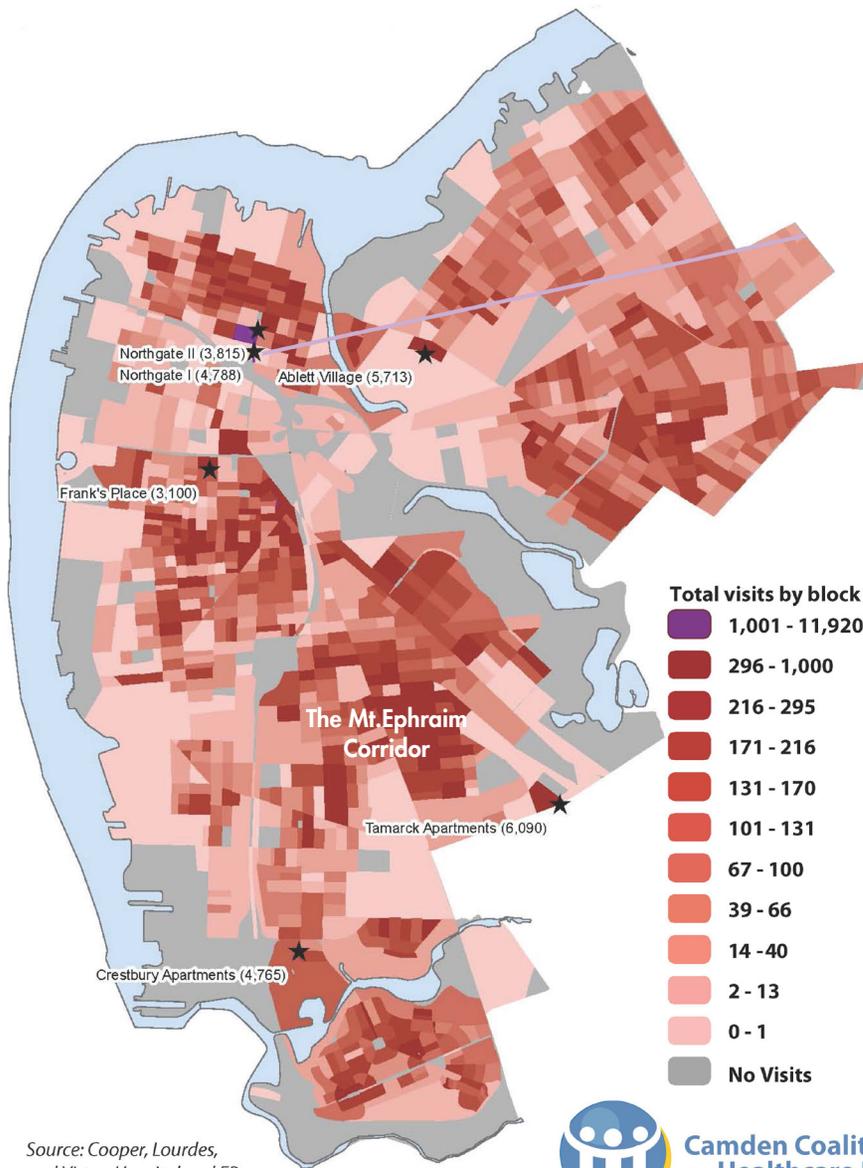
With 97% of Branch residents surveyed and 99% of Nimmo Court residents surveyed reporting that they have access to health insurance, the fact that so many residents are still utilizing the Emergency Departments points to larger access issues that need to be explored. Some of the concerns that were raised during the discussion with neighborhood residents on why they were not accessing local medical providers included: long waits, poor service, lack of trust of providers, lack of affordable medical and dental services, and transportation barriers. With the high diabetes and hypertension rate in the City, the need to encourage patients in self-management is essential. Emergency rooms are not the place to do this.

Dr. Brenner and CCHP are embarking on a number of groundbreaking efforts to transform primary care to increase access. Many of the strategies in this plan are based on the CCHP's efforts and success.

2. Chronic Health Conditions (Diabetes, Heart Disease, Cancer)

State Health Commissioner Mary E. O'Dowd noted that seven of the top 10 causes of death in New Jersey are chronic diseases: heart disease, cancer, stroke, chronic lower respiratory disease, diabetes, Alzheimer's disease, and kidney disease. 36% of Branch Village residents self-reported that they have been diagnosed with diabetes, and 47% of residents consider themselves a smoker. Being physically active, not smoking, and having access to healthy food and healthcare can reduce the risk for many of these chronic diseases.

INPATIENT AND EMERGENCY ROOM VISITS IN CAMDEN (JAN 2002 - JUNE 2008)



Source: Cooper, Lourdes, and Virtua Hospital and ER billing data Jan 2002-June 2008



Camden Coalition of Healthcare Providers
www.camdenhealth.org



The Camden Citywide Diabetes Collaborative works on strategies to coordinate services and care for city residents with diabetes.

Image Source: Camden Coalition of Healthcare Providers





Citywide Diabetes Collaborative

“Camden, like many underserved communities in the United States, is home to a diabetic population that far exceeds the national averages. Many of these individuals also suffer from other diseases that require treatment. The total cost of care for this small number of patients is staggering. With the support from Merck Company Foundation’s Alliance to Reduce Disparities in Diabetes and Bristol-Myers Squibb Foundation, the Coalition seeks to fundamentally change how providers, office staff, hospitals, and community agencies in Camden care for city residents with diabetes by building an accessible, high-quality, coordinated and data-driven health care delivery system with a strong primary care base.”

The objectives of the Citywide Diabetes Collaborative are:

- Increase the capacity of community-based, primary care practices to provide comprehensive, proactive care to their patients with diabetes
- Increase diabetes self-management education for residents of Camden with diabetes
- Improve the coordination of care for patients with diabetes across health provider practices, hospitals, and health systems in Camden.”

3. Overweight/Obesity

According to the Centers for Disease Control and Prevention about one-third of Americans over the age of 20 are obese. Based on responses to the 2013 Camden County BRFSS, nearly 28 percent of Camden County BRFSS respondents meet the criteria for being obese (based on BMI). This exceeds the state’s obesity percentage by 4.3 percentage points. The 2011 New Jersey Student Health Survey indicates that 15 percent of high-school students are obese. Obese children are likely to become obese adults. Childhood and adult obesity and overweight is associated with such health conditions as heart disease, stroke, diabetes, certain cancers and high blood pressure. A high BMI is associated with excess mortality in persons over age 50. Efforts to reduce obesity through proper exercise and nutrition can help significantly in the management of diabetes, heart disease, and other chronic health conditions and may also reduce cancer risk.³⁰

³⁰ Camden County MAPP Coalition Community Health Improvement Plan (2007)

Camden children are more likely to be overweight or obese compared to their counterparts around the country. The rates are highest among Hispanic children and among the youngest and the oldest age groups. Despite the high prevalence of overweight and obesity among children attending Camden public schools, when asked about their child’s weight status on the survey, a vast majority of parents do not think their children are overweight or obese.

New Jersey Childhood Obesity Study

Based on the height and weight reported by respondents, (35%) of Branch Village residents would be considered obese and (21%) overweight. (50%) of residents of Nimmo Court would be considered obese or overweight. According to New Jersey Childhood Obesity Survey conducted by Rutgers Center for State Health Policy, only 42% of Camden children meet the recommended level of physical activity. During focus group discussions, residents prioritized programs to deal with childhood obesity and discussed access to health education, healthy affordable food, crime, and limited access to safe recreation programs as barriers to staying at a healthy weight. Although located directly across the street from Elijah Perry Park, residents of Branch Village and Nimmo Court repeatedly cited safety as a concern for not using the neighborhood park.

4. Safety And Violence Prevention

According to statistics provided by the Camden Metro Police between the years 2010 and 2013, there have been 42 homicides in the Mt. Ephraim Neighborhood. The majority of those (25 of the 42) occurred in the Whitman Park area and the majority of victims were young black males. The Mt. Ephraim Neighborhood also had a grand total of 416 juvenile arrests between 2010 and the first quarter of 2014. As safety and violence prevention is such a priority issue and the rate of violent crime is so high in the Mt. Ephraim Neighborhood, Chapter 5.5 is focused on effective strategies to address violence as major public challenge.

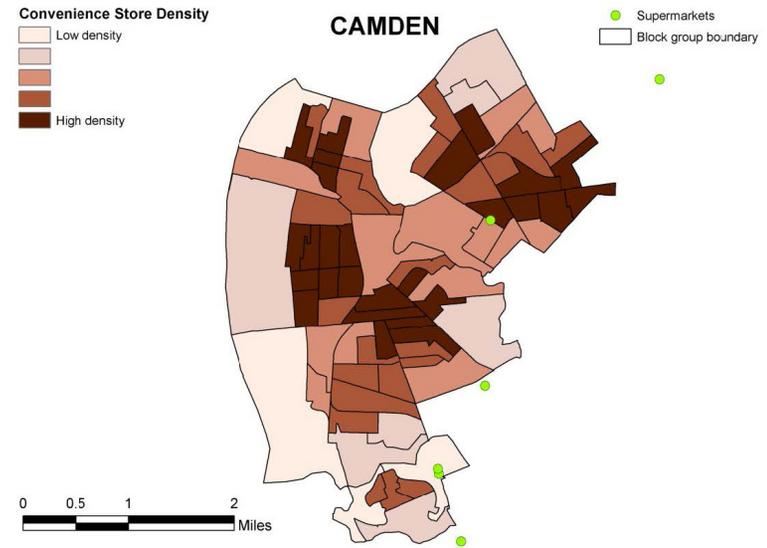
5. Access To Quality Affordable Food

There are no full service grocery stores within a ½ mile of the Mt. Ephraim Choice Neighborhood. For a resident population with limited access to private vehicles that rely primarily on public transportation, the most accessible neighborhood food choices include fast food and corner stores found along Mt. Ephraim Avenue and the neighborhood.

In the New Jersey Childhood Obesity Survey conducted by Rutgers Center for State Health Policy, 81% of Camden parents of children ages 3–18 reported doing most of their food shopping at supermarkets (like Shop-Rite, Stop & Shop, Pathmark), and 14% of them food-shop at superstores (like Walmart or Sam’s Club). In the study, 42% of parents say it is difficult to get to the store where they do a majority of their shopping, and 49% say that cost is a barrier to purchasing fresh fruits and vegetables at their main food store.

6. Need To Promote Healthy Behaviors

Camden County is well above state percentages as roughly 17% of adults smoke every day compared to 10.7% for New Jersey overall. Although 47% of Branch Village survey respondents indicated they were smokers, with the number of stressors in the environment, residents in focus group discussions did not prioritize smoking cessation programs. Thus more, accessible health education, access and linkages to smoking cessation programs, and promotion of healthy behaviors is needed to underscore the impact of smoking and other behaviors that can contribute to chronic diseases.



Supermarkets and Mean Convenience Store Density

*There is a high concentration of convenience stores, but no full service groceries stores within a 1/2 mile of the Mt. Ephraim Choice Neighborhood.
Image Source: Rutgers University*



*The U.S. Department of Health and Human Services (HHS) explains that “It is estimated that as much as 50 percent or more of cancers can be prevented through smoking cessation and improved dietary habits, such as reducing fat consumption and increasing fruit and vegetable consumption.”
Image Source: NJ Healthy Kids*



7. Behavioral Health (Substance Abuse, Mental Health)

According to the Substance Abuse Mental Health Services Administration (SAMHSA), in the Philadelphia-Camden-Wilmington MSA, an annual average of 825,000 persons aged 12 or older (16.6%) used an illicit drug in the past year. In addition, 9.5% of persons age 12 and older were classified as having a substance use disorder (National Survey on Drug Use and Health (NSDUH) – 2005-2010) and 5.9% reported experiencing a major depressive episode in the past year. Additionally, as reported by Camden Hospital and Emergency Room Health Data, CCHP, CamConnect 2006- 1 in 45 Camden Residents visited the ER in 2004 with a diagnosis of drug abuse. CHNA estimates that co-occurring mental health and substance abuse problems may impact as many as seven to 10 million adults each year.

Available education, prevention, and treatment for mental health and substance abuse programs are inadequate at the local, state, and national levels. Additional barriers to care include insufficient training for health care providers, mental health, and substance abuse treatment delivery systems that are overwhelmed by chronic shortages in inpatient and residential bed availability and a lack of local points of access. Moreover, the stigma associated with seeking treatment both for mental illness and substance use/abuse disorders is a barrier to seeking treatment.

According to CHNA, dedicated funding and shortages in availability of staff make it difficult for organizations in Camden County's mental health services to conduct outreach to raise awareness about children/adolescent mental health and even to provide treatment to those who have been diagnosed; often there are limited placements available for treatment, limited numbers of providers and very long waiting lists for therapeutic treatment. Local public health system partners identified the need for culturally competent and bilingual staff to conduct outreach and provide treatment to residents of all backgrounds. Though often overlooked, it is also important to recognize that among those with mental illness are persons facing other severe physical and cognitive challenges such as traumatic brain injury, developmental disabilities and other chronic diseases.

1 in 45 Camden residents visited the ER in 2004 with a diagnosis of drug abuse. Dedicated funding and shortages in availability of staff make it difficult for organizations in Camden County's mental health services to conduct outreach to raise awareness about children/adolescent mental health and even to provide treatment to those who have been diagnosed.

Camden Hospital and Emergency Room Health Data, CCHP, CamConnect 2006

The Camden County Mobilizing through Planning and Partnership (MPAP) Coalition's Vision Statement explicitly recognizes the need to ensure partnership and collaboration between substance abuse and mental health delivery systems. A decrease in mental health issues and substance abuse are integral to the health of community and its residents.

IV. PROCESS FOR DEVELOPING A COMMUNITY HEALTH AND WELLNESS PLAN

The Community Health and Wellness strategies described in the following section is a result of a comprehensive planning process conducted from January 2013 – August 2014 in the Mt. Ephraim Corridor. The planning process, led by HACC and WRT, involved many participant stakeholders including local community nonprofit organizations, government officials, residents of Branch Village and Nimmo Court, and residents of the Mt. Ephraim Neighborhood.

The Mt. Ephraim Choice Neighborhood has a robust and engaged group of stakeholders who participated in the Health and Wellness Task Force and worked to develop the goals and strategies in the Community Health Plan. Representatives included:

- Behavioral Health Services Genesis Counseling Center, Inc.
- Better Tomorrows
- Branch Village Residents
- Camaro Health Corporation
- CamConnect
- Camden Area Health Education Center (AHEC)
- Camden Coalition of Healthcare Providers
- Camden County Department of Health and Human Services
- D.U.E. Season Charter School
- Healthy Mothers, Healthy Babies/Healthy Start
- Hispanic Family Center
- Housing Authority of the City of Camden
- Lourdes Health System
- Planned Parenthood of Southern New Jersey
- Rutgers- School of Public Health
- The Food Trust
- Virtua Camden



*Camden County medical screenings at the Mt. Ephraim Choice Neighborhood Health & Wellness Fair, February 2014
Image Source: WRT*

- Virtua CASTLE Program
- Wallace Roberts & Todd (WRT) – Choice Planning Coordinators
- YMCA of Burlington and Camden Counties/New Jersey Partnership for Healthy Kids (NJPHK)
- Youth Build

All Task Force working group meetings were held on the Virtua Campus in the Walker Board Room or at DUE Seasons Charter in order to facilitate involvement of the entire community in developing the Health and Wellness Plan.



1. Needs Analysis

The Camden Choice Health & Wellness Task Force decided through the Choice planning process to focus on key strategies that can improve quality of life and would have the necessary partners in place to ensure implementation.

2. Community-Supported Vision

During the Task Force work sessions and focus group discussions, the following vision statement was developed to frame the Community Health and Wellness Plan.

The Mt. Ephraim Choice Neighborhood will become a safe and vital community where all residents have the opportunity for safe recreation and the programs and resources necessary to support healthy lifestyle choices including access to primary care providers, healthy food, quality affordable housing, and the personal health and well-being needed to participate fully in the workforce and education opportunities.

In addition to the larger strategies described below, the Task Force also identified short-term goals that can be implemented with current community resources. These include:

- Cooking and nutritional workshops for children and adults
- Develop community gardens at Branch Village and Nimmo Court
- Development and dissemination of a Resource Manual of community services
- Expanded access to healthy foods through expansion of farmers markets, and the Food Trust's Healthy Corner Store Initiative
- Safe neighborhood-based recreational opportunities, especially during after school hours
- Trained Community Leaders to connect residents to programs and resources



Mt. Ephraim Choice Neighborhood Health & Wellness Fair, February 2014
Image Source: WRT

V. COMMUNITY SUPPORTIVE SERVICES GOALS, STRATEGIES, AND BEST PRACTICES

Based on the results of the CHNA, results of the resident survey, and the focus group discussion, and knowledge of the issues, a number of strategies were developed to address the primary community health needs.

Goal 1: Work to build strong primary care relationships and improve access to comprehensive, quality health services.

1.1 Strategies

- a. Establish Patient-Centered Medical Homes by achieving successful practice transformation led by the Camden Coalition of Healthcare Providers
- b. Maximize benefit of utilization of Medical Health Information Exchange currently funded through the Camden Coalition of Healthcare Provider
- c. Explore adding a “Feel Well Clinic for Quick Access”; after hours call in; open access scheduling; day of appointments; access to non-emergency rooms
- d. Support Affordable Care Act efforts aimed at ensuring that all residents have adequate health care coverage
- e. Encourage Local Public Health System (LPHS) partner organizations to provide, fund and support cultural competency training for all employees
- f. Provide support to every hospitalized patient through post-discharge period to ensure linkage to a medical home through care management teams, an effort already in place for some patients in the City through the Camden Coalition of Healthcare providers
- g. Educate the public on the importance of emergency preparedness at all community outreach events
- h. Utilize a central intake system connected to an 1-800 number and a “Health Navigator”
- a service coordinator who locates resources

1.2 Performance Indicators and Metrics

- Number of referrals made for residents
- Percent of residents using the Emergency Departments and number of times per year (this data is readily available through the Coalition of Healthcare Providers)
- Percent of partner organizations participating in cultural competency training
- Percent of public and assisted housing residents who have a place where they regularly go other than the Emergency Department when they are sick or need advice about their health

1.3 Partners

- Better Tomorrows
- CAMCare FQHC Health Corporation
- Camden Area Health Education Center (AHEC)
- Camden Coalition of Healthcare Providers (CCHP)
- Camden County Department of Health and Human Services
- Healthy Mothers, Healthy Babies/Healthy Start
- Primary Care Sites throughout the City
- The Housing Authority of the City of Camden
- Virtua Camden
- Our Lady of Lourdes
- Cooper Medical School

1.4 Potential Implementation Resources

- Camden Coalition of Healthcare Providers Grants



Goal 2: Provide programs to help residents manage chronic health conditions (diabetes, heart disease, high blood pressure, asthma, cancer).

2.1 Strategies

- a. Prevent and manage chronic disease through education, screening, nutrition, and physical activity
- b. Provide diabetic Support Groups and Group Visits (1 hour to 90 mins)
- c. Provide Free (three per month) Health Screenings on community site or mobile health unit for each neighborhood to include: fasting blood sugar, high blood pressure, cholesterol, Body Mass Index (BMI), diabetes and cancer risk assessment, tobacco cessation treatment, and health promotion counseling
- d. Continue to develop and expand chronic care self-management programs for people with multiple chronic conditions including the following programs: Chronic Disease Self-Management Program (CDSMP); Matter of Balance, Falls Prevention Program; HealthEASE Wellness Lecture Series and Tobacco Treatment programs; Hispanic Family Center's Asthma Self-Management Program; Implement Care Management program inclusion for every hospitalized patient through CCHP.
- e. Provide introductory sessions
- f. Schedule programs
- g. Provide marketing materials to site contacts
- h. Provide CDSMP peer leader training to interested residents so that chronic disease programs are sustainable throughout the years.

2.2 Performance Indicators and Metrics

- Percent of public and assisted housing residents, reporting good physical health
- Percent increase the number of adults who are healthy enough to work
- Percent of public and assisted housing residents participating in Support Groups and Group visits
- Percent of public and assisted housing residents participating in free monthly health screenings
- Percent of public and assisted housing residents participating in chronic care self-management programs
- Percent reduction in Emergency Room visits for patients with chronic disease

2.3 Partners

- Better Tomorrows
- CAMCare FQHC Health Corporation
- Camden Area Health Education Center (AHEC)
- Camden Coalition of Healthcare Providers (CCHP)
- Camden County Community Health Outreach Consortium
- Camden County Department of Health and Human Services
- Citywide Diabetes Collaborative
- Healthy Mothers, Healthy Babies/Healthy Start
- Hispanic Family Center
- Primary Care Sites throughout the City
- The Housing Authority of the City of Camden
- Virtua Camden

2.4 Potential Implementation Resources

- The New Jersey Department of Health and Senior Services, Office of Minority and Multicultural Health (NJDHSS, OMMH) - Community Health Mobilization Grants
- CCHP

- Foundations and Charitable Trusts (i.e. The Rite Aid Foundation, Robert Wood Johnson Foundation, The Helmsley Charitable Trust)
- Camden Coalition of Healthcare Providers Grants



Residents took part in health screenings, interactive healthy food demonstrations, and Zumba dancing at the Mt. Ephraim Choice Neighborhood Health & Wellness Fair, February 2014
Image Source: WRT



Goal 3: Reduce childhood obesity through health-related education, nutrition and safe recreational programs.

3.1 Strategies

a. Education

Develop workshops on time-effective, cost-effective ways to cook healthy foods both in school and afterschool wellness programs.

b. Nutrition

- Develop fun and creative adult and youth nutrition programs through Campbell Soup Company's Healthy Communities Initiative.
- Expand neighborhood farmers' markets.
- Develop on-site community gardens.
- Education

c. Recreation

- Provide on-site exercise classes for children and adults including Zumba and line dancing.
- Implement the Safe Places to Play Initiative at Judge Robert Johnson Park (Pink Elephant) provided by the YMCA of Burlington & Camden Counties.

3.2 Performance Indicators and Metrics

- Incidence per 1000 of childhood obesity in children living in the Mt. Ephraim Corridor

- Percent of public and assisted residents with high cholesterol
- BMI (based on follow-up household level surveys of public and assisted housing residents)
- Number of youth and families participating in recreation and nutrition programs

3.3 Partners

- Better Tomorrows
- Camden County Department of Health and Human Services
- Campbell Soup Company
- Healthy Mothers, Healthy Babies/Healthy Start/ A Better Me
- Hispanic Family Center
- Local Schools
- The Food Trust
- The Housing Authority of the City of Camden
- YMCA of Burlington and Camden Counties
- Southern NJ Perinatal Cooperative

2.4 Potential Implementation Resources

- Campbell Soup Company's Healthy Communities Initiative



Local students get a fun lesson in nutrition at the Virtua Camden Community Day, an annual event for children and adults that is focused on health education and fun.

Image Source: Virtua Camden

Goal 4: Promote safe neighborhood-based recreational opportunities.

4.1 Strategies

- a. Implement neighborhood biking and cycling programs (CYCLE - Camden Young Cycling, Learning and Exercising)
- b. Organize field trips to local and regional recreational destinations (Kroc Center)
- c. Implement staffed supervised play at neighborhood park
- d. Enlist neighborhood youth in safe recreational and summer camp programs with a focus on recreation and nutrition
- e. Enlist neighborhood youth in YMCA progressive swim lessons during summer recreation

4.2 Performance Indicators and Metrics

- Number of children participating in supervised play and neighborhood recreation programs
- Number of youth participating in recreational and summer camp programs

4.3 Partners

- Campbell Soup Company's Healthy Communities Initiative
- City Department of Human Services
- Mayor's Office Youth Violence Program
- YMCA of Burlington & Camden Counties

4.4 Potential Implementation Resources

- Campbell Soup Company's Healthy Communities Initiative
- DVRPC - Safe Routes to School Program
- JAWS Youth Playbook "Jaws Youth Playbook (JYP) focuses on a mission to improve the overall health and wellness of at-risk youth, primarily in the Greater Philadelphia Region"
- William Penn Foundation

SAFE PLACES TO PLAY INITIATIVE – THE PARK PROGRAMMING MODEL

The YMCA of Burlington and Camden Counties is leading the charge to 'take back' Camden City's public parks. The Y's methodology is simple: each park will be assigned a YMCA Community Leader who provides, coordinates, and promotes a daily schedule of activities. In this way, the Y will begin the process of returning these parks to their intended users and for their original intent: Camden City's children and families will be provided opportunities to be active and engage with one another in a variety of ways. When visiting an active, programmed park, one might say that it looks like a 'Y without walls.'

The Safe Places to Play model centers on providing children with access to healthy living and recreational opportunities in their own neighborhoods during out of school time, which have been identified as the peak hours for juvenile crime and experimentation with drugs and alcohol. Positive role models provide values-based structured activities that encourage sportsmanship and learning.

In addition to creating social and recreational opportunities, the YMCA staff leads children in the evidence-based, cost-effective Coordinated Approach to Child Health (CATCH). CATCH is an exemplary school health program designed to promote physical activity and healthy food choices in elementary and middle school-aged children. The CATCH program is based on the CDC coordinated school health model in which eight components work interactively to educate young people about and provide support for a healthful lifestyle. The program has guided schools, families and children in healthy living while building an alliance of parents, teachers, child nutrition personnel, school staff, and community partners to teach children and their families how to be healthy for a lifetime.

The YMCA is currently implementing this program in Judge Robert Johnson Park in the Mt. Ephraim Neighborhood, Point Street and Northgate Parks in North Camden, and Stockton Park in East Camden.



Goal 5: Provide access to quality, affordable, healthy food.

5.1 Strategies

- Expand the Campbell Soup Company & The Food Trust's Healthy Corner Store initiative in the Mt. Ephraim Corridor.
- Increase the number and frequency of farmers markets.
- Develop on-site community gardens.
- Implement Citywide policy to Provide tax incentives to encourage the sale of fresh food.
- Make economic development programs available to fresh food retailers.
- Address the need for transportation to supermarkets, grocery stores, and farmers' markets.

5.2 Performance Indicators and Metrics

- Number of public and assisted housing residents who utilize the Farmers' Market
- Number of residents buying healthy items in corner stores enrolled in The Food Trust's Healthy Corner Store Initiative
- Number of urban gardens serving the neighborhood

5.3 Partners

- Better Tomorrows
- Camden Children's Garden
- Camden Redevelopment Agency
- Coopers Ferry Partnership
- Fresh Food Retailers

- Our Lady of Lourdes Medical Center
- State of NJ Department of Health
- The Food Trust
- Virtua Health System
- Campbell Soup Company

5.4 Potential Implementation Resources

- Campbell Soup Company's Healthy Communities Initiative
- The Food Trust
- Foundation Grants (i.e. The Scotts Miracle Gro Company GRO1000 - a community outreach initiative with the goal to create 1,000 community gardens and green spaces by 2018)



Virtua, in partnership with Camden Area Health Education Center, initiated an on-site farmers' market as a way for city residents to access fresh produce.
Image Source: Virtua

Goal 6: Provide programs with incentives to quit smoking and increase healthy behaviors.

6.1 Strategies

- a. Provide intensive parental education and motivational interviewing which can reduce children's exposure in some circumstances at housing sites and/or mobile health units.
- b. Provide second-hand smoke and third-hand smoke education to parents/adults and school-aged children through schools, day care centers, community centers, and worksites.
- c. Provide Tobacco Dependence Group/Tobacco Treatment in each neighborhood housing community center upon request.
- d. Implement health promotion campaigns to increase utilization of NJ Quitline and other effective tobacco cessation services (NJSTOPS, 1-866-NJSTOPS (1.866.657.8677))
- e. Promote Mom's Quit Connection 856.665.6000, a tobacco dependence program for pregnant mothers and mothers of children age 6 and under, to reduce smoking among women during pregnancy and among mothers of young children.
- f. Increase proportion of day care centers that have a tobacco-free policy that prohibits tobacco users (staff and parents) from smoking while on the premises or in a vehicle, to prevent any residue of third hand smoke (i.e., clothing, hair etc.) which affects the health and wellness of children.
- g. Maintain current and identify new public and private partnerships to promote and support youth access education the benefits of tobacco free campus workplaces, tobacco-free employees and tobacco-free homes.

- h. Educate neighborhood residents of Camden City's Tobacco Free Outdoor policy for parks and playgrounds and obtain signage from the state of New Jersey for local parks and playgrounds. Increase the capacity of municipalities, businesses, school districts and health care organizations to support tobacco-free living.
- i. Provide technical training to at least two Multi-unit dwelling managers per year and upon request, to promote all of their complexes to be tobacco free.
- j. Provide Tobacco Control Treatment programs at housing complexes, this would include lung age testing and carbon monoxide monitoring at each group session.

6.2 Performance Indicators and Metrics

Reduction in the:

- percent of respondents having smoked at least 100 cigarettes throughout their lives
- percent of respondents who smoke every day
- percent of respondents who have tried to quit during the last 12 months
- percent of pregnant women in Camden City who smoked during their pregnancy

6.3 Partners

- Camden County Community Health Outreach Consortium
- Camden County Department of Health and Human Services
- Camden County Integrated Municipal Advisory Council
- Camden County Mobilizing Action Through Planning and Partnership Coalition
- Southern New Jersey Perinatal Cooperative – Mom's Quit Connection

6.4 Potential Implementation Resources

- NJ State Quitline- This Quitline provides free behavioral counseling to tobacco users who want to quit. Tobacco Treatment specialists for proactive quitlines schedule follow-up calls after the specialist or tobacco user makes initial contact; This quitline provides additional interventions such as mailed materials, web-based support, text messaging, or tobacco cessation medications



Goal 7: Provide programs to help residents access behavioral health services (substance abuse, mental health).

7.1 Strategies

- a. Increase awareness among residents and promote the early intervention support services
- b. In collaboration with the Camden County Suicide Prevention Task Force and the Traumatic loss Coalition, encourage schools, parents, and the community to support and allow children to participate in voluntary mental health screening and prevention programs.
- c. Ensure the involvement of mental health and substance abuse providers, patients, and organizations in public health emergency preparedness activities.
- d. Conduct cross-cultural outreach and education about mental health and substance abuse with the goals of decreasing stigma, encouraging persons affected to seek treatment and assisting persons with co-occurring mental health and addictions disorders in self-advocacy efforts.
- e. Increase awareness of the need to utilize more trauma-informed care practices among health care providers, community-based and non-profit agencies.
- f. Open Community Forums on Dual Diagnosis (Mental Health and Substance Abuse) and Integration of Care.
- g. Work with youth 10-24 yrs. who visited Camden Hospitals for injuries related to intentional assaults. There were 2817 visits between 2002 and 2008. Intervention

Specialists help victims of violence with community resources and long term support to help achieve positive outcomes. Goal is also to reduce recidivism for retaliation and re-injury, and arrest for violent crimes.

7.2 Performance Indicators and Metrics

- Percent reduction of involvement with the criminal justice system;
- Percent reduction in number of poor mental health days 15-30 days of the past 30 days reported
- Percent Increased/Retained Employment or Return to/Stay in School

7.3 Partners

- Camden County MAPP Coalition's Co-occurring Mental Health and Addictions Disorders Workgroup
- Camden County Suicide Prevention Task Force
- CCHP Camden GPS (Guidance, Preservation, support) Program
- Traumatic Loss Coalition
- Center for Family Services

Goal 8: Reduce the high rate of teen pregnancy and work towards the reduction of other public health issues affecting adolescents.

8.1 Strategies

a. Education

- Present education programs and training opportunities in the community designed for adolescents, parents, in faith-based settings and with other professionals about communication skills dealing with reproductive health issues.
- Provide specialized programs targeted for younger teens and middle school-age females and males about responsible decision-making skills and delayed sexual activity.
- Establish a core group of adolescents to be trained as peer educators.
- Participate in a collaborative manner with health fairs in the area and other direct outreach to youth.
- Engage adolescent young men in specialized programs focused on education and recreation.

b. Health

- Ensure that adolescents who need reproductive health services know how to access care, including young men.
- Ensure that adolescents who need sexually transmitted disease (STD) testing and treatment knows how to access confidential care.
- Ensure that any adolescent who needs an HIV test knows how to access confidential services.
- Ensure that any adolescent who may need a pregnancy test knows how to access confidential care and referrals.

8.2 Performance Indicators and Metrics

- Number of educational programs conducted and participants reached
- Establishment of a core peer educator group for the community
- Zip code tracking of adolescent reproductive health users
- Longer-term decline in teen pregnancy rates and STDs
- Healthy birth outcomes for adolescents who deliver
- Number of teens receiving preconceptual and interconceptual education and counseling care for pre and post healthy pregnancies
- Decrease in the teen pregnancy rate

8.3 Partners

- Camden Area Health Education Center (AHEC)
- Camden County Department of Health and Human Services
- Healthy Mothers, Healthy Babies/Healthy Start
- Local schools and community groups
- Planned Parenthood of Southern New Jersey (Teens on Track; Fathers on Track)

8.4 Potential Implementation Resources

- In-kind contributions from various community partners
- State of New Jersey Department of Children and Families

V. PLAN IMPLEMENTATION

Virtua Camden will be the lead implementation entity for the health and wellness strategies in coordination with Better Tomorrows, the Housing Authority, and other plan partners. The implementation timeline for the health and wellness strategies will be integrated into the overall Community Supportive Services Plan in order to maximize impact.



CHAPTER
5.4

EDUCATION PLAN

I. OVERVIEW OF THE CITY OF CAMDEN'S EDUCATION CHALLENGE

The Camden City School District is a comprehensive community public school district that serves children from pre-kindergarten through twelfth grade from the City of Camden. During the last four decades, the school district has failed to meet monitoring standards despite technical assistance and follow up by County and State personnel.

In 2012, the Camden City School District underwent Cycle II of the state monitoring review. Led by the New Jersey Department of Education, the District did not satisfy at least 80% of the indicators in the areas of instruction and program, fiscal management, operations, personnel, and governance.³¹ More specifically, 76% of the district's students were below proficiency in language arts literacy (LAL) and the graduation rate for the 2009-2010 school year was 56%; far below the 80% graduation rate threshold set by the state monitoring process.³²

Currently, the Camden City School District is comprised of an early childhood development center, 18 elementary, two middle, and five high schools with a total enrollment of 12,000 students. The central purpose of a school district is to graduate students, college and career ready. Nonetheless, nearly 90% of Camden's schools (23 out of 26) are considered failing, including the three lowest-performing schools in the state.³³ The proficiency levels and graduation rate of Camden's public schools are unacceptably low. In particular, only 21% of Camden students are proficient in reading on the NJASK (grades 3-8), and 31% have met the standard in math³⁴ When compared to students from districts with similar socioeconomic characteristics (District Factor Group-A), Camden students underperform.

Community Supported Vision: The Mt. Ephraim Neighborhood's commitment to education:

"All students can learn at high levels if given great educational options, and the children of Camden deserve no less. Listed here are our commitments to Camden kids, their families, and the dedicated educators who lead our schools. Hold us accountable and stand with us, as together we will help all of Camden's young people achieve success in school and beyond."

– The Camden Commitment

- Promise 1: Safe students, Safe schools (Your child will feel safe in school)
- Promise 2: 21st Century School Buildings (Your child will attend school in a modern school building with top-of-the-line technology)
- Promise 3a: Excellent Schools- Student Support (Your child will be able to attend an excellent school that best meets his or her unique needs and supports his or her growth inside and outside of the classroom)
- Promise 3b: Excellent Schools- Great Teaching and Learning (Beginning in pre-K, your child will have excellent teachers and quality learning environments)
- Promise 4: Serving Parents (You will have the information, services, and support you need to help your child succeed)
- Promise 5: Central Office Effectiveness (The Central Office will be streamlined and operate at a new level of financial efficiency and transparency)

³¹ New Jersey Department of Education In-Depth Evaluation, August 2012

³² New Jersey Department of Education In-Depth Evaluation, August 2012

³³ OJJDP FY 2013 Community-Based Violence Prevention Demonstration Program- Camden City, NJ

³⁴ The Camden Commitment, January 2014

Fewer than half of Camden’s high school students are literacy proficient, and less than 20% have reached that important mark in math. Taken together, this data reveals that less than one in five high school students in Camden reached basic proficiency in reading and math. Camden’s poor performance on the 2011 standardized tests clearly exhibits why the District has not met federal requirements and communicates the degree to which Camden’s schools are struggling.

Of equal concern, many Camden students do not take the SAT. In 2011-2012 school years, only three of 882 high school seniors taking the SAT scored well enough to be considered college-ready.³⁵ Of the 214 students that took the SAT, three students reached the SAT College and Career Readiness benchmark of a 1550 combined score (out of 2400). The benchmark was developed by the College Board, which administers the standardized test.

In direct correlation with the alarming student proficiency data, Camden City youth were substantially less likely to attend school (76.7% attendance rate for Camden City vs. 94.6% for the state) and graduate by passing both sections of the HSPA (37.9% for Camden City vs. 82.2% for the state). In addition, Camden City students are much more likely to drop out of school altogether (12.9% vs. 1.4%, respectively). These statistics are significant given the research that connects poor attendance to course failure at the high school level, which, in turn, leads to high school dropout, delinquency, substance use and abuse, suicidal thoughts and attempts, and early sexual intercourse.³⁶ Research also consistently links poor school performance, truancy, and dropouts with higher crime and violence.³⁷

II. THE STATE OF CAMDEN SCHOOLS NOW

In March 2013, Governor Christie filed the necessary paperwork to assume direct oversight and operational control of the Camden School District at the start of the 2013-2014 school year. As a result of the state takeover of the school district, a state-appointed superintendent - Paymon Rouhanifard - now sits at the helm of Camden City Public Schools.

³⁵ *The Camden Commitment, January 2014*

³⁶ *Truancy Literature Review, US Department of Justice, OJJDP, 2009*

³⁷ *OJJDP FY 2013 Community-Based Violence Prevention Demonstration Program- Camden City, NJ, pp.6-7*



*Mayor Dana Redd visits with a Camden School District elementary school class.
Image Source: Mayor’s Office, City of Camden*

The selection of Paymon Rouhanifard as the first State Superintendent of the Camden School District marks a push for innovative leadership that can bring real change for Camden’s students. Upon assuming his position, the new Superintendent of the Camden School District commenced a 100 Day Listening Tour to talk to students, staff, parents and the community. During this time, the superintendent and advisory board members visited the 26 schools, and held four community town hall meetings and eight focus groups with parents, students, and educators. In addition, hundreds of teacher feedback forms were reviewed. Some of the priorities heard during those sessions included safety, the need for more challenging coursework, need for better staff development opportunities, need for improved facilities and meaningful ways for families to be engaged. The results from the tour inspired in part the development of the School District’s recently released strategic plan, entitled *The Camden Commitment*.

In the *Camden Commitment*, the Camden School District describes its vision “We envision Camden as a city where every student attends an excellent school. Where his or her unique needs are met. Where every student is engaged and challenged by exceptional teachers in safe, modern buildings. Where students graduate ready to succeed at a four-year college or in a rewarding career. Where alumni return to their communities, strengthening Camden and leading it forward in the 21st century.”



Five critical needs areas are identified in the strategic plan, and goals to address these are captured in the promises of The Camden Commitment.

The district's overall mission is to ensure that successful schools - whether traditional, public charter, or renaissance - meet the needs of each child in Camden. The district will break ground on two new schools, renovate six more, and invest in new technology throughout the school system by June 2015. Two new schools will be funded through the Urban Hope Act along with at least three of the renovations. Currently under review for the study area is a charter school serving grades K-8 in Whitman Park and a high school in Liberty Park. Other school renovations will be funded through the New Jersey School Development Authority.

III. OVERVIEW OF THE MT. EPHRAIM CORRIDOR EDUCATION CHALLENGE

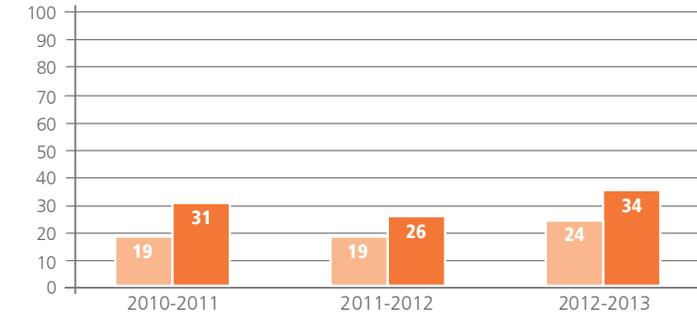
Six schools are located in the Mt. Ephraim Choice Neighborhood corridor. Camden High School, on the periphery of the corridor, is the feeder school for most students entering 9th grade. In March 2013, the HACC Choice Team surveyed households in the Branch Village and Nimmo Court housing developments. Data indicates that the majority of school-age children attend R.T. Cream elementary school. Of the respondents, only one third felt that their child's school is adequately preparing them for college or a career. These findings closely correlate with indicators in the school district's climate survey, conducted by Rutgers University earlier this year, that impact student performance. As Camden students approach high school their interest in learning diminishes. Specifically, 56% of elementary, 48% of middle, and 37% of high school students affirmed that they find their school work engaging or interesting. Hence, only half of the high school students believe that their school is preparing them for college or a career.

Student performance on standardized tests is a primary factor that universally determines the efficacy of our nation's schools/school districts. Historically, the majority of Camden students have underperformed on the NJASK (grades 3-8) and HSPA (grades 9-12) tests. As evidenced from the data included in the School Performance Reports prepared by the New Jersey Department of Education, the schools within the Mt. Ephraim Corridor are plagued with debilitating student test results. Unfortunately, the preponderance of data reveals that these schools have repeatedly struggled with student learning deficits in literacy in math.

Henry L. Bonsall Family School

- Total Enrollment: 453
- Graduation Rate: N/A
- Student to Faculty Ratio: 10:1
- School Made AYP: No
- Attendance Rate (Critical Mass): 30% > 15 absences

LANGUAGE ARTS & MATH PROFICIENCY DATA



R.T. Cream Family School

- Total Enrollment: 484
- Graduation Rate: N/A
- Student to Faculty Ratio: 11:1
- School Made AYP: No
- Attendance Rate (Critical Mass): 34% > 15 absences

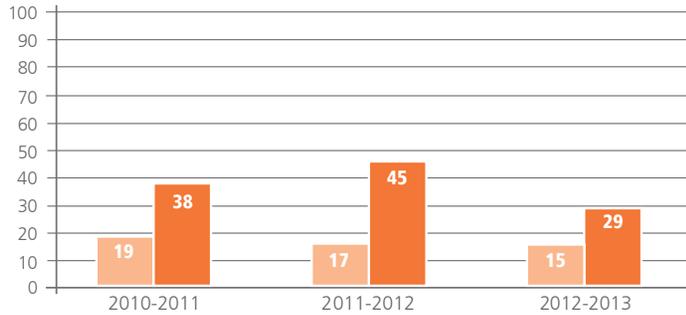
LANGUAGE ARTS & MATH PROFICIENCY DATA



Charles Sumner Elementary School

- Total Enrollment: 425
- Graduation Rate: N/A
- Student to Faculty Ratio: 9:1
- School Made AYP: No
- Attendance Rate (Critical Mass): 32% > 15 absences

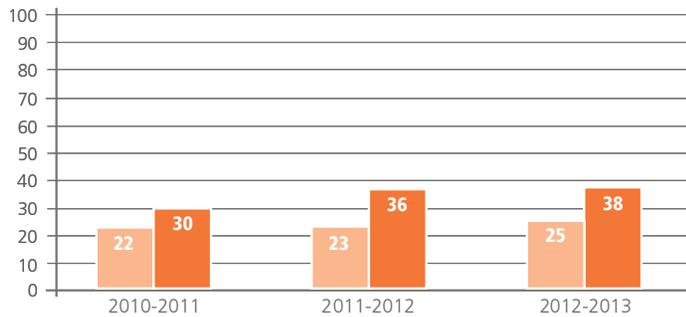
LANGUAGE ARTS & MATH PROFICIENCY DATA



H.B. Wilson Family School

- Total Enrollment: 1,351
- Graduation Rate: N/A
- Student to Faculty Ratio: 25:1
- School Made AYP: No
- Attendance Rate (Critical Mass): 30% > 15 absences

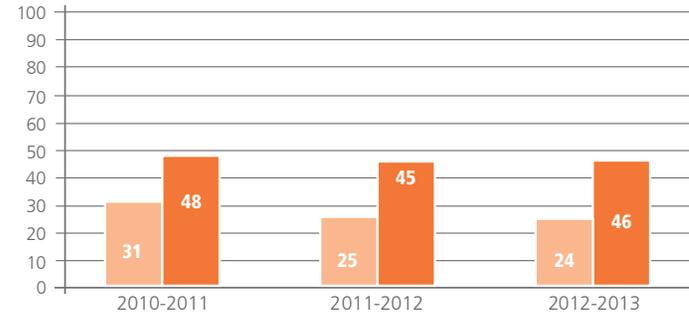
LANGUAGE ARTS & MATH PROFICIENCY DATA



D.U.E. Season Charter School

- Total Enrollment: 542
- Graduation Rate: N/A
- Student to Faculty Ratio: 9:1
- School Made AYP: No
- Attendance Rate (Critical Mass): 42% > 1-5 absences

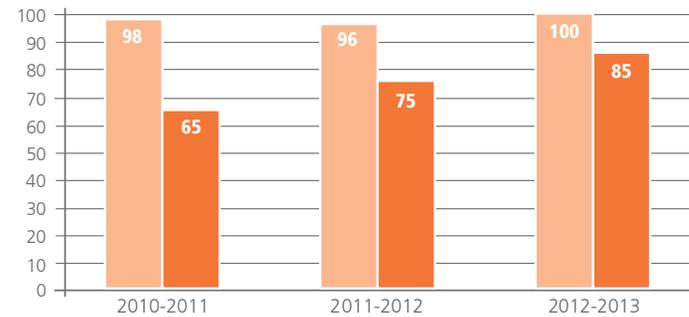
LANGUAGE ARTS & MATH PROFICIENCY DATA



Dr. Charles E. Brimm Medical Arts High School

- Total Enrollment: 206
- Graduation Rate: 94%
- Student to Faculty Ratio: 9:1
- School Met Performance Targets: Yes
- Attendance Rate (Critical Mass): Not Reported

LANGUAGE ARTS & MATH PROFICIENCY DATA

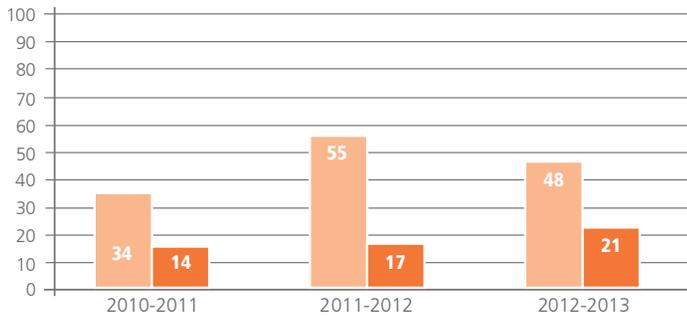




Camden High School

- Total Enrollment: 720
- Graduation Rate: 47%
- Student to Faculty Ratio: 9:1
- School Met Performance Targets: No
- Attendance Rate (Critical Mass): Not Reported

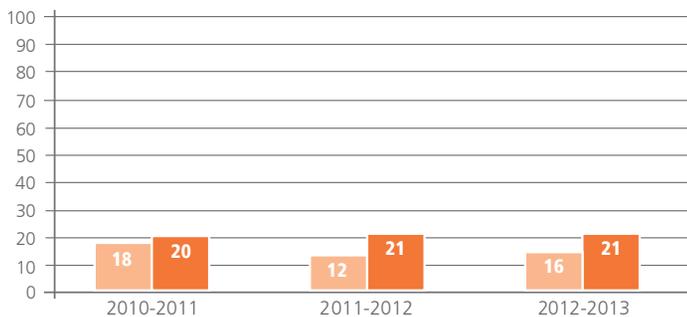
LANGUAGE ARTS & MATH PROFICIENCY DATA



H.B. Wilson Family School

- Total Enrollment: 1,351
- Graduation Rate: N/A
- Student to Faculty Ratio: 25:1
- School Made AYP: No
- Attendance Rate (Critical Mass): 30% > 15 absences

LANGUAGE ARTS & MATH PROFICIENCY DATA



The poor state of the School District is partially to blame for the educational needs of students in the Mt. Ephraim Corridor Choice neighborhood. There are environmental factors that impact student performance.

In recent years, Camden City has earned the dubious distinction of being among the most poverty-stricken and unsafe cities in the country. According to the 2011 U.S. Census estimates, Camden is the poorest city in the country with a poverty rate of 42.5%, almost triple the national average (15.3%) and is much higher than that of Camden County (12.1%). The rate of children living in poverty in Camden is even higher with a rate of 56.7%, and 58.2% of single female-led families in Camden City lack the resources to provide their children with basic needs.³⁸ Camden's large youth population and significant number of immigrant families are additional factors that add to the complexity of current educational challenges.

Improving Outcomes for High School Age Young People

During the past 30 years, graduation rates have increased. Yet, students from low-income families, those whose parents have not attended college, and those from African-American and Hispanic descent are less likely than their White affluent counterparts to enroll in college. Successful precollege outreach programs should identify which strategies are most effective for which types of students, and under which conditions. Features of successful programs addressed the following: culture, family involvement, peers, and mentoring. Examples of programs that address cultural enrichment and academic skill development include: college prep academic track, financial support for college, ethnic-specific college preparation and mentoring support, and summer bridge program.³⁹

High school counselors play an integral role in students' college aspiration development, preparation, choice, and enrollment. There are four key components of high school that have had an impact on college attendance: a college preparatory curriculum, a college culture that establishes high academic standards and includes formal and informal communication networks that promote and support college expectations, school staff committed to students' college goals, and resources devoted to counseling and advising college-bound students.⁴⁰

³⁸ American Community Survey 1-Year Estimates, 2011

³⁹ Perna, Rowan-Kenyon, Thomas, Bell, Anderson and Li, 2008

⁴⁰ Mcdonough, 2005

Research shows that rigorous academic preparation is required to enroll in higher education and that access to high-quality academic preparation is uneven. Those less likely to enroll are the students less likely to be academically prepared. In order to increase college enrollment rates, college preparation programs must: ensure rigorous academic preparation, improve academic preparation before high school; deliver academic preparation activities in culturally appropriate ways; and coordinate with K-12 and college educators.⁴¹

IV. STRATEGY DEVELOPMENT

To best understand the needs and concerns of the families living in the study area, HACC and its planning partners conducted in-person surveys with residents of the Mt. Ephraim Choice Neighborhood to gain an understanding of residents' quality of life. In addition, there were two focus group sessions held with the residents of Branch Village and Nimmo Court. Resident responses revealed several critical need areas. Nonetheless, there was an outcry for improvement in school quality, parent involvement, and safety.

The Camden Choice Education Task Force (ETF) met twice during the planning period. Open to all residents and community stakeholders, the task force is comprised of teachers-active and retired, a student, community advocates, as well as representatives from local non-profit groups/organizations and neighborhood/civic groups. These individuals joined with HACC and its planning partners to finalize the list of critical needs to be addressed by the education plan.

The vision of the ETF is to develop a community where parents and families are involved in their child's education and children attend neighborhood schools and afterschool programs where they receive high-quality education, in a safe and caring environment which prepares them for colleges and careers. ETF participants echoed the concerns that were identified in the surveys and the focus groups and collectively stressed the need for new and innovative evidence-based solutions to the recurring problems.

CRITICAL NEEDS AREAS (CNA)

1. **School Quality**
2. **Out-of School Time Initiatives**
3. **Parental Involvement**
4. **Safety**

V. EDUCATION STRATEGY

It is clearly evident that the Camden City School District is in crisis—during the last decade it has failed to adequately fulfill its mission of educating students. The restructuring of Camden City Public Schools, offers a tangible opportunity to reverse the decades long decline, and ensure that every student in the city has the opportunity to receive a quality education. The education plan for the Mt. Ephraim Corridor Choice Neighborhood provides a confluence of opportunities that will help residents under 18 gain accesses to high-quality early learning programs, schools, and supplemental educational programs which complement the endeavors of Camden City public schools.

Educational programs will be located in the public schools and/or in space within the Branch Village and Nimmo Court housing developments. Aligned with the goals of the Common Core State Standards, these programs are designed to create a community of lifelong learners by providing a strong foundation for academic success and social growth from cradle to college. In addition, research shows that when parents are involved in schools, children excel. In light of this, the education plan includes a parent/family engagement component that provides parents with their own educational platform.

⁴¹ Perna, 2005



Rowan's Creating Higher Aspiration and Motivation Project (C.H.A.M.P.)/Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is one of 7 GEAR UP programs in the state of New Jersey serving 6th through 12th grade students. The project serves 419 Camden City middle and high school students with college access activities annually. Image Source: <http://www.rowan.edu>

Rowan University: Building Educational Opportunities for Students in the City of Camden

Rowan University is a valuable asset to Camden’s educational scope. Its nationally acclaimed research distinction, standards for academic excellence, geopolitical influence, and historical commitment to educational improvement in Camden City best positions this entity to assume the responsibility as education lead agency for the Mt. Ephraim Choice Neighborhood Plan. Incorporated in the Best Practices section of this plan are programs that Rowan University currently offers Camden City students. Considering the education options for the students and families in the study area, Rowan endeavors to expand and introduce programs that will fully meet the needs identified by the Education Task Force.

The most important outcome is to positively impact children, adolescents, and adults by ensuring that they gain the knowledge and skills necessary to be successful in college and beyond. The distinct programs represented in this multifaceted approach are illustrated below.

One of four University campuses, the Camden Campus of Rowan University is located in the University District at 129 North Broadway, Camden, NJ in one of the city’s historical landmarks; the former First Camden National Bank and Trust Company. Offering degree programs from the undergraduate to graduate level, the Camden Campus provides a unique context for study in an urban setting across a variety of disciplines.

Access Programs

Rowan University has provided pre-college education to middle and high school students for over 25 years. College access programs serve as essential pathways to higher education by providing much needed access to higher education for historically underserved students. The Camden Campus is home to five such programs including:

- The AIM HIGH Science and Technology Academy
- CHAMP/GEAR UP (Creating Higher Aspirations & Motivation Project/Gaining Early Awareness for Undergraduate Programs)
- Key Scholars Program
- Rowan Urban Teacher Academy
- High School Scholars Program for English Language Learners
- Upward Bound for English Language Learners (ELLs)

These programs not only provide college preparatory programs such as college and career readiness activities, summer enrichment programs, SAT preparation, tutoring, mentoring, and exposure to college life, but also provide students with opportunities to earn college credits while attending area high schools.



Rowan University Model



Other Successful Area Programs

There are a number of successful programs in the City that are helping residents improve their educational outcomes which can serve as models for the Mt. Ephraim Neighborhoods. In 2000, the Center For Family Services (CFS), a nonprofit human service agency, was awarded a Promise Neighborhoods planning grant to improve educational and developmental outcomes for children and families living in the Cooper Lanning section of the city. With the support of its partners and residents, CFS is leveling the playing field for Camden's socioeconomically disadvantaged children by developing and implementing a thoughtful and long-term strategic plan known as the Camden Cooper Lanning Promise Neighborhood (CCLPN). A critical goal of the CCLPN is to increase the preparedness of the young children who live in the Cooper Lanning neighborhood to learn and successfully transition to school ready to learn and graduate prepared for college, work, and life.

Other programs that are improving educational outcomes for adult City residents include the ABS/ GED Program at Camden County Community College. Last year a total of 747 students were enrolled in the program. After receiving approximately 60 hours of instruction, 452 GED or 60.5% of the enrolled students were re-tested. Of the 452 retested students, 268 or 59.2 % of the students raised their scores one educational functioning level in either reading or math. The greatest accomplishment of the ABS/GED program was that a total of 118 students took the GED Test, passed it, and received their New Jersey High School Diplomas (Camden County College).

Another successful city-wide effort as part of a university-wide initiative, the Rutgers Future Scholars program works with students from the Camden School District starting the summer before their eighth grade year. The students become part of a unique pre-college preparation program that includes social events and educational support that continues throughout high school. Students, who successfully complete the pre-college initiative and are admitted to Rutgers-Camden, receive a scholarship covering the cost of their tuition for four years. 163 or 96% of Rutgers Future Scholars Alumni are attending post-secondary institutions, 99 at Rutgers.⁴²

CRITICAL NEED AREA (CNA) 1: SCHOOL QUALITY

The Common Core State Standards (CCSS) requires that all students be ready for college or a career upon graduating from high school. This translates into classroom lessons that are rigorous and relevant in order to develop students as critical thinkers. The CCSS identifies a set of skills that students must master before they become fluent readers and comprehend what they are reading. Foundational skills are essential for students to become proficient readers with the capacity to comprehend texts across a range of types and disciplines. These skills are taught in grades K-5.

The CCSS establishes mathematics as learning progressions based on research on children's cognitive development and the logical structure of math. Math progressions describe how particular domains play out across grade levels.

New Jersey, along with 44 other states, is currently in the throes of implementing the CCSS. Considering the historically fragmented landscape of Camden City public schools and student learning gaps that are clearly evident in the standardized test data, it is HACC's goal, in collaboration with its critical partners, to change a mindset by turning deficit thinking into asset models. To supplement public school education and the children's events offered through the Camden County Public Library system, HACC will encourage its education partners to provide an array of learning programs that will help build the solid academic foundation students need for future success.

⁴² Rutgers University

Goal 1: Improve and increase early learning opportunities in the Mt. Ephraim Neighborhood.

1.1 Strategies

Early care and education is a true mixed delivery system with a multitude of vehicles for providing care and services from pregnancy through age 8. There is concern that defining childcare settings as formal and informal will miss targeted settings as well as cause confusion and a misunderstanding. Depending upon the audience, formal could be school based and/or licensed programs while informal could potentially include non-school based, private centers or unlicensed programs. Consequently, this could send the message that formal is “better” than informal. We respectfully recommend that the following terminology be considered to differentiate and explain the differences in the various childcare settings. This will ensure a common use of language and create understanding as we identify, collaborate and serve our children, families, and the community.

- School-based programs include public, charter & renaissance schools serving Pre-K through 3rd grade students.
- Private centers are licensed through the state. These centers may be subcontracted for preschool or may have private (voucher) classrooms funded through the New Jersey Department of Human Services (DHS) and with vouchers managed by the Camden County Department of Children’s Services (DCS) or is private pay.
- Head Start agencies are licensed and may be federal or state funded. They may have subcontracted Pre-K or private classes as well.
- Additional licensed programs include: Faith-based programs, corporate run programs, co-op childcare programs, wrap around (before and after care) services, family childcare and medical childcare programs.



*A majority of students within the Mt. Ephraim Neighborhood attend R.T. Cream School.
Image Source: R.T. Cream School*

- Unregistered and unlicensed care providers include family, friends or neighbors who care for children in their homes.
- a. **Build Capacity for Families Obtaining Universal Quality Care and Education in Early Childhood (from Conception to Age 8)**
- Infant mental health
 - Improve information gateways (i.e., list-serv) for faith, home and community based centers, and unregistered providers within the City of Camden
 - Foster partnerships aforementioned for the purpose of gathering relevant data that affects (0-8) population within Camden City.
 - In an effort to forge a collaborative relationship between Early Childhood, Special Services and the Southern New Jersey Regional Early Intervention Collaborative, we will invite representatives from Early Intervention to our monthly Partners in Inclusion meetings.



- b. **Improve mental health awareness with all child-care settings within the City of Camden**
 - Offer training to families within the City of Camden population and families at the following: Preschool Night, Conferences, Trainings Offered by EC Teams, Family Conference/Fun Day
 - Foster a mentoring relationship between identified Childcare Centers and neighboring home, faith and community based programs
 - Stay abreast of new initiatives and opportunities that arise (i.e. QRIS, Project Launch, Help Me Grow, etc.) that can help to improve outcomes for targeted centers
- c. **Partner with and improve the use of developmentally appropriate practices within agencies that provide clinical services to children.**
 - Partner with agencies [i.e. Children Achieving Success through Therapeutic Life Experiences (CASTLE)]. Including tours and Visits; Offer to participate in trainings as available; Information Exchange; and Improvement of transition process.
 - Offer information about trainings (e.g., National Training Institute, AIMH and other Mental Health Trainings that incorporate developmentally appropriate practice)
- d. **Curriculum and Learning**
 - Local providers will be invited to attend our Annual Preschool Night. Sessions will focus on Developmentally Appropriate Practices (DAP) in Infant/Toddler, Preschool and Elementary curriculum and will include topics such as: Language, Literacy, Mathematics, Cognitive, Physical and Social Emotional Development. Information regarding preschool expectations will be shared and will serve as articulation for how to prepare children for school beyond their current setting.
 - Workshops will be offered regarding developmentally appropriate practices creating a strong foundation for learning for all children regardless of culture, language, special needs, age or any other factors.
- e. **Improve family engagement by offering various Family Enrichment Opportunities**
 - Families will be invited to attend sessions to promote the importance of early literacy experiences...including conversations, games, read alouds, book making, painting and writing.
 - Family outings to promote physical development, relationship building, socialization and language development... including walks, parks, and museums.
 - Provide developmentally appropriate books and materials to families to encourage reading, writing and other targeted experiences.
 - Develop sessions that cover 'What to expect next' in the child's developmental and academic trajectory... expectations, developmental milestones, & possible red flags.
 - Local providers and families will be invited to attend our Annual Family Conference/Fun Day. Sessions will include topics such as effective parenting strategies, positive interactions and supporting the curriculum. (Sessions will be offered in English and Spanish)\
- f. **Childcare provider professional development**
 - Offer Child Development Associates certification (CDA) and Infant/Toddler Certification (ITC) training.
 - Provide workshops and sessions by Department for Children's Services (DCS), Child Care Resource & Referral (CCR&R), Strengthening Families, NJ Department of Licensing, EIRC, NJ Association for the Education of Young Children Southern Chapter, etc.
 - Coordinate mentoring visits to model centers.
 - Promote NJ Quality Rating and Improvement System (QRIS) & accreditation opportunities to enhance quality of service provided for children and families.
 - Increase certification opportunities through community colleges to enhance professional development for all staff.

g. Year-Round Early Childhood Education Programs

With the understanding that school readiness and safe and positive outlets for young children are strongly associated with long-term education success, the Mayor’s Office will ensure that Year-Round Early Childhood Education Programs are available throughout Camden. Camden City Public Schools and Head Start, in partnership with private providers, will expand existing early childhood programs. These programs will be full-day and will provide curriculum-based educational activities, as well as offer healthy eating and parent support.

h. Baby’s Best Start Program

Baby’s Best Start is a no-cost nine-week program modeled after the Harlem Children’s Zone Baby College Program. Consistent with the program offered in Camden’s Cooper Lanning Promise Neighborhood, Baby’s Best Start will give expectant parents, parents of children ages 0-3, and other caregivers in the Choice Neighborhood a strong understanding of child development and the skills to raise happy, healthy babies. Through workshops and home visits, parents gain expertise in a number of areas, including child behavior and safety, linguistic and brain development, and health and nutrition. In addition, Baby’s Best Start will offer free breakfast and lunch as well as on-site childcare for children (newborn to age 7) while in the program. After the completion of the program, participants will continue to receive the education and support they need during the first three years of their children’s lives, through regular home visits and phone calls on a monthly basis. During this time, parents will learn how to foster early language skills, stimulate their child’s mind and social growth through everyday activities, and effectively interact with their children.

1.2 Performance Indicators and Metrics

- Number/percent of children in kindergarten who demonstrate age-appropriate functioning across multiple domains of early learning
- Number of children enrolled in early learning programs
- Attendance Rate

1.3 Partners

- Camden City School District
- Family and Community Engagement
- Office of Early Childhood
- DHS
- WIC
- Healthy Mothers Healthy Babies
- Fatherhood Committee
- HeadStart
- Mayor’s Office-City of Camden
- NJ Association for Infant Mental Health (NJ-AIMH)
- Department of Children & Families (DCF)
- N.J. Pyramid Model Partnership
- N.J. Council for Young (NJ-CYC)
- N.J. Department Of Human Services (DHS)
- Department of Health
- Rowan and Rutgers Universities and Camden County Community College
- Professional Impact NJ
- QRIS initiative
- DCCB
- ERIC/LRC
- NJAEYC, AEYC Southern, DVAEYC
- Center for Family Services
- Babies Best Start
- Community centers
- Churches



Goal 2: Substantially improve the culture within the Camden City public schools to increase social competence.

2.1 Strategies

a. Second Step: A Violence Prevention Curriculum

The Camden City public school district intends to use this classroom-based social skills curriculum to reduce impulsive and aggressive behavior in children by increasing their social competency skills. The program is composed of grade-specific curricula: preschool/kindergarten, elementary school (Grades 1–5), and middle school (Grades 6–8). The curriculum teaches students to reduce impulsive, high-risk, and aggressive behaviors and increase their socio-emotional competence and other protective factors. The Second Step® elementary curriculum consists of 15 to 22 thirty-five-minute lessons per grade level taught once or twice a week. Group discussion, modeling, coaching, and practice are used to increase students' social competence, risk assessment, decision-making ability, self-regulation, and positive goal setting. A pilot of the Second Step program within Camden's Head Start facilities will begin with pre-kindergarten classes in fall 2014.

b. Positive Behavioral Interventions and Support (PBIS)

In fall 2013, the Camden City Public Schools launched the initial phase of a district-wide PBIS initiative, an evidence-based model that will support proactive strategies for defining, teaching, and supporting appropriate student behaviors to promote positive school environments. The school system has already entered into an MOU with the Mayor's Office and the Center for Family Services that will establish and

train a district PBIS Leadership Team and plan and implement a PBIS pilot project at three Camden schools, including six full days of training held throughout the school year and participation in monthly booster trainings and support sessions to ensure fidelity to the PBIS model. The NJ Department of Education has committed to including Camden City in the next cohort of schools, affording the City an opportunity to participate in comprehensive PBIS training over a two-year period.

2.2 Performance Indicators and Metrics

- Attendance rate
- Number of student suspensions
- Number of youth involved in positive development activities
- Number and function of individuals on the PBIS Leadership Team
- Number of planning meetings held
- Number of team members that attend each meeting
- Percentage of district- and school-level team members who attend more than one training and/or technical assistance session
- Percentage of participants with increased understanding PBIS fundamentals and the application of universal prevention activities

2.3 Partners

- Camden City Public Schools
- Mayor's Office- City of Camden

Goal 3: Provide opportunities for academic success and career experience which will increase student achievement to college- and career-ready standards.

3.1 Strategies

a. Rowan Academy Model: A Practical Education

The Rowan University Academy model integrates strong academics and employment practicum experience to produce a new kind of college graduate with practical knowledge and readiness applicable to the workforce.

Students accepted in the program will enroll in a County College for two years. Upon successful completion, students will be enrolled at Rowan University while working under a cooperative learning agreement with a partner corporation. Participating industry partners will contribute to the Rowan University Foundation to cover tuition expenses.

In exchange, students will continue their degree completion program at Rowan University. Students enrolled in the academy will earn a bachelor’s degree with up to three areas of certification. In addition to course work, students will gain work experience in jobs identified by industry partners. Through this unique partnership, students will earn an undergraduate degree for \$10,000.00.

The academy provides benefits to students and the workforce industry by:

- Creating economic self-sufficiency
- Addressing affordability and employability issues
- Aiding in insourcing and reshoring jobs
- Offering immediate value to industry partners

The outcomes of the Academy model support two major governmental initiatives:

- President Obama’s 2010 “Skills for America’s Future” initiative that promotes education/industry partnerships to increase graduates’ success in the workforce.
- US Senate’s 2013 “Bring Jobs Home Act” designed to incentivize companies that reshore outsourced operations and educate and train American employees.

b. Upward Bound for English Language Learners

Designed to support the needs of economically challenged and potential first-generation college students in their preparation for college entrance, the Rowan University Upward Bound Program for English Language Learners (ELLs) assists bilingual high school students from Camden, New Jersey in achieving English proficiency while providing academic instruction in mathematics, science, communication skills, computer applications and Spanish.

In addition to a six-week summer program and test preparation, program participants attend college tours, develop leadership skills, take after-school tutorials, career and college readiness, and cultural exposure activities.

c. Key Scholars Program

The Key Scholars Program provides students with opportunities to enroll in mathematics, science, and writing courses at Rowan University in Camden. This program is offered to highly motivated, academically talented high school students from the City of Camden and throughout the surrounding region. The program aims to increase access to higher education and to prepare students for the rigors of higher educational settings. A Saturday Science, Technology, Engineering and Mathematics (STEM) academy is offered to students enrolled in the program and provides students with experiential learning experiences in the (STEM) fields.

d. Professional Development Goals and Activities for STEM 8-12 Programs

In order to increase student academic achievement in science, mathematics, technology and language arts and encourage a rigorous curriculum for all students, it is essential that teachers are well-trained in content and pedagogical content



knowledge as well as in how to deliver that content to students from diverse cultural and demographic backgrounds. Moreover, in light of current educational reform and the move towards inter- and cross-disciplinary curricula centered on a STEM focus, professional development for teachers becomes ever more essential to keep teachers abreast on national changes. These changes include, but are not limited to, demographic, cultural diversity, as well as content and pedagogical content knowledge. For instance, there is a need to embed culturally responsive teaching into STEM education but in order to create culturally responsive students, professional development programs for teachers need to provide an understanding of how to embed culture and diversity into classroom content.⁴³ National Research Council's *Rising Above the Gathering Storm* (2010) hints at the need for professional development programs to better prepare teachers in both content and pedagogical content knowledge in light of socio-economic and cultural factors. Furthermore, the expanding role of school counselors, coupled with greater demands for diverse groups of high achieving students to enter STEM fields, suggest that more time and focus be spent preparing school counselors within the Camden School system with information on best practices for preparing students in the STEM areas. Hence, the goals of the professional development activities associated with this proposal are to:

1. Introduce in-service teachers and school counselors to the common core concepts in math, language arts and science
2. Enhance in-service teachers' use of current educational technologies as tools used to facilitate integration among core concepts.
3. Enhance in-service teachers' level of content knowledge in science math, technology and language arts.
4. Enhance in-service teachers' level of pedagogical content knowledge in common core cross-cutting concepts for teaching math, science and language arts.
5. Enhance in-service teachers' curricular planning to the diverse cultural context of their classroom and region.
6. Provide best practices for preparing students for postsecondary education and career readiness in the area of STEM.

e. **Aim High Science and Technology Academy**

The Rowan University Aim High Science and Technology Academy enrolls 40 area students for a four-week residential comprehensive developmental summer program and is coordinated by the College of Education and Camden Campus.

Throughout the program, students engage an array of activities that are designed to address three core elements: Personal/Social, Career, and Academic development as it relates to Career and College Readiness. Through courses in science and technology, service learning, leadership development, group counseling, workshops/ guest speakers, and various on- and off-campus activities, students are able to develop a satisfaction and understanding of life on campus, as well as, set personal and career/ college goals.

Upon successful completion of the AIM High Program, program participants receive on-going support for college readiness and career development. Students are afforded one-on-one follow-ups, college application assistance, and information that expose them and their families to opportunities and information regarding enrolling at an institution of higher education.

f. **Rowan University Urban Teacher Academy**

Rowan University offers the Rowan Urban Teacher Academy for high school juniors interested in pursuing careers in the profession of teaching.

In response to a national shortage of teachers predicted over the next decade due to student enrollment increases, teacher retirements, turnover, and career changes, studies suggest that two million teachers will be needed nationally over the next 10 years, while traditional teacher preparation programs will have a million teachers in the pipeline. Teacher shortages will be particularly acute in urban schools and in subject areas such as mathematics, science, special education, world languages, bilingual, and early childhood education. Rowan University's Urban Teacher Academy aims to encourage today's high school students to become tomorrow's teachers as a strategy toward resolving this shortfall.

This intensive two-week summer program is designed to attract future teacher educators to high-poverty schools and or high-shortage subject areas through

⁴³ Gay, 2010

exposure to curriculum and practicum experiences in the City of Camden. Students will gain experience in an urban classroom setting as they become acquainted with teacher practitioners and teaching on a personal and professional level. The goal of this program is to utilize students' interest in education and broaden it to a greater perspective of urban education and the functions of schools.

3.2 Performance Indicators and Metrics

- Number of students enrolled in the academy
- Number of hours of annual work experience

3.3 Partners

- Rowan University
- Camden City School District



New Jersey Gov. Chris Christie and Mayor Dana Redd speak to a Camden Public Elementary School Class; Image Source: Mayor's Office, City of Camden



CRITICAL NEED AREA (CNA) 2: OUT-OF-SCHOOL TIME INITIATIVES

Goal 4: Establish comprehensive and coordinated out-of-school time opportunities that will engage students both academically and socially.

4.1 Strategies

a. Project COPE

Project COPE provides an effective intervention for Camden’s children (ages 4 to 18) with one or more incarcerated parents, helping these children follow a safe path toward a successful future. Implemented by the Center for Family Services, Project COPE is a mentoring program that carefully matches target children with mentor volunteers that provide support and guidance to their young person for a period of at least one year. Mentors help their mentees develop self-esteem, achieve greater academic stability, improve behavioral and social relationships, and grow and mature into strong, confident, young adults.

b. CHAMP/GEAR UP Program (High School, Middle School)

The Rowan University Creating Higher Aspiration and Motivation Project/ Gaining Awareness and Readiness for Undergraduate Programs (C.H.A.M.P./GEAR UP) has been serving over 500 6th through 12th grade students in Camden City annually since 1988.

The program includes a six-week summer enrichment program, which concentrates on increasing the students’ skills in math, science, English, public speaking and computer science. Emphasis is also placed on self-esteem, social and cooperative skill building, leadership activities as well as career broadening experiences and service learning and volunteerism.

The academic year program includes after-school tutoring, in and out of school counseling and mentoring, Saturday field trips and educational activities, as well as trips to colleges and universities. PSAT/SAT instruction is offered to students twice a week. Students and their families are provided guidance on preparing for college admissions and the financial aid process..

c. High School Scholar Program for English Language Learners

The High School Scholar Program is an intensive summer program for rising high school seniors and recent high school graduates who want to improve their academic English skills in order to prepare for university matriculation. Students spend 20 hours a week for five weeks in the summer improving their academic English proficiencies and learning about the culture and expectations of university life. Students also attend workshops on the admission process, financial aid, and career exploration. Most students attending this program matriculate into Rowan University at Camden upon high school graduation.

d. The Youth Court Forum Program

A partnership initiative of the Office of the Mayor, Municipal Court, and the Camden City School District. Trained youth encourage their peers to take ownership of their actions without making determinations of guilt or innocence. They work with their peers to determine the most suitable or appropriate consequences (e.g., writing essays or letters of apology and/or conducting community service). The program will run once a week during the school year and Community Congress members will meet with truant students and their parents in court to address additional family and/or youth needs.

e. **21st Century Community Learning Centers Program**

Research provides evidence that children in after-school programs have better grades, conduct, peer relations and attendance. In addition, 49% are less likely to use drugs and 37% are less likely to become teen parents.⁴⁴

The 21st Century Community Learning Center assists students in meeting State and local standards in core academic subjects. It will provide students and families in the Choice Neighborhood with education enrichment activities. In particular, the curriculum reinforces and complements the regular academic programs of the schools attended by the students served and offers families of the students served opportunities for literacy and related educational development. In addition, students will explore the arts, music, drama, community service and technology. Activities are offered during non-school hours or periods when school is not in session (such as before-and after-school or during summer recess).

- Camden City School District
- City of Camden Municipal Court
- Camden City Public Schools

4.2 Performance Indicators

- Number of students participating in the program
- Number of mentors involved in the program
- Number of students from the Choice Neighborhood participating in the summer enrichment program
- Number of students from the Choice Neighborhood receiving after-school tutoring
- Number of students from the Choice Neighborhood receiving PSAT/SAT instruction
- Number of trained youth participating in the program
- Number of Community Congress members from the Choice Neighborhood involved in the program

4.3 Partners

- Center for Family Services
- Mayor's Office- City of Camden
- Rowan University

⁴⁴ U.S. Department of Education and U.S. Department of Justice. *Safe and Smart Making the After-School Hours Work for Children*, Washington, DC, 1998



CRITICAL NEED AREA (CNA) 3: PARENTAL INVOLVEMENT

Research shows that when parents are involved in the school, they become more comfortable working with their children. As a result, students improve their academic confidence and attitude about learning. In light of this, parents/guardians will be provided opportunities to gain information, skills, and tools they can use to encourage their child's academic success and social growth.

Goal 5: Provide parents the information, services, and support needed to have their child succeed.

5.1 Strategies

a. Parent Resource Centers

The Camden Commitment (the school district's strategic plan) calls for the following to be fully implemented in the 2015-2016 school year.

- Create four new Parent and Community Centers throughout the city to help all parents in Camden get the resources and support they need. One of these centers will be housed in the Isabel Miller Community Center which is located in the northwest section of the Mt. Ephraim Neighborhood. Programs offered at this site will target four key areas: advocacy, GED completion, job training, and youth/family development.
- Ensure that a parent desk exists in every school where parents know they can bring questions and issues. These parent desks will support the existing Parent Centers and will work with schools to increase volunteer opportunities, parent forums, and opportunities for parent-teacher interactions.
- Strengthen the "central solution center," a hotline where parents can reach trained service providers with their concerns.

b. Continuing Education Opportunities

Parents of youth involved in Rowan University pre-college programs will have a unique opportunity to participate in a structured program designed to assist parents with courses to meet the demands of working parents and families. Parents affiliated with the various programs will be invited to enroll in Continuing Education courses taught by faculty in the fields of education, sociology, medicine, and the health sciences. Educational support services will also include:

- GED completion programs in partnership with Camden County College
- Degree completion programs
- Continuing education and graduate degree opportunities

5.2 Performance Indicators and Metrics

- Parent desks at schools within the Choice Neighborhood
- Parent Community Center operating within the Choice Neighborhood
- Number of GED program participants from the Choice Neighborhood
- Number of parents enrolled in the continuing education program

5.3 Partners

- Camden City School District
- Mayor's Office- City of Camden
- Rowan University
- Camden County College

CRITICAL NEED AREA (CNA) 4: SAFETY

The 2013 Camden City Schools Climate Survey conducted by Rutgers University, revealed that only 20% of the students feel safe outside of their classrooms. In response, the School District has partnered with the Mayor's Office and County Police Department, Metro Division to re-launch the Safe Corridors/Safe Passages Program which calls for additional security on higher incident walking routes to and from school each day.

As an extension of the School District's strategic plan - The Camden Commitment, Camden City School District released their Comprehensive Safety Plan in February 2014. The objectives of the safety plan are: 1) Create an environment in and around schools where students and educators feel and are safe; and 2) Allow students to focus on developing the skills and knowledge that will help prepare them for success after high school. The comprehensive Five-Point Plan builds off of best practices of urban districts that serve a similar demographic.

Camden City Public Schools: Five-Point Comprehensive Safety Plan

1. Leverage technology to improve coverage and strengthen building access
2. Build a continuum of response
3. Align human capital
4. Build training plan
5. Reinvigorate and rebuild Safe Corridors/Safe Passages



Mayor Dana Redd interacts with Camden City School District students.
Image Source: Mayor's Office, City of Camden



Goal 6: Increase the number of students who feel safe in school and in the community by implementing new, research-based practices that are structured to create a safe environment.

6.1 Strategies

As part of the Metro Police and the City’s holistic approach to public safety, the Education Plan will be linked to the strategies in Chapter 5.5 the Community Safety Plan. The intervention strategies will target youth at risk of violent crime through increased support services, trauma recovery, and transportation to out-of-school-time activities.

a. Safe Corridors/Safe Passages

The Safe Corridors establish safe routes for children to travel to and from school to ensure a greater sense of security and well-being for Camden’s children and parents. This initiative targets crime-ridden hot spots in and around a designated Safe Corridor geographic boundary. The program is supported by a number of law enforcement partners and residents, including the Neighborhood Congress, Camden County Metro Police Force, the New Jersey State Police and State Parole, the New Jersey Army National Guard, and the Camden City Parking Authority.

b. Cure Violence

Cure Violence is the anti-violence program, developed by the Chicago Project for Violence Prevention, which is focused on reducing gun violence by using outreach workers and violence interrupters to mitigate conflict on the street and to prevent and interrupt potentially violent situations. The model also involves working with the police, implementing a strong public education campaign, and building community capacity to exercise informal social control.

6.2 Performance Indicators and Metrics

- Number of reported incidents in the Choice Neighborhood
- Number of students served from the Choice Neighborhood
- Number of partner organizations participating
- Percentage of residents from the Choice Neighborhood with appropriate beliefs about violence and perceived risks about engaging in violence

6.3 Partners

- Mayor’s Office- City of Camden
- Camden City School District
- Camden County Metro Police Force
- New Jersey State Police and State Parole
- New Jersey Army National Guard
- Camden City Parking Authority
- Neighborhood Congress



Mayor Dana Redd meets with local school children.
Image Source: Mayor’s Office, City of Camden

VII. CONCLUSION

The main objective of the Common Core Standards is to align education models and tools with instructional strategies and rigorous practice which ensure that students will possess adequate proficiencies and the critical thinking skills that will best position them for college and/or a career upon graduation from high school. In light of this, HACC endeavors to improve the quality of life of the residents of the Mt. Ephraim Corridor Choice Neighborhood by offering educational opportunities that assist students with achieving educational goals. Education programs will supplement the School District's initiatives. The research-based strategies and learning models are proven to provide a safe haven for children while teaching skills that will strengthen them both academically and socially. Program offerings are diverse and will meet the needs of residents and community members in the study area. They will also be designed to offer hope and contribute to economic opportunity, by providing academic and parental support as well as job skills.

Collaboration has been crucial to the development of the education plan. Various agencies have created partnerships that previously did not exist. The critical partners in conjunction with the Education Task Force are committed to resource development and sustainability planning in order to ensure successful implementation of the education plan.

VIII. IMPLEMENTATION

While the problems facing Camden are vast, many assets exist that provide a foundation for positive change. With respect to education imperatives, among the city's key strengths are active resident engagement and leadership, committed faith-based organizations, a strong and engaged higher education presence, and long-term support from non-profit organizations. These entities will provide a wide array of local experts that will address the needs and service delivery gaps.

With the significant challenges described, Rowan University has the capacity to lead the Mt. Ephraim Choice Neighborhood education plan. As the research-based learning

models and educational programs enumerated in the plan directly align with the school district's education strategy (The Camden Commitment), the education plan comfortably fits within its parameters. In addition, the plan's metrics are imperative in order to monitor, track, and document achievements that can be used to garner additional support. Thus, the goals of the education plan fortify the School District's intent to engage new and innovative solutions that will help Camden students and families change the trajectory of their lives. HACC, in coordination with its critical partners ie: Rowan University, Camden City School District, and the Mayor's Office- City of Camden, will serve as the lead partner in implementing these strategies as they relate to public housing residents. The education consultant will continue to work collaboratively with HACC and its critical partners to provide consistent, on-going support of the implementation, when necessary.

Schools, and the Mayor's Office- City of Camden, will serve as the lead partner in implementing these strategies as they relate to public housing residents. The education consultant will continue to work collaboratively with HACC and its critical partners to provide consistent, on-going support of the implementation, when necessary.



CRITICAL NEED AREA (CNA) 1- SCHOOL QUALITY

Goals	Strategies	Metrics	Partners	Potential Implementation Resources
<p>Goal 1: Improve and increase early learning opportunities in the Mt. Ephraim Neighborhood</p>	<ul style="list-style-type: none"> A. Build Capacity for Families Obtaining Universal Quality Care and Education in Early Childhood (from Conception to Age 8) B. Improve Mental Health Awareness with all Child-care Settings within the City of Camden C. Partner with and Improve the use of Developmentally Appropriate Practices within Agencies that Provide Clinical Services to Children D. Curriculum and Learning E. Improve Family Engagement by Offering Various Family Enrichment Opportunities F. Childcare Provider Professional Development G. Year Round Early Childhood Education Programs H. Baby's Best Start Program 	<ul style="list-style-type: none"> • Number/percent of children in kindergarten who demonstrate age-appropriate functioning across multiple domains of early learning • Number of children enrolled in early learning programs • Attendance Rate 	<ul style="list-style-type: none"> • Camden City School District • Family and Community Engagement • Office of Early Childhood • DHS • WIC • Healthy Mothers Healthy Babies • Fatherhood Committee • HeadStart • Mayor's Office-City of Camden • NJ Association for Infant Mental Health (NJ-AIMH) • Department of Children & Families (DCF) • N.J. Pyramid Model Partnership • N.J. Council for Young (NJ-CYC) • N.J. Department Of Human Services (DHS) • Department of Health • Rowan and Rutgers Universities and Camden County Community College • Professional Impact NJ • QRIS initiative • DCCB • ERIC/LRC • NJAEYC, AEYC Southern, DVAEYC • Center for Family Services • Babies Best Start • Community centers • Churches 	<ul style="list-style-type: none"> • Camden City School District • Rowan University • Mayor's Office - City of Camden • Better Tomorrows • Grants for Education

CRITICAL NEED AREA (CNA) 1- SCHOOL QUALITY (CONT.)				
Goals	Strategies	Metrics	Partners	Potential Implementation Resources
<p>Goal 2: Substantially improve the culture within the Camden City public schools to increase social competence.</p>	<p>A. Second Step Program: A Violence Prevention Curriculum</p> <p>B. Positive Behavioral Interventions and Support (PBIS)</p>	<ul style="list-style-type: none"> Attendance rate Number of student suspensions Number of youth involved in positive development activities Number and function of individuals on the PBIS Leadership Team Number of planning meetings held Number of team members that attend each meeting Percentage of district- and school-level team members who attend more than one training and/or technical assistance session Percentage of participants with increased understanding PBIS fundamentals and the application of universal prevention activities 	<ul style="list-style-type: none"> Camden City School District Mayor's Office- City of Camden 	<ul style="list-style-type: none"> Camden City School District Rowan University Mayor's Office - City of Camden Better Tomorrows Grants for Education
<p>Goal 3: Provide opportunities for academic success and career experience which will increase student achievement to college-and career-ready standards.</p>	<p>A. The Rowan University Academy Model</p> <p>B. Upward Bound for English Language Learners</p> <p>C. Key Scholars Program</p> <p>D. Professional Development Goals and Activities for STEM 8-12 Programs</p> <p>E. Aim High Science and Technology Academy</p> <p>F. Rowan University Urban Teacher Academy</p>	<ul style="list-style-type: none"> Number of students enrolled in the academy Number of hours of annual work experience 	<ul style="list-style-type: none"> Rowan University 	



CRITICAL NEED AREA (CNA) 2 - OUT-OF-SCHOOL TIME INITIATIVES

Goals	Strategies	Metrics	Partners	Potential Implementation Resources
<p>Goal 4: Establish comprehensive and coordinated out-of-school time opportunities that will engage students both academically and socially.</p>	<ul style="list-style-type: none"> A. Project COPE B. CHAMP/GEAR UP Program C. High School Scholar Program for English Language Learners D. The Youth Court Forum Program E. 21st Century Community Learning Centers Program 	<ul style="list-style-type: none"> • Number of students participating in the program • Number of mentors involved in the program • Number of students from the Choice Neighborhood participating in the summer enrichment program • Number of students from the Choice Neighborhood receiving after school tutoring • Number of students from the Choice Neighborhood receiving PSAT/SAT instruction • Number of trained youth participating in the program • Number of Community Congress members from the Choice Neighborhood involved in the program 	<ul style="list-style-type: none"> • Center for Family Services • Mayor's Office- City of Camden • Rowan University • Camden City School District • City of Camden Municipal Court 	<ul style="list-style-type: none"> • Camden City School District • Rowan University • Mayor's Office- City of Camden • Grants for Education

CRITICAL NEED AREA (CNA) 3- PARENTAL INVOLVEMENT

Goals	Strategies	Metrics	Partners	Potential Implementation Resources
<p>Goal 5: Provide parents the information, services, and support needed to help their child succeed.</p>	<ul style="list-style-type: none"> A. Parent Resource Centers B. Rowan University: Continuing Education Opportunities 	<ul style="list-style-type: none"> • Parent desks at schools within the Choice Neighborhood • Parent Community Center operating within the Choice Neighborhood • School meetings, events, and school information fairs • Number of GED participants from the Choice Neighborhood • Number of parents enrolled in the continuing education program 	<ul style="list-style-type: none"> • Camden City School District • Rowan University • Mayor's Office-City of Camden • Camden County College 	<ul style="list-style-type: none"> • Camden City School District • Rowan University • Mayor's Office- City of Camden • Grants for Education

CRITICAL NEED AREA (CNA) 4- SCHOOL SAFETY

Goals	Strategies	Metrics	Partners	Potential Implementation Resources
<p>Goal 6: Increase the number of students who feel safe in school and in the community by implementing new, research-based practices that are structured to create a safe environment.</p>	<p>A. Safe Corridors/Safe Passages B. Cure Violence</p>	<ul style="list-style-type: none"> • Number of reported incidents in the Choice Neighborhood • Number of students served from the Choice Neighborhood • Number of partner organizations participating • Percentage of residents from the Choice Neighborhood with appropriate beliefs about violence and perceived risks of engaging in violence 	<ul style="list-style-type: none"> • Mayor’s Office- City of Camden • Camden City School District • Camden County Metro Police Force • New Jersey State Police and State Parole • New Jersey Army National Guard • Camden City Parking Authority • Neighborhood Congress 	<ul style="list-style-type: none"> • Camden City School District • Mayor’s Office- City of Camden • Grants for Education



CHAPTER 5.5

COMMUNITY SAFETY PLAN

I. INTRODUCTION

As a result of catastrophic funding losses in 2010, the City of Camden was faced with an extreme challenge that rivaled its historical crime problem. Losses of state funding resulted in significant staffing cuts that impacted the City's workforce. This was especially true of the police department where staffing was reduced by almost half. To address this devastating staffing loss, the City of Camden and the County of Camden reviewed opportunities to share a Camden County Police Department that could provide the City with a more efficient management structure, economic and effective deployment and streamlined operations.

During the summer of 2011, the City of Camden, the County of Camden and the Governor's office entered into a Memorandum of Understanding (MOU) to support the Metro Division to police Camden City. The City of Camden became the first municipality to join the County Police Department in order to improve the quality of public safety and reduce the cost of providing law enforcement to its citizens. The new policing plan replaces the current model of reactive policing by incorporating new proactive and community policing components with the goal of improving the quality of life for the community.

The plan that emerged created a geographic community policing model wherein commanders are assigned to each of the City's 4 districts. Working closely with the community, district commanders address crime and quality of life conditions that impact the safety of our residents. By re-establishing time-tested methods of returning to the streets to engage residents, officers on foot patrols secure neighborhoods while creating new bonds. The by-product of these close interactions is a trust factor that results in the increase of information flow to the Police and a sense of omnipresence.



Mayor Dana L. Redd, NJ Governor Chris Christie, NJ Senate President Stephen Sweeney, Freeholder Director Louis Cappelli, Jr. and County Police Chief J. Scott Thomson along with the members of The Congress of Resident, Faith-based and Community-based Organizations officially launch the Camden County Police Department – Camden Metro on May 1, 2013 at Malandra Hall Community Center, Camden NJ.

Image Source: State of New Jersey, Governor Chris Christie

In a relatively brief time the new organization is already yielding exciting results. Despite starting 2013 with a record low in police staffing, Camden City ended the year with a 40 year record low of UCR part 1 crimes (5,294). Notably, these successes are a glimpse of the exponential possibilities in reducing violent crime in the City. As the Metro Police continues to increase its ranks, Camden Metro Police is awaiting the fall graduation of a recruit class which will increase ranks by 21%.

Mayor's Office, The City of Camden: National Forum on Youth Violence Prevention

In April 2011, Mayor Dana Redd established the Youth Prevention Policy Board to avert the city's youth from the juvenile justice system and prevent others from becoming adult offenders. In support of this work, the US Department of Justice selected Camden City to be among the second cohort of cities nationally to participate in the highly coveted National Forum on Youth Violence Prevention, in fall 2012. Over a six month period, the Mayor's 40-member task force engaged in a collaborative needs assessment, research, and planning to create a comprehensive citywide plan to prevent and reduce youth violence.

The Camden City Youth Violence Prevention plan serves to guide the work in youth violence prevention towards information sharing, enhancing youth opportunities, as well as strengthening and mobilizing the community. While the plan targets all of Camden City, the work of the task force will concentrate on four neighborhoods in the city which emerged as extreme hot spots with regard to crime and violence- the Cooper Lanning, Centerville, Whitman Park, and Liberty Park Census Tracts. Three of the four tracts comprise our study area. In light of this, the City can leverage current investments and existing collaborations to achieve a greater impact.

The action plan developed by the Youth Violence Prevention Task Force is largely informed by the recent report of the Children's Defense Fund, *Portrait of Inequality 2012: Black Children in America*, which describes a Cradle to Prison Pipeline crisis that is confronting too many Black children and youth in America. As described in the report, the great majority of Camden's children and youth are poverty-stricken, left without family support systems, lack quality education, and enter school already behind which too often results in prison over college and career.

As the primary focus of the task force was to develop strategies to help Camden's children overcome grave challenges and succeed alongside their non-minority peers, these best practices have been incorporated into the Camden Choice education plan. Detailed descriptions of these strategies are found in this plan's section entitled Best Practices. The programs have been categorized according to the critical need area that correlates with their capacity-building function.



Mayor Dana Redd, Attorney General Jeffrey Chiesa, and Camden Police Chief Scott Thomson survey some of the weapons obtained during Camden County's two-day "Guns for Cash" buy-back event. Image Source: Mayor's Office, City of Camden



Mayor Redd works with neighborhood youth in a community cleanup effort. Image Source: City of Camden



Mt. Ephraim residents, neighborhood leaders and partners listen to a presentation of the early action steps to support community safety at the plan roll out event held in New Life Ministries September, 2014. Image Source: WRT.

Crime Fighting Technology

In order to overcome the significant public safety challenges of the City, Camden Metro Police found it critical to support the policing efforts with more than just manpower resources. To that end, an effort was made to procure the most advanced technology available in the field of crime fighting. Leveraging financial resources from a variety of creative alternatives to the City's budget (grants, private/public partnerships, forfeiture funds, etc.) the Metro Police secured funding to make this a reality. The result was more than purchasing several "stand-alone", single purpose technologies. Rather, the Department developed and implemented a Digital Public Safety Grid of integrated computer systems. Evolving around a city-wide surveillance system known as the EYES IN THE SKY, the Department deployed technologies such as:

- Mobile Field Command Units
- Gun-Shot Detection microphones (Shot-Spotter)
- Automated Emergency Dispatch
- Digitized Reporting Systems
- Digitized Real-time Resource Management
- Ocular Character Recognition
- Automated License Plate Readers
- GPS Technology (deployed for vehicles and walking beats)
- CAD integrated GIS Crime Mapping

These cutting-edge technologies work in unison to provide the Camden Police with a robust force-multiplying effect. More than 115 hot-spot locations are remotely patrolled by highly trained non-sworn personnel and programmatic intelligence systems along with performance measures and real-time crime information allows managers to stay in tune with the City's real-time public safety environment and make necessary adjustments.

To further extend the capabilities of technology, the Camden Metro Police Department is launching a computerized quality of life community policing network dubbed the



*Metro Police are using advanced technology to support their boots on the ground multi-pronged safety strategy.
Image Source: Camden County Police Department*



*The Mayor's Office is working to secure vacant buildings in Whitman Park.
Image Source: Mayor's Office, Camden*



I-CAN (Interactive Community Alert Network). This computerized reporting system allows community members to anonymously communicate with police via a computer or mobile device. Residents are provided access to the CCTV system wherein they can draw police attention to a specific event that is recorded and transmitted to the police. Trained personnel may then interact with the community reporter to ensure an appropriate and comprehensive response.

Certainly, there are many components to realizing a truly safe community that go beyond the abilities and technology of a contemporary police department. However, at no other time has the City of Camden been poised to capitalize on its policing efforts than now.

II. CAMDEN'S CRIME CHALLENGE

In 2011, CQ Press ranked Camden the most poverty-stricken and unsafe city in the country, taking into account the city's murder rate of 60.6 per 100,000 – a rate that was 12 times higher than the national average. In 2009, Camden County had the highest juvenile arrest rate (14.9%), the third highest violent arrest rate (9.1%), and the fifth highest juvenile drug arrest rate (8.3%) of any New Jersey county, with most of the juvenile offenses concentrated in the City of Camden. In 2012, there were 507 juvenile arrests in the City of Camden, including 78 or 15.3% for violent crimes.

The demographic profile of Camden City mirrors the risk factors typically associated at the individual, peer/social, family and community levels with perpetration of youth violence.¹ These include history of violence, community-wide poverty, diminished economic opportunities, involvement with alcohol and drugs, association with delinquent peers, involvement in gangs, poor family functioning, and poor grades in school.

With the official launch of the Camden County Police Department – Metro Division in May 2013, the effort has brought together elected leaders and law enforcement officials from the Federal, State and local levels of government along with Camden residents and community stakeholders. To date, the new force is reducing crime throughout the city by implementing “proactive” geographic community policing patrols led by District Commanders.



*Neighborhood Safety Task Force work session in March 2014 hosted by Mayor Dana Redd.
Image Source: Mayor's Office, Camden*

New Hope – Real Progress

2012 was the most violent year in the City of Camden's history, and found it ranked as the most violent city in the nation. While it is too early to declare victory, there have already been signs of progress in curbing crime in the city. Camden is experiencing a decline in crime in several important areas during the period the new force has been operational (May-December 2013) relative to the previous year. This progress came as the new regional force operated at only 60% of full staffing levels for most of the year, and did not surpass the staffing levels of the old city police force until December.

- - 15% Reduction in Homicides
- - 70% Increase in Seizures of Illegal Guns
- - 27% Reduction in Burglary
- - 41% Decrease in Motor Vehicle Thefts
- - 8% Reduction in Larceny

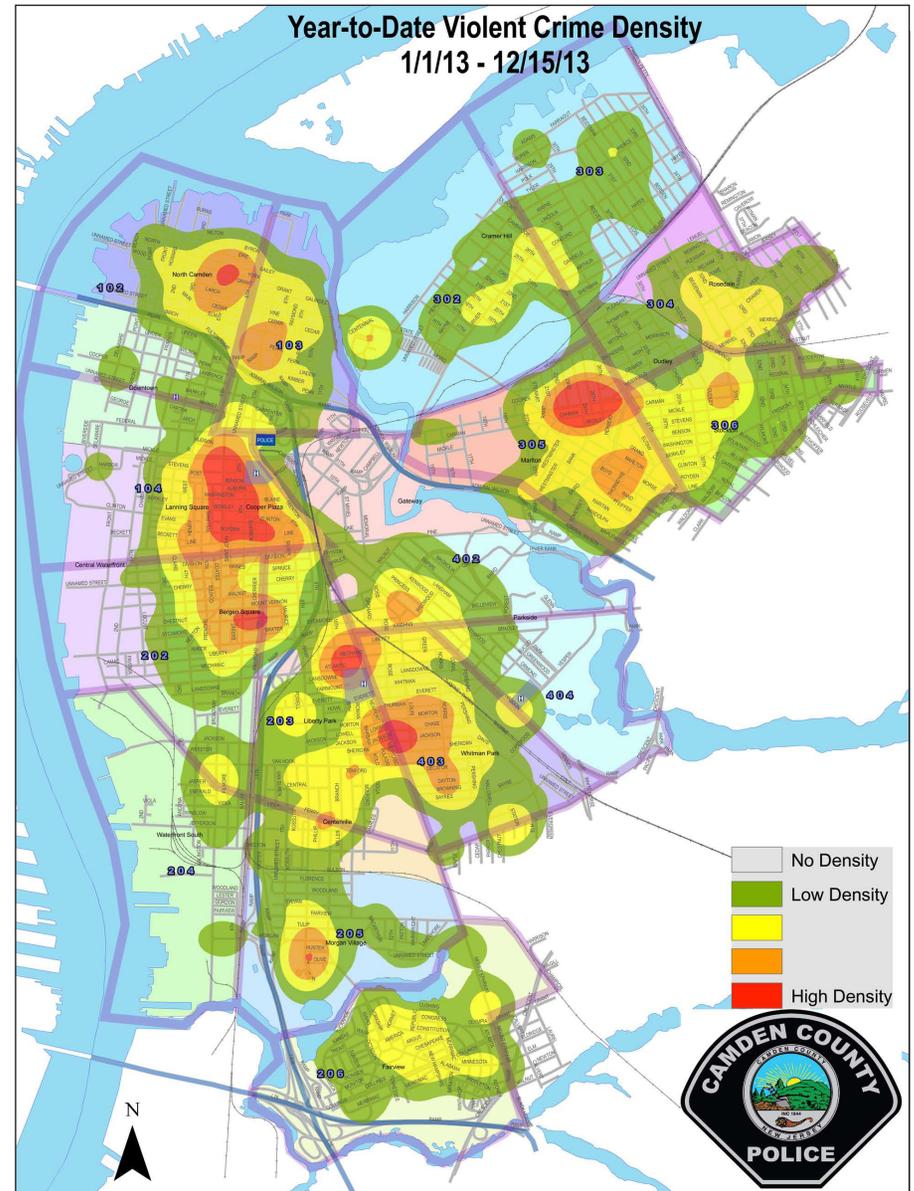
Governor Christie is determined to continue working with Camden to build upon these early signs of progress. The Governor provided \$3.2 million in support in fiscal year 2014 and his fiscal year 2015 budget provides an additional \$8.5 million in Consolidation Implementation Aid funding, a portion of which will help the Camden County Police force grow stronger, more efficient, and more capable of responding to the needs of their residents.

III. THE MT. EPHRAIM NEIGHBORHOOD CRIME CHALLENGE

The Mt. Ephraim Corridor neighborhoods suffers from a host of quality of life issues that contribute to and exacerbates the crime issues, making these neighborhoods the epicenter for some of the highest crime rates in the city. This includes an alarming poverty rate, limited education, high-unemployment, and a high number of single female-led households.

NEIGHBORHOOD HOMICIDE STATISTICS BY SEX												
	2010		2011		2012		2013		2014 YTD*		TOTAL	
MT. EPHRAIM	7		10		11		14		1		43	
	F	M	F	M	F	M	F	M	F	M	F	M
MT. EPHRAIM	1	6	3	7	2	9	1	13	0	1	7	36

*YTD includes statistics from 1/1/14 to 3/23/14.
Camden Metro Police



1/1/13 to 12/15/13 Violent Crime Density. The areas with the highest crime in the city are shown in orange and red. With two focal areas of crime in the Mt. Ephraim Neighborhood
Image Source: Camden County Police Department



IV. NEEDS ANALYSIS

To address these crime challenges, a Community Safety Plan was developed by the Neighborhood Safety Task Force. The Task Force includes Mayor Dana Redd, Camden Metro Police, the City Attorney, Branch Village Resident Council Leaders, United Neighbors of Whitman Park, Better Tomorrows, the Housing Authority, and resident leaders of Liberty Park.

As part of the Needs Assessment, residents were asked about their perception of crime in the community. The results of the Needs Assessment, input from residents at public meetings, and focus groups, and data from Metro Police was used as a basis in identifying community priorities, and developing effective strategies to ensure community safety (See Appendix E).

V. COMMUNITY PRIORITIES

Following the needs assessment process and review of the findings from the household level surveys, focus group discussions were held with the residents of Branch Village and Nimmo Court. Based on the focus groups discussion and workshops, the following priorities were identified.

Community-wide priorities (in order of priority):

1. Improve Housing
2. Address Crime and Improve Neighborhood Safety
3. Implement Neighborhood Improvements Including Lighting, Parks, and Recreation Spaces for Youth
4. Employment Opportunities
5. Programs that Support Youth Education and Recreation

Community-Supported Vision

Based on the results of the needs analysis, focus group discussions, and general knowledge of the area, the following community-supported vision was developed and approved by the residents.

The Mt. Ephraim Choice Neighborhood will transform into a community where all residents can be safe and children can play outside and walk to school out of harm's way.

Community Goals

Through the crime data analysis provided by the Mayor's Office and Metro Police, the Community Safety Task Force identified the specific crime and safety goals that this plan will target:

Goal 1: Reduce gang and drug crime

Goal 2: Reduce blight, problem properties and address the physical conditions that impact neighborhood safety and quality of life

Goal 3: Reduce youth violence

Goal 4: Incorporate new proactive and community policing components

Goal 5: Utilize technology to implement a multi-pronged strategy to reduce neighborhood crime and increase the perception of safety

VI. A HOLISTIC APPROACH TO PUBLIC SAFETY

Along with the changes to the Camden Metro Police, the City is involved in a number of effective initiatives with strategies that can address the crime problems that the Mt. Ephraim neighborhood faces.

In April of 2013, Mayor Redd announced the City-wide Quality of Life Task Force for Neighborhood Safety. The Task Force was created and charged with conducting quality of life sweeps in Camden neighborhoods to identify exterior code violations, abandoned vehicles, vacant housing, improved lighting on the streets and other concerns which foster the “broken windows theory.” The Taskforce consists of the Departments of Code Enforcement, Public Works, Planning and Development working in conjunction with the Camden Metro Division. The Taskforce provides increased support for residents, business owners, and community leaders to become active participants in helping Camden communities become healthy, clean, and safe.

Camden Cooper Lanning Promise Neighborhoods

The Camden Cooper Lanning Promise Neighborhoods Initiative (CCLPN) is a multi-partner planning effort focused on increased education and family and community supports through a cradle to career pipeline. This initiative aims to ensure successful educational outcomes, strong families, and strong communities, breaking the generational cycle of poverty that exists in the Cooper Lanning neighborhood within Camden City. This is led by Center for Family Services, a leading human services provider, who has built an established network of education, service provision, and health experts to do a comprehensive qualitative and quantitative community assessment and building a comprehensive pipeline of data driven, evidence based programs to change educational and community outcomes for youth. Partners that comprise the CCLPN have already received training in Results Based Accountability (RBA) and its data tracking system (Results Scorecard) from the Results Leadership Group through the Promise Neighborhoods planning grant and will serve as mentors and turn-key trainers for Quality of Life Taskforce for Neighborhood Safety partners. Through cross-project coordination between the planning team for the Mt. Ephraim Choice Neighborhood and the CCLPN, the Community Safety Strategy for Mt. Ephraim, borrows many successful elements and lessons learned from CCLPN.



Residents interact with Metro Police Officers at the Mt. Ephraim Choice Health Fair at the Roosevelt Manor Community Center. As the new Metro Police Force has already made gains in decreasing crime levels, it is clear that results cannot be measured in statistics alone. Community participation has increased and already residents are reporting more positive sentiment toward police officers. In the short time that the new Metro Police have been on board, residents of the Mt. Ephraim corridor remarked that they felt that the new police force was an improvement. They also stressed that they wanted the police to be consistent and enforce existing laws including loitering and curfew.
Image Source: WRT

National Forum for Youth Violence Prevention

In October 2012, the US Department of Justice selected Camden City to receive a National Forum on Youth Violence Prevention expansion project planning grant. With violence reduction and public safety as a top priority, the Mayor’s Office, together with the Camden Metro Division, the Department of Education, Center for Family Services and the broad array of partners that comprised the Camden Youth Prevention Policy Board, launched a special Youth Forum Task Force. The Camden Forum on Youth Violence Prevention Task Force enabled a more broad-based set of partners that strategically focused on reducing youth violence, a significant and worsening issue in Camden City, in four key areas – prevention, intervention, enforcement, and reentry. Currently, the



Camden Forum on Youth Violence Prevention Task Force includes 40 members that represent local social service and faith-based organizations, residents, and County- and State-level agencies. As Camden moves from planning to implementation, the Camden Forum on Youth Violence Prevention Task Force will continue serve as the oversight entity and work in concert with the Mayor's Youth Prevention Policy Board.

Over the course of 2013, the Task Force partners worked to develop a plan for the reduction and prevention of youth violence grounded in a public health approach and within a service delivery continuum that begins with young children and continues through young adulthood. The Camden City Youth Violence Prevention Plan is comprised of four research-based strategies:

- The prevention strategy will promote conditions to preclude youth violence and crime in the community, featuring mentorship and other youth development opportunities, and to substantially improve the culture within the Camden City Public Schools using an evidence-based decision-making framework shown to increase social competence, prevent violence and illegal drug use, and improve overall academic success for all students (known as PBIS).
- The intervention strategy will target youth at-risk of violent crime through increased support services, trauma recovery, and transportation to out of school time activities.
- The enforcement strategy will create a citywide culture that impedes criminal activity, including a community policing model, quality of life sweeps, and replication of an evidence-based intervention model (formerly known Ceasefire) proven to reduce shooting and killings and make communities safer.

As the Mt. Ephraim Choice Neighborhood is a focal point for youth violence, the comprehensive, research-based youth violence prevention plan that has already been developed for the City will be the model that is incorporated into the Transformation Plan.

Mayor Redd and her Administration are employing a holistic approach to public safety which involves strong community collaborations with the residents of Camden, faith-based institutions and community-based organizations to implement the vision of a



*Levels to Brilliance Youth participate in a White Diamond Cotillion Ball
Image Source: Mayor's Office, Camden*

safer city and strong community. To this end, the Congress of Resident, Faith based and Community Based Organizations (hereinafter referred to as "The Congress") was launched in 2013 to not only mobilize support for the Metro Police Department but also to engage citizens in improving the quality of life through active participation and civic engagement in the development process in conjunction with other policy initiatives, public safety, education, and neighborhood sustainability.

The Congress has given voice and power to residents within the Mt. Ephraim Neighborhood to change the physical and social conditions from the grassroots level. Members of The Congress have taken a lead on recruiting and training mentors, completing the chaplaincy program training, and collaborating with neighborhood watch programs, and the police to respond to community incidents to work with impacted residents.

VII. EFFECTIVE STRATEGIES FOR THE MT. EPHRAIM NEIGHBORHOOD

Goal 1: Reduce gang and drug crime.

1.1 Strategies

- Develop a preventative approach to address the underlying causes of gang and drug crime within the Mt. Ephraim Neighborhood through re-entry programs, job creation, and recruitment and retention programs
- Focus police patrols and station officers at targeted corners within the Mt. Ephraim Neighborhood to suppress the establishment and operation of local drug markets, as well as to prevent drug-related crimes.
- Implement the Camden County's Gun Buy-Back Program at locations accessible to residents, and promote participation from the Mt. Ephraim Neighborhood.
- Provide recommendations and coordinate vacant lot stabilization and abandoned property demolition efforts with gang and drug crime hotspots.

1.2 Performance Indicators and Metrics

- Number of felony drug arrests
- Number of felony drug indictments
- Number of reported violent crimes
- Number of adult repeat offenses

1.3 Partners

- Mayor's Office
- Metro Police
- Municipal Court
- Cure 4 Violence



“...it’s the culture of violence and the illegal possessing of firearms that lies at the heart of our greatest challenge in reducing gun crime”

*Camden County Police Chief Scott Thomson
Courierpostonline January 2, 2014*



Goal 2: Reduce blight, problem properties and address the physical conditions that impact neighborhood safety and quality of life.

The passage of Assembly Bill No. 4590 on January 16, 2014 and signed into law by Governor Chris Christie authorizing certain municipalities to impose parking surcharges will result in the City of Camden raising a dedicated source of funding to demolish and remove abandoned buildings and structures. Within the targeted area, the estimated number of vacant buildings is close to 550. Vacant and abandoned properties serve as publicly accessible hiding places for drugs and guns.

2.1 Strategies

- a. Implement the Mayor's and Metro Police's focused effort to demolish problem properties at the neighborhood crime hotspots in coordination with the Neighborhood Plan Vacant Lot Stabilization Program and the Housing Plan Infill Strategy
- b. Implement quarterly Safe Corridor clean ups in the Mt. Ephraim Neighborhood.

2.2 Performance Indicators and Metrics

- Number of buildings demolished per year
- Number of partners and residents engaged in quarterly cleanups
- Number of violent and non-violent crimes

2.3 Partners

- Camden Metro Police
- City Attorney's Office
- Camden Redevelopment Agency



*A community resident points out blighted and problem properties during a neighborhood Walkshop.
Image Source: WRT*

- Mayor's Office
- The Housing Authority of the City of Camden
- United Neighbors of Whitman Park
- Center for Family Services

Goal 3: Reduce youth violence.

3.1 Strategies

Develop a comprehensive youth violence prevention plan that is research-based, and taps community resources and assets to inform strategy development in the following areas:

- Juvenile Crime/Juvenile Violence
- Truancy/Absenteeism from School
- Youth Workforce Development
- Youth Homelessness
- Youth Mental Health/Continuum of Care
- Childhood Obesity

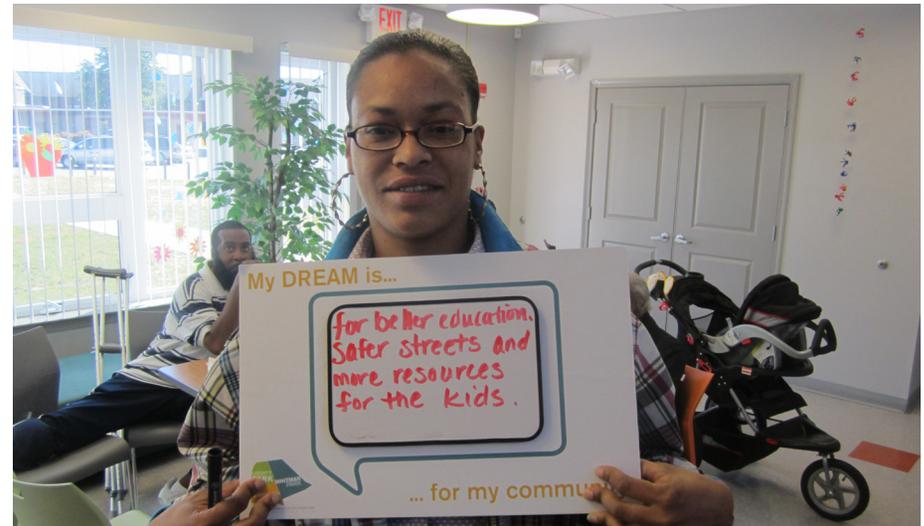
The youth violence program will focus on at-risk juveniles between the ages of 14 to 17.

a. Youth Court Program

Through collaboration between the Mayor's Office, Municipal Court, and the Camden City Public School District, trained youth encourage their peers to take ownership of their actions and work with their peers to determine the most suitable or appropriate consequence (i.e. writing essays, letters of apology and/or conducting community service). The program will run once a week during the school year from 5pm to 7pm. Community Congress members will meet with truant students and their parents on Tuesdays in court to address additional needs.

b. Levels to Brilliance - Youth Leadership Program

Create a 16-week program for Camden City youth to further understand the value of an education and the importance of contributing positively to their school and community. The program will offer educational, employment and job training opportunities and address four essential components of health-preparation of Body, Mind, Soul and Spirit. Successful participants will participate in a White Diamond Cotillion Ball.



Residents of the Mt. Ephraim Neighborhood share their visions for the community
Image Source: WRT

c. M.A.L.L. (MULTI AGENCY LIFE LINE) Program

Implement the arrest and charging diversionary program designed to minimize the impact and stigma associated with arrest for City youth. The program ensures accountability while employing alternate forms of rehabilitation.

d. YE'S (Youth Education and Employment Success Centers)

Centers address and end truancy through the expansion of the Camden City recreation centers program that enrolls dropouts back into school and provide youth with the necessary suite of services to keep them engaged in school.

e. Positive Behavioral Interventions and Supports

Implement the City's district-wide Positive Behavioral Interventions and Support (PBIS) initiative, an evidence-based model to support proactive strategies for defining, teaching,



and supporting appropriate student behaviors to promote positive school environments. The school system has already entered into an MOU with the Mayor's Office and the Center for Family Services that will establish and train a district PBIS Leadership Team and plan and implement a PBIS pilot project at two Camden schools, including six full days of training held throughout the school year and participation in monthly booster trainings and support sessions to ensure fidelity to the PBIS model. The NJ State Education Department has committed to including Camden City in the next cohort of schools in the state to participate in the comprehensive PBIS training over the next two years.

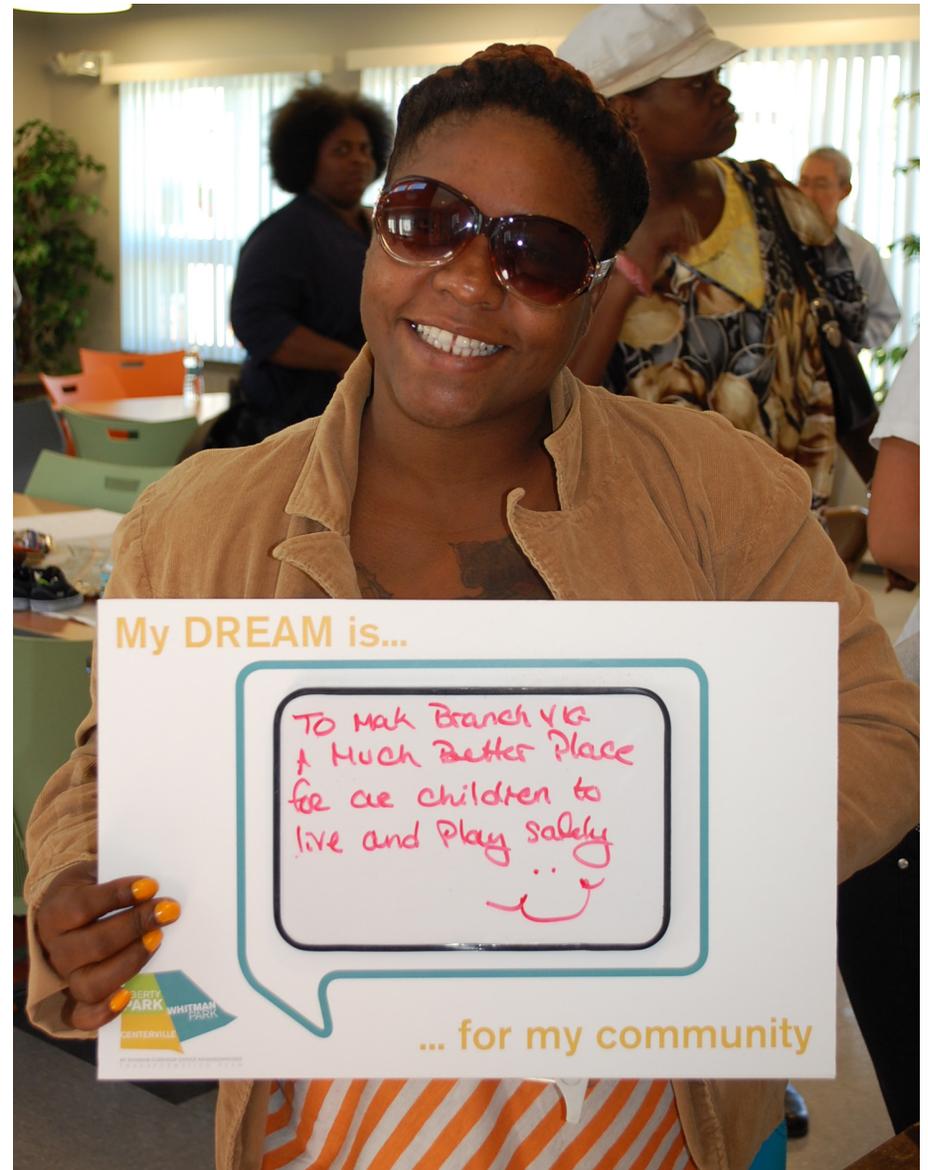
A growing body of research has established that young children – even infants – are particularly vulnerable to the effects of exposure to traumatic events. Because children in Camden are exposed to traumatic stressors (including community violence, domestic violence, and physical trauma and abuse) at rates that far surpass their young peers in New Jersey and nationally, the Task Force will conduct research on existing evidence-based initiatives and known best practices to plan an Early Childhood Trauma Intervention Program appropriate for our city's young children.

3.2 Performance Indicators and Metrics

- Reduce the number of Truant Youth by 5% to 10% per year
- Increase the number of youth diverted from further justice system involvement
- Increase the number of youth who are referred to support programs including (mentorship, counseling, and mental health services)
- Reduce the number of arrests for Part I Violent Crimes of persons aged 24 and under

3.3 Partners

- Camden City Public School District
- Center for Family Services
- Mayor's Office
- Metro Police
- Municipal Court
- NJ State Education Department
- Cure 4 Violence
- Center for Family Services



Residents of the Mt. Ephraim Neighborhood share their visions for the community
Image Source: WRT

Goal 4: Incorporate new proactive and community policing components.

4.1 Strategies

- a. Increase mobile and foot patrols in order to provide more time for officers to interact with the community, build local trust, and engage in meaningful discussions regarding crime activity and prevention.
- b. Identify officers specifically dedicated as community liaisons within the Choice Neighborhood. These liaisons will be responsible for attending neighborhood meetings, assist in planning crime-prevention activities and making themselves familiar with these communities.
- c. Partner with the Camden City School District to implement the Safe Corridors initiative within the Mt. Ephraim Choice Neighborhood. This includes a commitment to implement the Camden City School District Comprehensive Safety Plan, which promises parents and guardians, “Your child will feel safe at school.” With fewer incidents on their way to and from school and fewer in-school disruptions, students can focus on developing the skills and knowledge that will help prepare them for success after high school.
- d. Utilize social media, including YouTube, Twitter, and the Police Department Facebook page to share safety information with Choice Neighborhood Residents, solicit tips, and remain engaged.

4.2 Performance Indicators and Metrics

- Percent increase in foot patrols within the Mt. Ephraim Neighborhood
- Number of activities planned by, or with participation of Community Liaisons within the Mt. Ephraim Neighborhood

- Percent reduction in the number of school-based offenses and expulsions at sites within the Mt. Ephraim Neighborhood
- Number of social media interactions focused specifically on safety within the Mt. Ephraim Neighborhood

4.3 Partners

- Lead:
 - Mayor’s Office
 - Camden Metro Police
- Partners:
 - Camden Choice Executive Leadership Team
 - Mayor’s Office
 - Congress of Resident, Faith-based and Community – Based Organization members from the targeted area
 - Anchor Institutions
 - Camden City School District



Goal 5: Utilize technology to implement a multi-pronged strategy to reduce neighborhood crime and increase the perception of safety.

5.1 Strategies

- Utilize “Shot Spotter System” within violent crime hot spots within the Mt. Ephraim Neighborhood. This system is designed to signal an alert to the Camden Metro Police the instant a gunshot is captured through hidden microphones located on the street.
- Station Mobile Observation Units in areas within the Mt. Ephraim Neighborhood identified as crime hot spots to monitor criminal activity, and provide a sense of security to local residents.
- Install Eye in the Sky Cameras for areas within the Mt. Ephraim Neighborhood not currently under surveillance.
- Coordinate video surveillance system installations with new residential and commercial development and rehabilitation to maintain platform compatibility and grow a seamless camera system throughout the Mt. Ephraim Neighborhood.
- Design and install a comprehensive lighting strategy to focus on additional lighting along neighborhood streets and in open spaces, specifically key corridors, identified dark spaces and designated Safe Corridors.

5.2 Performance Indicators and Metrics

- Percent reduction in gun crime within the Mt. Ephraim Neighborhood
- Measurable increase in residents surveyed indicating feeling safe within their community
- Percent of the Mt. Ephraim Neighborhood area covered by police-monitored video-



Residents of the Mt. Ephraim Neighborhood share their visions for the community
Image Source: WRT

surveillance

- Measurable decrease in lighting gaps

5.3 Partners

- Camden Metro Police
- Housing Authority of the City of Camden
- Local Developers

VIII. PLAN IMPLEMENTATION

Lead Implementation Entity

The Camden Metro Police and the City of Camden Mayor's Office have been designated as the Lead Implementation Agency responsible for carrying out the strategies identified in the Safety Plan. Public Safety within Camden is the primary responsibility of the Metro Police, and together with the Mayor's Office, a focused commitment has been made to ensure successful transformation within the Mt. Ephraim Corridor Choice Neighborhood. Representatives from the Mayor's Office and Camden Metro Police have been involved with the development of the Transformation Plan directly through the Safety Task Force, as well as the Housing and Neighborhoods and the other People Plan Task Force groups. As leaders of this effort, the Metro Police and Mayor's Office have committed to coordinating with partner organizations and engaging with the community in order to implement the strategies identified, as well as to track progress and keep the Choice Neighborhood implementation team and residents informed through reporting.

Coordination — During the implementation phase, the Camden Metro Police Department and Mayor's Office will oversee the Safety Plan activities through the coordination of the partnering organizations and leaders identified throughout the planning process. These stakeholders will provide ongoing support to ensure the safety and security of the residents within the Mt. Ephraim Corridor Neighborhood.

Engagement — As leaders of the safety strategy, it is critical that the Mayor's Office and Metro Police remain engaged with the community throughout the implementation of the Mt. Ephraim Corridor Choice Neighborhood Transformation Plan order to ensure sustained success. Significant momentum has been established through the transformation planning process, and sustained meaningful engagement will serve to validate the commitment residents within these communities have made.

Communication — The Mayor's Office and Metro Police will remain responsible for facilitating consistent, open dialogues among workgroups and holding partners accountable for accomplishing the identified performance goals and milestones described in the Transformation Plan. Both the Mayor's Office and Metro Police are recognized within the Choice Neighborhood as leading efforts to reduce crime, and maintaining communication will strengthen the strategies identified in the Safety Plan.

Evaluation — The Camden Metro Police has the capacity and expertise to track the success of the Safety Plan, and evaluate the effectiveness of each program identified. Together with the Mayor's Office, the Metro Police will continue to evaluate, identify improvement areas, and implement updated plans to increase neighborhood safety. The Metro Police invested in sophisticated crime monitoring programs, GIS analysis technology, and have the capability to effectively track progress, inform planning, identify new success indicators, and improve services and programs when necessary.

Reporting — The Camden Metro Police will report the indicators, success measures, and outcomes back to City, and also to the community, residents, and other stakeholders involved in the Choice Neighborhood Transformation Plan. It will also be the responsibility of the Metro Police to synthesize the data from the implementation into regular reports to share Choice Neighborhood-specific data, as well as identify challenges experienced during this process.



GOAL 1: REDUCE GANG AND DRUG CRIME

		Strategy A: Preventative Approach to Gang and Drug Related Crime	Strategy B: Focus Patrols at Targeted Corners	Strategy C: Gun Buy-Back Program
Year 1	Q1	Engage the Choice Neighborhood Safety Task Force and Congress of Resident, Faith-Based, and Community-Based Organizations	Identify target corners	Determine locations and target audience
	Q2	Identify opportunities to link neighborhood residents with re-entry programs and job recruitment	Focus Patrols at targeted corners (ongoing)	Set time and location, publicize
	Q3	Coordinate with the Community Supportive Services Task Force and local social service providers to maintain a connection for at-risk neighborhood residents		Hold Buy-Back Event
	Q4	Create a proposal with City and County officials to extend schedules and alter existing routes		
Year 2	Q1			
	Q2			Review success of Buy-Back Program and determine feasibility of another event
	Q3			
	Q4			
Year 5	Q1			Determine locations and target audience
	Q2			Set time and location, publicize
	Q3			Hold Buy-Back Event
	Q4			

GOAL 2: REDUCE BLIGHT, PROBLEM PROPERTIES AND ADDRESS THE PHYSICAL CONDITIONS THAT IMPACT NEIGHBORHOOD SAFETY AND QUALITY OF LIFE			
		Strategy A: Demolish Problematic Properties	Strategy B: Safe Corridor Clean-ups
Year 1	Q1	Identify preliminary list of unsafe abandoned properties	Ongoing (quarterly)
	Q2	Prioritize properties identified through the Housing and Neighborhoods Plans in focus areas and along key corridors	Ongoing (quarterly)
	Q3	Demolish problematic properties	Ongoing (quarterly)
	Q4	Identify and commit future funding for demolition	Ongoing (quarterly)
Year 2	Q1	Re-evaluate list of unsafe abandoned buildings	Ongoing (quarterly)
	Q2	Prioritize properties identified through the Housing and Neighborhoods Plans in focus areas and along key corridors	Ongoing (quarterly)
	Q3	Demolish problematic properties	Ongoing (quarterly)
	Q4	Identify and commit future funding for demolition	Ongoing (quarterly)
Year 5	Q1	Re-evaluate list of unsafe abandoned buildings	Ongoing (quarterly)
	Q2	Prioritize properties identified through the Housing and Neighborhoods Plans in focus areas and along key corridors	Ongoing (quarterly)
	Q3	Demolish problematic properties	Ongoing (quarterly)
	Q4	Identify and commit future funding for demolition	Ongoing (quarterly)



GOAL 3: REDUCE GANG AND DRUG CRIME

		Strategy A: Youth Court Program	Strategy B: Youth Leadership Program	Strategy C: Multi-Agency Life Line Program	Strategy D: Youth Education and Employment Success Centers
Year 1	Q1	Ongoing weekly		Engage the Choice Neighborhood Safety Task Force and Congress of Resident, Faith based and Community Based Organizations to define a Choice Neighborhood focus for the program	Engage the Choice Neighborhood Safety Task Force and Congress of Resident, Faith-Based and Community-Based Organizations to define a Choice Neighborhood focus for the program
	Q2	Ongoing weekly	Promote program in neighborhood and through schools	Ongoing implementation	Ongoing implementation
	Q3	Ongoing weekly	16-Week Program	Ongoing implementation	Ongoing implementation
	Q4	Evaluate success of program and revise as needed	Celebration/Cotillion	Evaluate success of program and revise as needed	Evaluate success of program and revise as needed
Year 2	Q1	Ongoing weekly	Evaluate success of program and revise as needed	Ongoing implementation	Ongoing implementation
	Q2	Ongoing weekly	Promote program in neighborhood and through schools	Ongoing implementation	Ongoing implementation
	Q3	Ongoing weekly	16-Week Program	Ongoing implementation	Ongoing implementation
	Q4	Evaluate success of program and revise as needed	Celebration/Cotillion & Re-engage program graduates from the Choice Neighborhood	Evaluate success of program and revise as needed	Evaluate success of program and revise as needed
Year 5	Q1	Ongoing weekly		Ongoing implementation	Ongoing implementation
	Q2	Ongoing weekly		Ongoing implementation	Ongoing implementation
	Q3	Ongoing weekly		Ongoing implementation	Ongoing implementation
	Q4	Evaluate success of program and revise as needed		Evaluate success of program and revise as needed	Evaluate success of program and revise as needed

GOAL 4: INCORPORATE NEW PROACTIVE AND COMMUNITY POLICING

		Strategy A: Enhance Foot Patrols	Strategy B: Community Liaisons	Strategy C: Safe Corridors	Strategy D: Social Media
Year 1	Q1	Initiate a tracking system to identify time officers spend building relationships within the Choice Neighborhood	Identify Community Liasons and share their contact information with residents	Ongoing	Ongoing
	Q2	Continue patrol strategy & track progress			

GOAL 5: UTILIZE TECHNOLOGY TO IMPLEMENT A MULTI-PROLONGED STRATEGY TO REDUCE NEIGHBORHOOD CRIME AND INCREASE THE PERCEPTION OF SAFETY

		Strategy A: Shot Spotter System	Strategy B: Mobile Observation Units	Strategy C: Eye in Sky Cameras	Strategy D: Video Surveillance Coordination	Strategy E: Crime-focused Lighting Strategy
Year 1	Q1	Evaluate the Choice Neighborhood for their eligibility for the deployment of the Shot Spotter System.	Evaluate the Choice Neighborhood for their eligibility for the deployment of the Shot Spotter System.	Identify gaps in program implementation	Identify product specifications and platform requirements to allow for seamless integration of private cameras with the Metro Police Eye in the Sky system	Identify neighborhood "dark spots" & cross-reference with crime "hot spots" to identify targeted lighting strategy
	Q2	Coordinate with neighborhood leaders and the Safety Task Force to identify potential deployment. (Ongoing)	Coordinate with neighborhood leaders and the Safety Task Force to identify potential deployment. (Ongoing)		Develop a communication method to share the compatible platform for private development to install video cameras	Identify partners and funding
	Q3			Install cameras in areas identified	Share spec sheets and system requirements and incorporate into Choice Neighborhood property redevelopment and rehabilitation	
	Q4				Track success and identify any gaps.	Implement lighting strategy
Year 2	Q1					Identify additional "dark spots" & cross-reference with crime "hot spots" to identify additional targeted lighting strategy
	Q2					Implement lighting strategy
	Q3					Track crime reduction & report



Image Source: WRT



Chapter 6

Conclusion





WHERE DO WE GO FROM HERE?

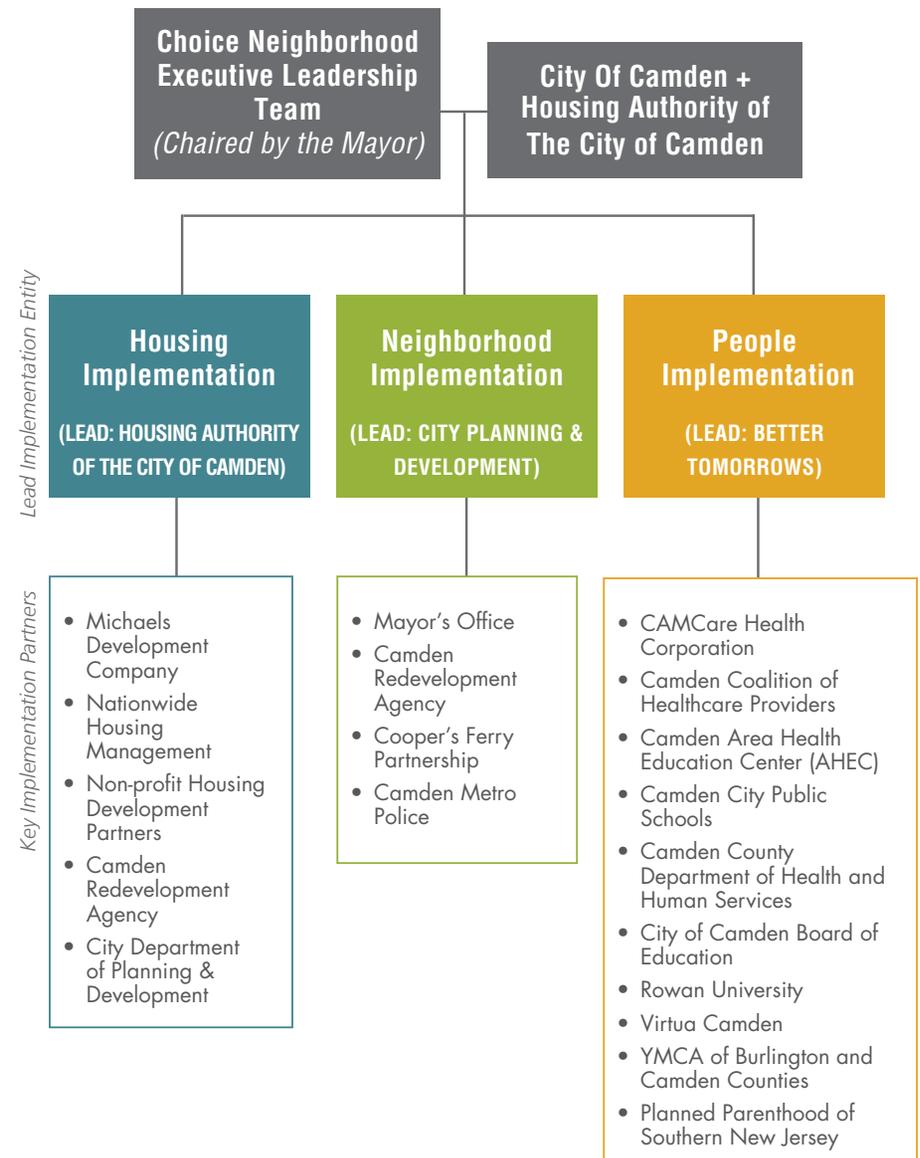
ACCOUNTABILITY AND GOVERNANCE STRUCTURE

The implementation of the Mt. Ephraim Choice Neighborhood Transformation Plan will be led jointly by the City of Camden and the Housing Authority of the City of Camden (HACC). HACC will serve as the Lead Housing Implementation Entity, City Planning & Development will serve as the Neighborhood Implementation Entity, and Better Tomorrows will serve as the People Implementation Entity. The implementation partners will execute a Partnership Memorandum of Understanding (MOU) that details the partners, roles, expectations and responsibilities.

Choice Neighborhood Executive Leadership Team

In an effort to leverage stakeholder capacity built during the planning process and to ensure that there is a collaborative, community-driven implementation structure and continued accountability, HACC and the City formally launched the Choice Neighborhood Executive Leadership Team as part of the overall communication and decision-making structure. The purpose of the Leadership Team is to serve as a communication tool for the Mayor and resident leaders throughout the neighborhood. The Team allows members to have direct exchanges about the plan process, provide input, and share their concerns and aspirations. The Team is chaired by the Mayor and will allow for an ongoing and consistent chain of communication among leaders in the Mt. Ephraim Neighborhood.

SUMMARY OF KEY PERFORMANCE INDICATORS AND METRICS



Housing Plan

- Number & type of replacement housing units
- Decrease in utility bills for public and assisted housing residents
- Percent increase in the number of accessible and visitable units
- Increase in the types of on-site amenities available to public and assisted housing residents
- Number of new owner-occupied units
- Number or percent of infill housing units (identified in housing plan) constructed
- Percent increase in code enforcement citations within the Mt. Ephraim Neighborhood
- Reduction in the number of commercial and residential properties identified as dangerous

- Number of ongoing business support or training programs
- Number of home owners participating in the Camden POWER program
- Number of businesses participating in the Camden POWER program
- Number of complete streets transformations funded through the City's capital improvement budget
- The development of a façade improvement program, and the number of façades improved during implementation
- Number of LEED ND prerequisites are met, and Conditional Approval (Stage 1 Certification) issued
- Number of vacant lots stabilized/adopted within the Choice Neighborhood
- Number of Tier 1 and Tier 2 Green Infrastructure installations

Neighborhood Plan

- The development of a BID or Special Services District for Mt. Ephraim Avenue



Perspective rendering of proposed Transit Oriented Development at the PATCO Ferry Avenue Station Whitman Park Redevelopment Plan (2014). Image Source: WRT Coordinated neighborhood improvements including complete streets with lighting, street trees, and safe multi-modal access can improve the quality of the pedestrian environment. Research indicates that contrary to traditional views within the law enforcement community residential streets and spaces with more trees are seen as significantly more attractive and safer, and are more likely to be used than similar spaces without trees. New streetscape improvements will be coordinated with Metro Police to ensure that street trees will not impact effectiveness of "eye-in-the-sky" tracking abilities.



People Plan - Supportive Services

- Number of partners engaged in Community Linkage group
- Number of referrals made for residents and percent of residents served through case management
- Resident satisfaction with access to services
- Number of Community Navigators
- Number of residents completed workforce development classes or programs
- Number and percentage of working-age adults working at least 30 hours per week
- Average earned income of HUD-assisted households
- Number and percent of children from birth to kindergarten entry participating in center-based or formal home-based early learning settings or programs
- Resident satisfaction with transportation accessibility
- Number of residents with bank accounts
- Number and percent of participants in advocacy groups

People Plan - Health and Wellness

- Number of referrals made for residents
- Percent of residents using the Emergency Departments and number of times per year and percent reduction in Emergency Room visits for patients with chronic disease
- Percent of public and assisted housing residents who have a place where they regularly go other than the Emergency Department when they are sick or need advice about their health
- Percent of public and assisted housing residents, reporting good physical health
- Percent increase the number of adults who are healthy enough to work
- Decrease in the incidence per 1000 of childhood obesity in children living in the Mt. Ephraim Corridor
- Number of youth and families participating in recreation and nutrition programs
- Reduction in the percent of respondents having smoked at least 100 cigarettes throughout their lives
- Percent reduction of involvement with the criminal justice system



Residents of the Mt. Ephraim Neighborhood share their visions for the community.
Image Source: WRT

- Percent reduction in number of poor mental health days 15-30 days of the past 30 days reported
- Percent increased/retained employment or return to/stay in school
- Longer-term decline in teen pregnancy rates and STDs from 5 to 10 percent
- Healthy birth outcomes for adolescents who deliver
- Increase in the number of teens receiving preconceptual and interconceptual education and counseling care for pre and post healthy pregnancies

People Plan - Education

- Number/percent of children in kindergarten who demonstrate age-appropriate functioning across multiple domains of early learning
- Number of children enrolled in early learning programs
- Attendance Rate
- Number of youth involved in positive development activities
- Number of hours of annual work experience
- Number of students from the Choice Neighborhoods participating in the summer enrichment program
- Number of students from the Choice Neighborhoods receiving after school tutoring
- Number of parents enrolled in the continuing education program
- Number of partner organizations participating

People Plan - Community Safety

- Reduction in the number of felony drug arrests
- Reduction in the number of reported violent crimes
- Reduction in the number of Truant Youth by 5% to 10% per year
- Increase the number of youth diverted from justice system and referred to support programs including (mentorship, counseling, and mental health services)
- Reduction in the number of arrests for Part I Violent Crimes of persons aged 24 and under



Residents of the Mt. Ephraim Neighborhood share their visions for the community.
Image Source: WRT

- Percent increase in foot patrols within the Mt. Ephraim Neighborhood
- Percent reduction in gun crime within the Mt. Ephraim Neighborhood
- Measurable increase in residents surveyed indicating that they feel safe within their community
- Percent of the Mt. Ephraim Neighborhood area covered by police-monitored video-surveillance
- Measurable decrease in lighting gaps

EVALUATION

As the Lead Implementation entities, the City of Camden, HACC, and Better Tomorrows will work together to evaluate the impact that implementation efforts are having within the neighborhood and the success for leveraging investments to make the Mt. Ephraim Neighborhood a neighborhood of “Choice”.

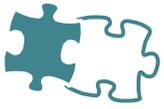




Appendix

Mt. Ephraim Choice Neighborhood





Appendix A

Moving Camden Forward

SIGNS OF REGENERATION AND SUCCESS

Camden is consistently in the news, but many of the stories of crime, failing schools, and blight only depict the City's numerous challenges, without telling the full story. Despite many challenges, the City has seen several signs of regeneration and success. Camden's many assets include a young population, nationally renowned medical and educational institutions, cultural and recreational amenities, and a multitude of organizations focused on making tangible quality of life improvements for Camden residents.

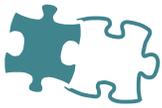
Among the City's many assets are its geographic location and proximity to the Delaware and Cooper Rivers, which contributed to the rise of industry and the growth of the City in the early nineteenth century. The City's transit networks connect downtown Camden to Philadelphia within 5 minutes, to Trenton in 40 minutes, to New York City and Baltimore within two hours, and to Washington D.C. within 3 hours. Camden is expanding this robust infrastructure network to include the Glassboro-Camden Line (GCL), a planned 18-mile passenger rail line between Glassboro and Camden. When completed, the GCL corridor will traverse 12 communities between Gloucester and Camden. Using light rail vehicles similar to the NJ Transit RiverLine, the proposed GCL will offer quick, reliable, frequent service between the communities of Glassboro and Camden.

AT A GLANCE



"Camden is a city of untold stories—stories that together make up the city's unique identity and that share the city's history of resilience, opportunity, and revival. For the first time in several

decades, neighborhood development and unprecedented expansion of the city's educational and medical sectors are providing a platform from which these hidden narratives can emerge. As mayor, it is my goal to support opportunities that will reshape our city. I have been working closely with state and county officials, as well as local constituents, to generate policy and development initiatives that will redefine people's perception of Camden, reconnect our neighborhoods to transformative opportunities, and reimagine existing assets to bring strategic private investment to the city. The implementation of new economic and social policy reforms is redefining how people think about investment, safety, and education in Camden." Mayor Dana Redd, 2014



The City's Vision

The City of Camden booms with great diverse, attractive housing, thriving neighborhoods with commercial development and 21st century systems of infrastructure and transportation, power, stormwater and waste management, trail and greenway networks that safely connect highly educated Camden residents to medical care, job centers, services, cultural and recreational opportunities.



Image Source: <http://www.ci.camden.nj.us/>

SIGNS OF REGENERATION AND SUCCESS

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CAMDEN'S HIGHER EDUCATION AND HEALTHCARE TASK FORCE

Understanding that a neighborhood plan must be based upon the strengths and assets of the entire City, it is important to understand the context of work that is being done to promote Camden's human capital through the work of the citywide Camden Higher Education and Healthcare Task Force. The Task Force is made up of the City's anchor institutions. In partnership with faith-based organizations, corporate investors, community groups and other non-profit agencies, this coalition is building on the collective strengths and resources to address the city's most pressing needs and seek ways to resolve the current issues.

Transformative public investments by Camden's growing education and medical care institutions including Rutgers University–Camden, Rowan University, Cooper Health System, and Cooper Medical School of Rowan University collectively undertook more

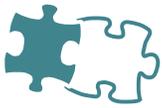
than \$500 million in construction for 2010–2013 (Coopers Ferry Annual Report, 2014). The Camden Higher Education and Healthcare Task Force institutions employed 9,253 people and provided jobs for 997 Camden residents in 2011 (692 full-time and 305 part-time). Despite taking a hit from the economy in 2011, this total is still 4.4 percent higher than it was a decade ago. The healthcare and education sectors account for 43% of all jobs in Camden, a higher rate than nearby cities Philadelphia, Trenton, and Newark. The Eds and Meds institutions bring strength and support to Camden, acting as an economic engine for stability and growth. The employees in these sectors earn good wages and receive health and retirement benefits that make a middle-income lifestyle possible for increasing numbers of families. Furthermore, these wages are spent on housing, food, and services that help to bolster the City's economy.

The Eds and Meds Task Force educates Camden's best and brightest, while also providing a range of higher education opportunities for people of all ages and backgrounds. Task Force programs serve those wishing to enter the job market, upgrade skills, earn degrees, or prepare for professional certifications. The higher education institutions in Camden enroll over 12,000 students. In 2010-11, a total of 2,191 students lived in Camden.

COLLEGE ENROLLMENT IN CAMDEN (2013)

INSTITUTION	NUMBER OF STUDENTS
CAMDEN COUNTY COLLEGE	2,316
COOPER MEDICAL SCHOOL AT ROWAN	100
ROWAN UNIVERSITY	1,096
RUTGERS-CAMDEN UNIVERSITY	6,400
	12,328

Approximately 1,000 Rutgers University–Camden students currently reside in Downtown Camden. The university seeks to grow the number of students living on or immediately near campus to 2,000 over the next few years (Coopers Ferry Annual Report, 2014). Source: Human Capital Report Bridge to a Sustainable Community 2013 Camden Higher Education & Healthcare Task Force



Within the last few years, Camden has seen new construction and investment including the renovation of the Barnes & Noble's Bookstore, the LEAP STEM Building, Rutgers University–Camden 12-story, \$55 million graduate student dormitory, the restoration of the historic First National Bank and Trust Company building into the new academic building for Rowan University's Camden Campus, and the construction of the Cooper University Medical School at Rowan University. In October 2013, Cooper University Health Care opened a new, state-of-the-art, \$100 million, comprehensive MD Anderson Cancer Center at Cooper to expand access to cutting-edge treatment procedures, ground-breaking clinical trials and research, and a full range of supportive care services all in one location. This not only expands outstanding care for residents of South Jersey, Delaware and the Greater Philadelphia region, but the new 103,000-square-foot LEED-designed building at Two Cooper Plaza on Haddon Avenue expands the number of quality medical services and brings 52 permanent jobs on-site.

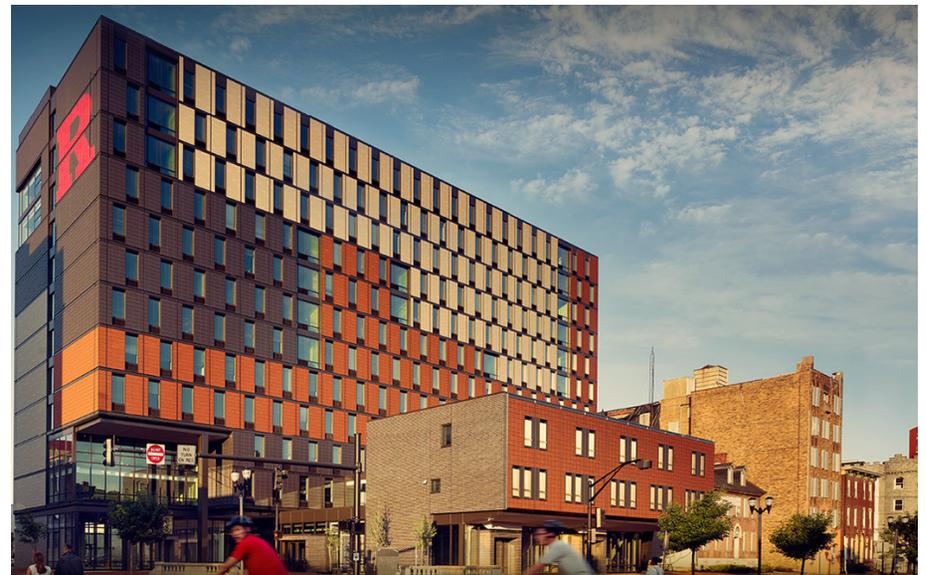


MD Anderson Cancer Center

Image Source: http://photos.nj.com/star-ledger/2013/10/grand_opening_of_the_md_anders_1.html

Other large projects underway include the development of the Haddon Avenue Transit Village near Our Lady of Lourdes Medical Center and the planned development of Camden's first major full-service grocery store in 30 years. The new ShopRite will anchor a 20-acre retail plaza at the intersection of Admiral Wilson Boulevard and South 17th Street in East Camden. In addition to creating 400 construction jobs, 320 new full- and part-time jobs, and approximately \$1.5 million in new tax revenues, the grocery store will provide hundreds of fresh produce and seafood items, a selection of organic and gluten-free products, a bakery, a butcher, and a pharmacy.¹

These newly created jobs provide opportunities for local residents to move up the economic ladder and maintain stable household incomes. Moving forward, the Camden Higher Education and Healthcare Task Force looks to continue its plan for economic and community development in the City of Camden. The commitment of Camden's anchor institutions is also restoring a demand for market-rate housing within the City's downtown neighborhoods.



Rutgers Graduate Housing -330 Cooper

Image Source: <http://themichaelsorg.com/usl/portfolio>

¹ <http://www.newsworks.org/index.php/local/new-jersey/52477-shoprite-to-be-built-along-admiral-wilson-boulevard-in-camden>

CAMDEN'S SUCCESSES

There are a number of recent successes that help to change the narrative and redefine people's perception of Camden. These include:

Success - Lowering Crime Rates and Improving Community Safety

Since the phased implementation of the Camden County Metro Police Department in Spring 2013, there has been a marked reduction in crime and homicides in the city. As a result of new technology and crime-prevention strategies, both violent and nonviolent crimes are down to 2010 levels. The new Metro officers play a critical role in making our neighborhoods and corridors safer and more livable for residents, business owners, and our youth.

Success - Pioneering Models to Improve Community Health & Well-being

Dr. Jeffrey Brenner's pioneering work to deliver quality, cost-effective care to the City's sickest patients was recognized with a 2013 MacArthur Fellowship Award. As Executive Director of the Camden Coalition of Healthcare Providers, Dr. Brenner has been working on a number of initiatives to achieve the Coalition's vision of Camden being "the first city in the country to bend the cost curve while improving quality of care" provided to patients.

Other pioneering models in healthcare include the Health Information Exchange (HIE). Camden introduced the first HIE in New Jersey in 2010 with funding from its three hospital partners – Cooper University Hospital, Lourdes Health System, and Virtua Health. The HIE's web-based technology offers Camden and regional healthcare providers real-time access to important medical information for Camden patients, data which is critical in reducing unnecessary duplication and inefficiencies, and fostering improved care coordination.¹

In 2011 in an effort to reduce childhood obesity, Campbell Soup launched a 10-year \$10 million Childhood Obesity/Hunger Initiative. The goal of the Campbell Healthy Communities program is to reduce Camden's 40 percent childhood obesity rate and

¹ Coalition of Healthcare Providers

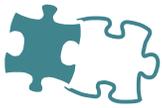
CAMDEN CRIME DROPS

From Jan. 1 through Dec. 1 for each year

	JAN.-DEC. 2012	JAN.-DEC. 2013	2012 VS. 2013 % CHANGE
VIOLENT CRIMES			
Murder/manslaughter	61	49	-20%
Rape	68	53	-22%
Robbery	695	662	-5%
Aggravated assaults	1,012	1,010	0%
With firearm	358	336	-6%
Without firearm	654	674	3%
Total violent	1,836	1,774	-3%
NON-VIOLENT CRIMES			
Burglary	994	781	-21%
Larceny-theft	2,099	1,827	-13%
Larceny-theft from auto	899	682	-24%
Arson	93	83	-11%
Motor vehicle theft	658	437	-34%
Total non-violent	3,844	3,128	-19%
Total crimes	5,680	4,902	-14%

Source: Camden County Police

THE STAR-LEDGER



hunger by increasing access to healthy and affordable foods, getting children to be more physically active, and increasing nutrition and health education.²

The new state of the art Ray and Joan Kroc Corps Community Center opened in October 2014 in the City's Cramer Hill Neighborhood. The new 120,000-s.f. facility will bring 160 full and part-time jobs and offer a wealth of recreation and cultural programs that support a holistic approach to community health and well-being for the entire city.

Success - Supporting Job Growth and Building Family Wealth

On September 18, 2013, Governor Christie signed into law the New Jersey Economic Opportunity Act of 2013. The Act designates Camden and three other cities as "Garden State Growth Zones" where business and job creation will be prioritized. With the Act now in place, Camden is poised to see an influx of businesses that will be seeking Camden residents to fill a variety of positions.

To ensure our residents are eligible for the potential, the mayor announced the creation of the Camden Opportunity Linkline, which provides job seekers in Camden with a direct link to job training and workplace readiness programs. The Linkline, 1-866-TRN-4JBS, will act as a pipeline to a resource network of local, state, county, and non-profit members – coordinated by the UOSS job training center – who will work together to help prepare residents for job opportunities.

Giving hope, creating opportunities, and providing real sustainable jobs for Camden residents is the key to truly moving our City forward. The true revitalization of Camden cannot be fully achieved unless our residents can get the jobs that are in our own backyard. With Linkline in place, Camden residents have a number to call not just for someone to tell them where job openings are, but to help them obtain the right skills to get and maintain a real job to sustain their families.

Success - Improving Access to Educational Opportunities

² http://www.cnjg.org/fs_cnjg/bin.asp?CID=18523&DID=51029&DOC=FILE.PDF

In 2000, the Center For Family Services (CFS), a nonprofit human service agency, was awarded a Promise Neighborhoods planning grant to improve educational and developmental outcomes for children and families living in the Cooper Lanning section of the city. With the support of its partners and residents, CFS is leveling the playing field for Camden's socioeconomically disadvantaged children by developing and implementing a thoughtful and long-term strategic plan known as the Camden Cooper Lanning Promise Neighborhood (CCLPN). A critical goal of the CCLPN is to increase the preparedness of the young children who live in the Cooper Lanning neighborhood to learn and successfully transition to school ready to learn and graduate prepared for college, work, and life.

Other programs that are improving educational outcomes for adult City residents include the ABS/ GED Program at Camden County Community College. Last year a total of 747 students were enrolled in the program. After receiving approximately 60 hours of instruction, 452 GED or 60.5% of the enrolled students were re-tested. Of the 452



Students help plant a CamdenSMART rain garden.

retested students, 268 or 59.2 % of the students raised their scores one educational functioning level in either reading or math. The greatest accomplishment of the ABS/GED program was that a total of 118 students took the GED Test, passed it, and received their New Jersey High School Diplomas.³

As part of a university-wide initiative, the Rutgers Future Scholars program works with students from the Camden School District starting the summer before their eighth grade year. The students become part of a unique pre-college preparation program that includes social events and educational support that continues throughout high school. Students who successfully complete the pre-college initiative and are admitted to Rutgers-Camden, receive a scholarship covering the cost of their tuition for four years. 163 or 96% of Rutgers Future Scholars Alumni are attending post-secondary institutions, 99 at Rutgers.⁴

The Rowan Urban Teacher Academy program is designed to attract aspiring teachers to high needs, urban geographical school settings and high shortage subject areas including STEM, ESL, and special education. With an emphasis on fostering academic achievement, social responsibility, personal responsibility and social justice in the service of teaching, the (RUTA) program aims to capture the interests of aspiring teachers through exposure to curriculum and field immersion experiences in diverse communities. The goal of the program is to utilize students' interest in education and broaden it to a greater perspective of urban education through the University's partnerships with local schools, social service organizations, and healthcare institutions. The program actively seeks students from ethnically diverse backgrounds and serves aspiring future teachers from throughout the Southern New Jersey Region.

The City is working closely with the Camden Board of Education, the State of New Jersey, and private partners to seek new ways to address gaps in educational excellence. New schools like the Camden Community Charter School and the KIPP Cooper Norcross Academy (opening in September 2015) are providing the investment and resources needed to create new educational opportunities for future generations.

Success - Infrastructure Investments that Improve Quality of Life

³ Camden County College

⁴ Rutgers

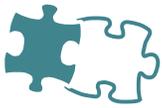
Last year, the City and County invested millions of dollars to redo the city's roads, streetscapes, and bike lanes. These connections link residents and employees to assets such as public transportation stations, and safe parks and open spaces. In addition, the Camden SMART (Stormwater Management and Resource Training) Initiative is developing a comprehensive network of green infrastructure programs and projects throughout the City that are preventing neighborhood flooding, while improving air quality and beautification.

Success - Strengthening Camden's Neighborhood's

The City has made strides in implementing locally-driven strategies to address housing and rebuild the fabric of the City's neighborhoods. These include implementing over \$11.9 million federal Neighborhood Stabilization Program (NSP2) grant in 2010. NSP2 grant funds, were invested in a number of redevelopment activities including the:

- Rehabilitation of more than 100 dwelling units;
- Demolition of more than 50 vacant blighted and unsafe structures;
- Acquisition of 214 properties for planned redevelopment;
- Stabilization and greening of over 150 vacant lots and structures;
- Pre-Purchase Housing Counseling to over 4,000 households;
- Job Opportunities for a total of 251 individuals;
- Two new rental developments of 40 family units and 40 special needs housing units for formerly homeless veterans with new tax ratables generated on a former vacant, blighted property in Morgan Village and a former Brownfield site in North Camden.

Another program to spur investment in neighborhoods is the Employer-Assisted Housing Program which offers up to \$15,000 and closing costs to employees who purchase a home in a neighborhood adjacent to where they work. Participating institutions include Cooper University Hospital, Lourdes Health System, the Camden Redevelopment Agency, Rowan University, and Virtua. Last year marked the successful completion of the Camden POWER Residential Program managed by CFP on behalf of the City of Camden. Funded through grants from the U.S. Department of Energy, New Jersey Economic Development Authority, and the New Jersey Board of Public Utilities, the program produced several



economic and energy-related benefits to Camden residents including energy efficient retrofits, rehabilitation, and repairs totaling up to \$2.67 million spent on homes in Camden.

Success - Transformative State Policies

On July 1, 2013, the New Jersey Medical and Health Sciences Education Restructuring Act went into effect, integrating Rutgers, The State University of New Jersey, with all units of the University of Medicine and Dentistry of New Jersey (UMDNJ), except University Hospital in Newark and the School of Osteopathic Medicine in Stratford. The Act is a key component to bolstering the City's strong regional presence as a hub for medical and health services and education. Under the Act, Rowan University is established as a public research university, along with Rutgers University. Both institutions now enjoy expanded access to substantial research funding for their respective campus programs in Camden.

The New Jersey Economic Opportunity Act of 2013 was signed into law on September 18, 2013. The Act streamlines New Jersey's five existing economic development incentive programs into two; the Grow New Jersey Assistance (Grow NJ) Program will be the State's main job creation and retention incentive program and the Economic Redevelopment and Growth (ERG) program will be New Jersey's key developer incentive program. Its goal is to create a more business-friendly climate by increasing tax incentives for companies to set up shop in New Jersey. By allowing companies to layer incentives for line items like location, proximity to transit, building an environmentally-friendly headquarters it aims to make New Jersey more competitive with the rest of the region. The Act provides \$175 million for economic development projects in Camden exponentially increasing opportunities for strategic private investment throughout the city.

The Urban Hope Act provides a process to permit authorized entities to build, operate, and manage "renaissance school projects" as public schools in failing districts in Camden, Newark, and Trenton. These charter-like, privately managed public schools would get up to 95 percent of the amount spent on students in public schools in the district to operate the institutions. The new Superintendent Paymon Rouhanifard is in the process of evaluating bids to operate new renaissance schools in the state managed school system in order to



Camden's NSP2 Investments

transform the district's failing schools.

Success - Transformative Local Policies

With over 4,000 vacant buildings in its nine square miles and limited public dollars, the Mayor has developed a creative funding stream to address the most dangerous structures. With a cost of \$15,000 to \$30,000 per demolition to demolish a vacant unit, the majority of the City's vacant structures continue to plague neighborhoods deteriorating year after year and impacting the safety of the residents who live near them. The city is aggressively moving forward to address the issues of vacant property abandonment by using statutory and regulatory tools to acquire such properties. The Mayor's new tax on parking lots, will go directly toward razing those buildings and help speed up what has been a historically slow process. Under the bill (A4590) passed in December 2013 and signed into law by Governor Christie, Camden could levy a surcharge of up to 7 percent on parking facilities - public, private, or both - so long as the money is used for

demolitions. The Mayor believes that having a dedicated stream of funding available for demolition will improve public safety, promote economic development and support the quality of life in neighborhoods where the vacant buildings support an open-air drug market. The City is issuing an \$8 million bond that will demolish approximately 4,000 units. The estimate for the Mt. Ephraim Corridor is approximately 500 units.

BUILDING ON THESE SUCCESSES TO CATALYZE NEIGHBORHOOD REVITALIZATION

This new infusion of public capital dollars, the commitment of Camden's leadership and anchor institutions, City's investments and new transformative policies, create an environment that can catalyze the type of neighborhood change outlined for the Mt. Ephraim Corridor. The strategies described in the Mt. Ephraim Choice Neighborhood Transformation Plan, will build on this foundation to make improvements to the physical environment, stimulate the local economy, and increase family income and improve access to quality education and safe healthy communities with quality housing and neighborhood amenities.



Appendix B

EPA Global Green Sustainable Neighborhood Design Strategies &
LEED ND



CAMDEN, NJ

SUSTAINABLE NEIGHBORHOOD ASSESSMENT



March 13 - March 15, 2013 | www.globalgreen.org/greencities





SUSTAINABLE NEIGHBORHOOD ASSESSMENT USING LEED-ND

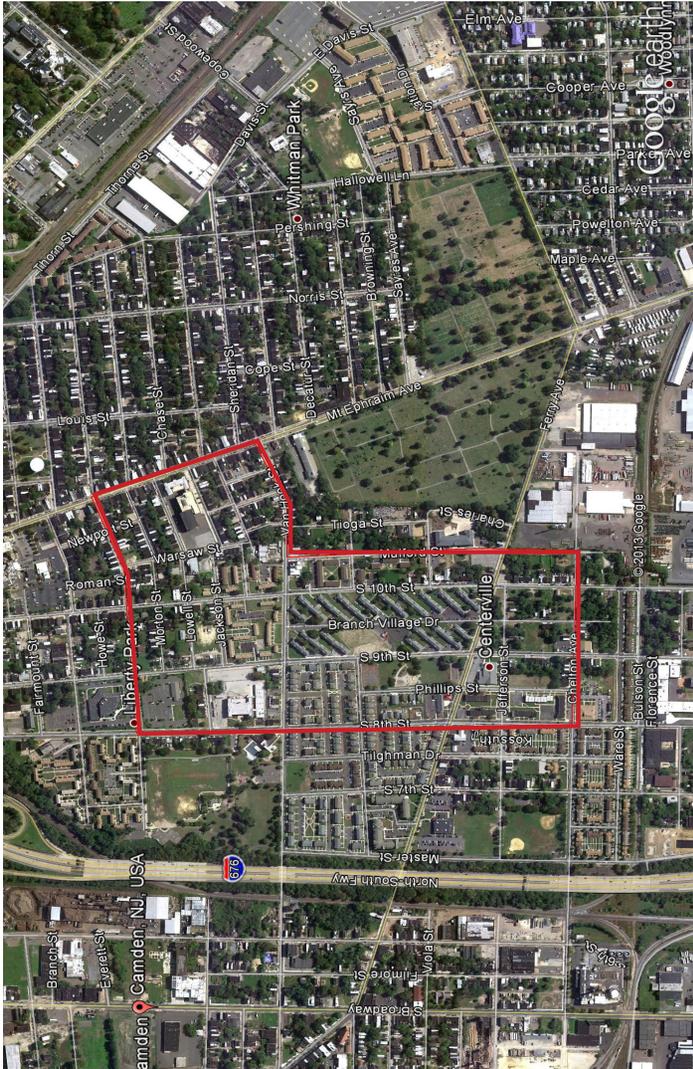
Through the Sustainable Neighborhood Assessment Tool developed by Global Green USA, public officials and local government staff are using the LEED for Neighborhood Development (LEED-ND) rating system to determine ways for future development in their communities to achieve high levels of environmental, economic, and social sustainability. LEED-ND integrates the principles of smart growth, walkable urbanism and green building into the first national rating system for neighborhood design. In Camden, Global Green used the tool as a means to evaluate existing conditions and plans for the Centerville neighborhood, in order to identify opportunities to augment current revitalization efforts and develop recommendations to increase the neighborhood's overall level of sustainability.

ENVIRONMENTAL PROTECTION AGENCY

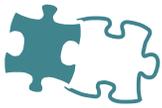
Technical Assistance provided by Global Green USA with the US Green Building Council to the City of Camden was made possible through funding from the US EPA's Office of Sustainable Communities Building Blocks for Sustainable Communities Grant Program.

CONTENTS

- Assessment Process P.1
- Neighborhood Background P.2
- Catalytic Projects P.3
- Neighborhood Amenities P.4
- Walking and Biking P.6
- Green Building and Infrastructure P.8
- Branch Village LEED-ND Certification P.10
- Sustainability Assessment & Checklist P.13
- Workshop Notes P.17



Centerville Neighborhood



NEIGHBORHOOD
LOCATION

NEW JERSEY



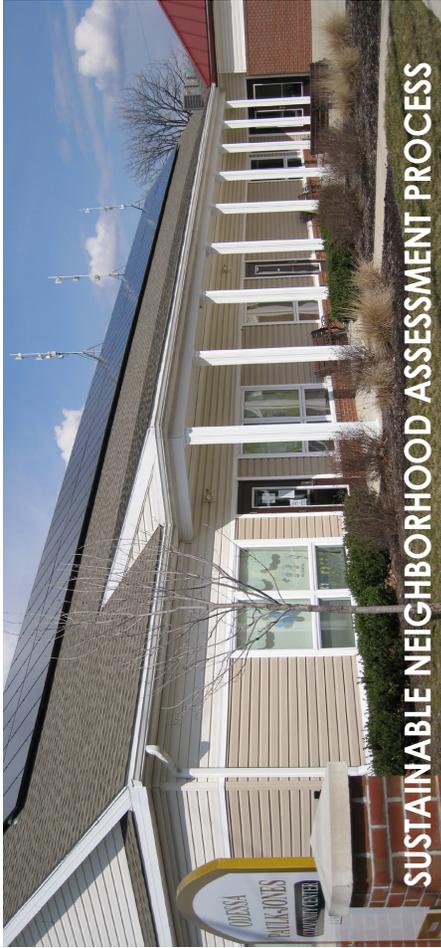
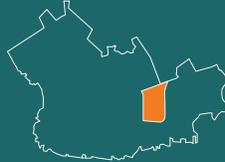
CAMDEN COUNTY



CITY OF CAMDEN



CENTERVILLE
NEIGHBORHOOD



SUSTAINABLE NEIGHBORHOOD ASSESSMENT PROCESS

The goal of the sustainable neighborhood assessment process is to identify topical and physical focus areas where policy or planning changes will promote sustainable urban development over the short and long term. To define these focus areas, Global Green USA and its team members utilize the Sustainable Neighborhood Assessment Tool, which is based on the LEED for Neighborhood Development (ND) criteria and checklist.

Prior to visiting the target neighborhood, the team conducts a thorough baseline review of existing planning documents, code requirements, and the stated city and stakeholder priorities for the neighborhood. An initial assessment is completed, with the credits in each of the three LEED-ND categories (Smart Location & Linkages, Neighborhood Pattern & Design, and Green Infrastructure & Building) marked as "achieved", "not achieved," "unknown," or "not applicable." Each credit is further ranked for the degree that it correlates to regional or local policy priorities, regulatory support, technical feasibility, market support, and stakeholder input. The checklist for the Centerville neighborhood is provided on pages XXX.

This initial assessment serves as the point of departure for the Global Green team's three-day site visit and evaluation. During the visit, the team walks each block of the target neighborhood, photographs examples of positive qualities and areas for improvement, and conducts a series of meetings with targeted stakeholders, city staff, and representatives of relevant public agencies. Throughout the process, the preliminary checklist is edited and refined to incorporate the team's visual observations and contextual issues raised by stakeholders. The initial findings of the

evaluation are grouped into broad categories noted on the next page in the grey box. These categories are presented and discussed at a community workshop. The dialogue and suggestions which emerge during the community workshop are incorporated into the final version of the checklist and this report.

The assessment process then enables the team to identify a series of recommendations to augment and increase the neighborhood's sustainability. The sustainability performance metrics are derived from the LEED-ND standards and serve as the technical foundation for the team's specific policy and planning recommendations. The intention of the recommendations is to suggest policy, planning, and development changes that will promote the sustainable future growth of the Centerville neighborhood. Formal LEED-ND certification was also discussed for a smaller segment of the neighborhood which could spur additional investment in the future.

The Global Green team's recommendations for the Centerville neighborhood are organized into four topic areas. Some recommendations could be implemented fairly quickly, while others will require long-term dedication and collaboration among public agencies and with private-sector partners. Following these recommendations will, in time, enable the neighborhood to look, feel, and perform as a sustainable neighborhood.

NEIGHBORHOOD BACKGROUND

The Centerville neighborhood is located on the southern edge of the City of Camden. The neighborhood is adjacent to an active commercial corridor- Mt. Ephraim Avenue- and the Whitman Park neighborhood to the east. Historically, the area was used for agricultural purposes prior to being subdivided into the current block pattern. The surrounding neighborhoods have a regular street grid ideal for walking and biking. Within Centerville the street grid has been restored in some areas, while others parts still suffer from the superblock style of development indicative of public housing of the 1940's and 1950's. Centerville is home to the second public housing project- Clement T. Branch Village, among other public housing developments. Branch Village opened in July of 1941 and was named after a prominent Camden physician and civil rights leader. The Branch Village development is made up of 18 two-story brick buildings. At the time of construction the housing development also included a two acre recreation complex and a community center complete with tennis courts, a ballroom, and a pool which were closed and then later demolished in 1981. Over time the public housing units and its respective amenities deteriorated. In the recent past, the Housing Authority of the City of Camden (HACC) invested in cosmetic improvements to Branch

Village, but until now there has been little interest on the part of residents to be part of a large scale redevelopment for fear of displacement. Additionally there has been limited financial means to implement a the transformation of all the public housing within Centerville.

Today the neighborhood has economic challenges, crime, health disparities, as well as a deteriorating housing stock outside of the recent public investment around Branch Village. With regards to the built environment, the existing Branch Village housing development and the surrounding area is in need of a comprehensive housing, infrastructure, and urban design revitalization effort. The HACC owns a significant portion of the land and buildings in the Centerville neighborhood. The HACC has succeeded in revitalizing a large part of their portfolio in this neighborhood through the HOPE VI redevelopment of Roosevelt Manor, which is directly to the west of Branch Village. In addition to Roosevelt Manor other city, county, housing authority and public/private partnership funded revitalization projects have been completed around the assessment area including: Chelton Terrace (2004), Branch Library at 9th Street and Ferry Avenue (2005), and Staley Park (2004).

NEIGHBORHOOD HIGHLIGHTS



TRANSIT RICH



COMMERCIAL ACTIVITY



INSTITUTIONS



PUBLIC INVESTMENT

2

FOCUS AREAS Related LEED-ND Credits

Character of the Neighborhood

- Category: Smart Location & Linkages**
Bicycle Network & Storage (credit 4)
- Category: Neighborhood Pattern & Design**
Walkable Streets (prerequisite & credit 1)
Access to Civic and Public Spaces (credit 9)
Access to Recreation Facilities (credit 10)
Community Outreach and Involvement (credit 12)
Tree-Lined & Shaded Streets (credit 14)

Walking and Biking

- Category: Smart Location & Linkages**
Preferred Locations (prerequisite & credit 1)
Locations w/Reduced Auto Dependence (credit 3)
Bicycle Network & Storage (credit 4)

Category: Neighborhood Pattern & Design

- Walkable Streets (prerequisite & credit 1)
Mixed-Income Diverse Communities (credit 4)
Transit Facilities (credit 7)

Vacant Land

- Category: Neighborhood Pattern & Design**
Community Outreach and Involvement (credit 12)
Access to Civic and Public Spaces (credit 9)
Access to Recreation Facilities (credit 10)
Local Food Production (credit 13)

Amenities

- Category: Neighborhood Pattern & Design**
Mixed-Use Neighborhood Centers (credit 3)
Access to Civic & Public Space (credit 9)
Access to Recreational Facilities (credit 10)
Local Food Production (credit 13)
Neighborhood Schools (credit 15)



CATALYTIC PROJECT

The Camden Housing Authority received a \$300,000 Choice Neighborhoods Initiative (CNI) Planning Grant through HUD in 2012. The funding is to create a plan for the Branch Village housing complex thus building upon the success of recent redevelopment efforts in the area.

The Housing Authority and the City, along with local public and private partners are working with the community to develop a Neighborhood Transformation Plan with the CNI funding. The Transformation Plan will use the redevelopment of the Branch Village public housing site and adjacent privately owned Section 8 properties to serve as catalysts for neighborhood rejuvenation and private investment.

The goal of the Transformation Plan is to form the basis for a sustainable, transit rich community, rebuilt with energy efficient mixed-income housing. The Plan also aims to develop a comprehensive strategy for neighborhood development that looks at crime prevention, job training and business incubation, transportation, parks and open space improvements- all of which will serve as the foundation for continued neighborhood investment. Each Plan element has a task force and will also include a supportive services strategy to address the health, education and income disparities in the area.

The Housing Authority and City are currently in the midst of the two year planning process to complete the HUD CNI Transformation Plan. The schedule for implementation spans five years from the time the Transformation Plan is completed. The Housing Authority, the City of Camden, neighborhood residents, and WRT- the architects and planning coordinators for the Housing Authority, make up the core team for the Transformation Plan. The City is also working closely with City transit agencies, Camden SMART (which stands for Storm Water Management and Resource Training), and Coopers Ferry Partnership- a private, non-profit corporation engaging in planning and implementation of high-quality urban redevelopment projects in Camden.

RECOMMENDATIONS

Based on the team's review of the relevant regulations and plans for the neighborhood, a walking tour, and input from City staff and a number of community stakeholders, the following recommendations aim to increase the overall level of sustainability in the neighborhood.



Existing conditions at Branch Village

NEIGHBORHOOD AMENITIES

Recommendation 1

**RESPONSIBLE
DEPARTMENT**
Community & Economic
Development

The LEED-ND rating system prioritizes the clustering of diverse land uses in order to create neighborhood centers that are accessible to residents on foot, by bike, and by transit. By providing a variety of proximate amenities within a neighborhood, vehicle miles traveled and automobile dependence can be reduced thus improving the environment and lessening the financial burden that comes with car ownership. In order to realize the benefits of a less car dependent life style, a neighborhood needs to have various types of amenities accessible by walking and biking. More importantly the pedestrian realm needs to be inviting in order for residents to feel comfortable to walk and bike to these various uses.

Having an active streetscape will like only emerge once there is the physical and infrastructure upgrades that improve the public space in which people will be walking and biking. During our Sustainable Neighborhood Assessment, the TA team was impressed by the vibrant commercial activity on Mt. Ephraim Avenue between the Centerville neighborhood and the Whitman Park neighborhood. From an economic perspective the city is working to encourage new businesses by providing: 1) a reduction in sales tax, and 2) energy audits and equipment upgrades which can reduce operational costs for new and existing businesses. From a design perspective the

commercial corridor creates a pedestrian-scale street wall that is visually interesting and enlivens the street. From a social perspective this commercial corridor was described as a “neutral” zone where residents from all neighborhoods can come to work, shop, and socialize. The importance of a vibrant commercial corridor with a variety of uses can not be overemphasized in helping to create a more walkable, congenial, and sustainable community. By investing in the Mt. Ephraim corridor and other locations in Centerville that have the potential to be positive social gathering spaces, the neighborhood could have more eyes on the street thus reducing crime, improving overall walkability, and breaking down social barriers.

The TA team suggests the following recommendations that identify which uses are missing in the corridor based on the input we received during the community outreach workshop and the uses listed in LEED-ND. The recommendations also address improvements to the physical form on both the commercial corridor and neighborhood streets in order to encourage pedestrian and bicycle activity in Centerville. Finally the Team recommends leveraging the energy and activity of existing community groups to bring additional amenities into the neighborhood by transforming underutilized and vacant lots into assets.

Long Term Improvements: Peacock project perspective image of the corner of Mildred and Mobile Streets

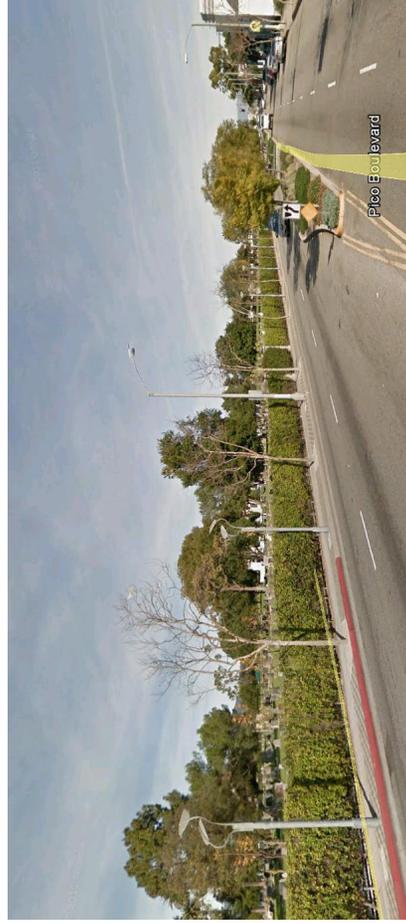


NEIGHBORHOOD AMENITIES

1

Recommendations:

1. Start a targeted business recruiting effort for vacant storefronts on the Mt. Ephraim corridor through the existing Urban Enterprise Zone incentives.
 - Lots could be improved by each community organization and allowed to display their name or logo and be programmed according to their needs.
2. The following uses/business providers were identified by the community and by the LEED-ND rating system:
 - Grocer providing fresh produce
 - Gym or fitness center
 - Restaurant
 - Arcade /Pool Hall
 - Dry Cleaner
 - Resource/Technology Center
3. Target established community organizations to adopt-a-lot using a joint use agreement with the City on publicly owned land. With this type of grass roots participation and programming, the City may be able to use its Spot Right Eminent Domain authority to take ownership of private parcels that are blighted and have a history of absentee/tax delinquent status in order to provide additional neighborhood amenities
 - Identify seed money for establishing improvements. Examples of programmed amenities include community gardens, pop-up pantries with prepared foods from the garden, shared "backyard" for cook outs, take back the streets celebrations, benches and shade structures, etc.
4. Install "green screens" at the edge of the cemetery along on Mt. Ephraim (see image below) in order to create a continuous street wall from the commercial areas, to provide a comfortable street enclosure with a softer landscaped edge, and to provide privacy for those visiting the cemetery.
 - Lots could be improved by each community organization and allowed to display their name or logo and be programmed according to their needs.
 - Identify seed money for establishing improvements. Examples of programmed amenities include community gardens, pop-up pantries with prepared foods from the garden, shared "backyard" for cook outs, take back the streets celebrations, benches and shade structures, etc.



Green wall adjacent to cemetery providing privacy and a landscaped street wall on existing commercial corridor

WALKING AND BIKING

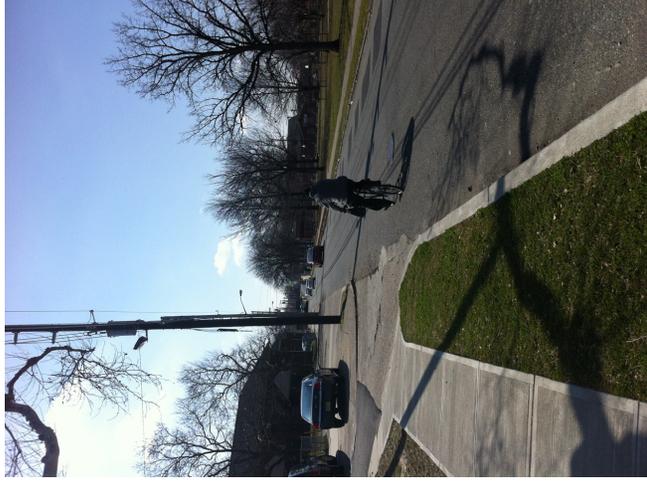
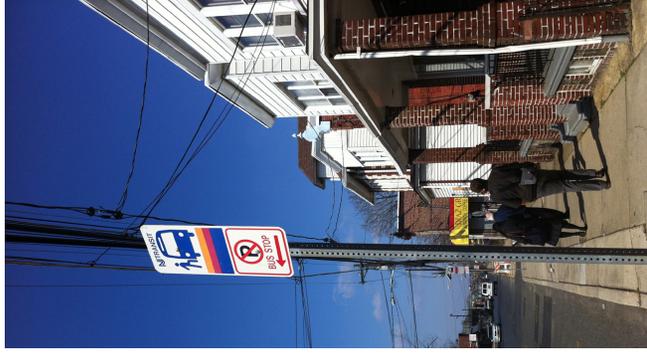
Recommendation 2

Neighborhood Pattern & Design (NPD) contains the largest number of points within LEED-ND. This credit category emphasizes the creation of compact, walkable, bikeable, mixed-use neighborhoods with connections to nearby assets. Increased walking and biking can in turn increase public safety by putting “eyes on the street,” supporting local business, improving public health, and reducing vehicle use.

The Centerville neighborhood features several valuable community assets including the library, community center, and Elijah Pery Park. The proximity of these amenities supports walking and biking in the Centerville and Liberty Park neighborhoods. Future improvements to Branch Village will further increase the

ability to walk or bike in the neighborhood. However, walking from the residential areas of Centerville to the retail corridor on Mt. Ephraim is currently challenging, largely due to safety concerns. During both daytime and nighttime hours the relatively low numbers of people on the streets and sidewalks creates an isolated experience for pedestrians. Of even greater concern is the limited and uneven lighting on streets leading from Centerville to Mt. Ephraim Avenue.

The following recommendations are derived from the standards required for achieving the NPD Walkable Streets prerequisite and credits, as well as the SL credit focused on bicycle network and storage standards.



Existing conditions show a lack of bicycle infrastructure, pedestrian scale lighting, and transit shelters

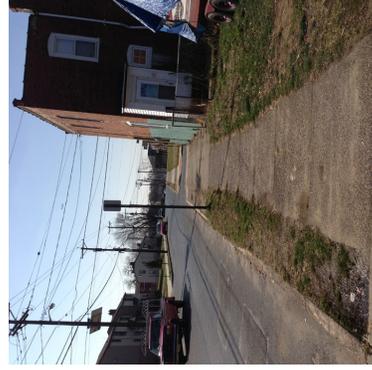
**RESPONSIBLE
DEPARTMENT**
Community & Economic
Development Department
and Engineering.



WALKING AND BIKING

2 Recommendations:

1. Increase the amount and consistency of lighting along residential streets in the neighborhood, particularly on streets that lead to the Mt. Ephraim Avenue retail corridor. Ensure that pathways, stairs, entrances/exits, parking areas, ATMs, mailboxes, bus stops, children's play areas, recreation areas, laundry rooms, storage areas, and dumpster and recycling areas are well lit without creating blind spots or glare.
 2. Provide secure bike racks on Mt. Ephraim Avenue so that biking to the retail corridor is a viable option for residents of the neighborhood. Consider adding sharrows to streets that connect to the Downtown area and to Mt. Ephraim Avenue, and to the Ferry Avenue PATCO station.
 3. Coordinate with the transit shelter provider and the Housing Authority to increase number of bus shelters in the neighborhood, exploring a design that provides cover and lighting without walls to ensure safety and ease of maintenance.
 4. Plant additional street trees at intervals averaging approximately 40 feet, where possible, to improve the quality of the pedestrian environment. Research indicates that contrary to traditional views within the law enforcement community
- residential streets and spaces with more trees are seen as significantly more attractive and safer, and are more likely to be used than similar spaces without trees. Work with law enforcement officials to address concerns that street trees will impact effectiveness of "eye-in-the-sky" tracking abilities.
5. Design the replacement dwellings in Branch Village to allow for the informal watching and awareness of surrounding streets and other public spaces. This can be accomplished by providing kitchen windows that face onto public spaces, porches, or other semi-private spaces along building frontages, or locating commonly used areas such as laundry rooms in central locations.
 6. When redesigning Branch Village, ensure that the surrounding street grid is reconnected by extending Budd Street and Central Avenue. This will improve circulation networks for all users, particularly pedestrians.



Existing conditions showing the need for street trees in both new and older parts of the neighborhood

GREEN BUILDING AND INFRASTRUCTURE

Recommendation 3

Buildings and infrastructure in urbanized areas account for over 40% of energy consumption and represent significant investments in materials and their associated embodied energy. Urban development also changes hydrological patterns and causes higher ambient temperatures through the urban heat island effect. LEED-ND addresses these issues primarily in the Green Infrastructure and Building category, through credits related to green building, energy and water efficiency, landscape water use reduction, stormwater management, heat island reduction, infrastructure energy and materials efficiency, and solid waste and recycling.

As the State of New Jersey has adopted IECC 2009 as part of the building code, any new construction in the Centerville neighborhood will incorporate a baseline of energy performance measures. New buildings should be encouraged to pursue Energy Star and LEED certification. Environmental performance measures should also address existing buildings through weatherization, upgrades to heating and cooling systems, and plumbing fixture replacement.

Green infrastructure recommendations

include coordination with the Public Works Department regarding repaving or sidewalk repair projects, and establishing efficiency and green standards for the repair and replacement of public infrastructure such as sidewalks, streets, streetlights, and traffic signals.

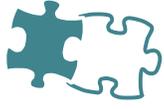
Stormwater management is a significant concern in the City of Camden, although the Centerville neighborhood experiences less frequent flooding due to storm sewer surcharge as compared to other Camden neighborhoods, new development has the potential to improve conditions city-wide. Strategies for stormwater retention on both private and public property, including swales, rain gardens, green roofs, and permeable paving, should be evaluated and implemented as appropriate. The reduction of overall water use, both indoor and out, will also serve to mitigate CSO events.

Combined, these building and infrastructure measures can reduce energy and water use and lower the costs of stormwater management for residents, businesses, and the city.

RESPONSIBLE DEPARTMENT
Code Enforcement, Construction and Building Bureau



Elements to examine when undergoing weatherization



GREEN BUILDING AND INFRASTRUCTURE

Recommendations:

1. Encourage use of the Camden Power Program for the retrofit of existing residential properties in the Centerville, Liberty Park, and Whitman Park neighborhoods. While it is often challenging to upgrade an existing home to Energy Star standards, upgrades can be made that lead to a significant reduction in energy use and costs.
2. Establish local building code standards for efficient indoor water use. This would include high-efficiency toilets (1.28 gallons/flush), faucets (1.0 gallons/minute), showerheads (1.75 gallons/minute), and urinals (.125 gallons per flush). In heavy rain periods the reduced water flow from indoor fixtures to the sewer system can reduce the magnitude of sewer surcharge and neighborhood flooding.
3. Incorporate stormwater retention in the design for Branch Village and explore the use of vacant lots in Centerville and Liberty Park as receptors for stormwater. This would require directing storm drainage pipes to the vacant lots and re-grading the lots so that water could be collected. In non-rainy periods the lots could continue to be used as passive open space in the neighborhood.
4. Explore options for using streets and other public rights of way for on-site stormwater retention. In neighborhoods such as Whitman Park that are largely developed and where there is limited open space, the public right-of-way is a potential location for water capture through the use of permeable concrete in parking lanes and alleys or by directing water to landscaped swales at the edge of the sidewalk.
5. Establish a citywide standard for street lighting efficiency that applies when new street infrastructure is installed.



BRANCH VILLAGE LEED-ND CERTIFICATION

Recommendation 4

In order for a development project to achieve LEED-ND certification, the project team will have to complete three basic steps. The first step is to register the project via LEED Online (<https://www.leeedonline.com/tij/portal/anonymous>), where a project team will record and track their progress. The second is to gather data which documents how the existing, planned, and future performance metrics of the project satisfy the prerequisites and credits the project is pursuing. The third and final step is to complete the preliminary and final review submissions of this documentation to the green Building Certification Institute (GBCI) through LEED Online.

This process lends itself to an integrated design and development process that can generate standards for future HACC redevelopment projects and other developments throughout the city, whether or not they are pursuing formal certification.

LEED-ND certification is available in three stages depending on the development time-line and the progress made at the time it is submitted for review. Based on our assessment of the Branch Village redevelopment, the Global Green team recommends pursuing certification under either Stage 1, using the transformation plan as the main pre-entitled reference document, or under Stage 2 using development plans for Branch Village that will go before the Planning Board. A stage 1 certification is for pre-entitled plans, but does require building heights, massing, entry locations, and other such detailed urban design. A stage 2 certification is only available to projects that have been fully entitled

by the relevant public authority that has jurisdiction over the project.

Once the aforementioned process is successfully complete, the project will be awarded a letter of certification for stage 1, or a certificate of compliance for stage 2 from the GBCI. Both the letter and certificate will help the project achieve two points within the Choice Neighborhood Initiative- competitive implementation grant application based on HUD's 2012 NOFA.

While the LEED-ND documentation process can take anywhere from 300 to 600 hours of work, procuring a qualified consultant and the certification review process can also take upwards of three to four months. The project team should expect that the whole process can take between six and nine months from registration to achieving certification. This time line should be taken into consideration when deciding which stage of certification to pursue.

The following recommendations assume that the Branch Village redevelopment project will pursue certification based on the team's discussion during our site visit. The project boundary for the certification should include Branch Village, Nemo Courts, and any other contiguous sites that are slated for redevelopment under this project. The project boundary must be drawn along parcel lines and once it is registered it can not be changed.

RESPONSIBLE DEPARTMENT
Housing Authority, WRT, and Development Team



BRANCH VILLAGE LEED-ND CERTIFICATION

4 Recommendations:

1. Register Branch Village for stage 1 or 2 LEED-ND certification. Contact USGBC (Casey Studhalter -cstudhalter@usgbc.org) to obtain a fee waiver for the \$1,500 registration fees available to HUD CNI recipients.
2. Explicitly articulate LEED-ND principles and specific metrics in the Housing Element of the Transformation Plan and/or the Development Plans. Ensure that HACC, their consultant, WRT, and the development team implement the following LEED-ND prerequisites in all plans in order to maintain LEED-ND certification eligibility:
 3. Raise or earmark funds for the certification fees (\$18,000) and for the consultant fees for documentation.
 - Contact USGBC to identify the time line for the next Affordable Green Neighborhoods (AGN) Grant cycle to potentially cover some fees associated with certification.
 4. Retain a LEED accredited professional/consultant team with LEED-ND experience to do the documentation, submittal, and review.
 5. Note the necessary Building Information outlined on page 12

Smart Location and Linkage

- All prerequisites in this credit category are satisfied through the existing conditions

Neighborhood Pattern & Design

- 90% of new frontages must face public space or streets (not a parking lot) (NPDp1)
- Minimum of 15% of building frontage must have a building height-to-street width ratio of 1:3 (NPDp1)
- Continuous sidewalks on a minimum of 90% of streets within the project boundary (NPDp1)
- No more than 20% of street frontage can be dedicated to garages/service bays (NPDp1)
- Minimum of 7 dwelling units per acre on buildable land (gross area less, public ROW) (NPDp1)

Green Infrastructure & Building

- One LEED Certified Green Building (which one)
- One LEED Certified Green Building (GIBp1)
- Energy-efficient design in new buildings (GIBp2)
- Water-efficient fittings and fixtures in new buildings (GIBp3)
- Construction activity pollution prevention plan (GIBp4)

BRANCH VILLAGE LEED-ND CERTIFICATION

Recommendations:

Building Information is a key component of the rating system's Project Information category. The data points below are used to populate the other main section of the ratings system. Creating a LEED-ND compatible development table for Branch Village will streamline the certification process.

Table Pf1f1-9. Building Types (Optional)

Type	New	Buildings Undergoing Major Renovations
Single-Family Residential		
Duplex		
Triplex		
3 stories or less		
4 stories or more		
Subtotal	0	0
Total new residential buildings and building undergoing major renovations		
Total new nonresidential buildings and building undergoing major renovations		
Total new mixed-use buildings		

BUILDING INFORMATION

Table Pf1f1-3. Existing Buildings To Be Demolished (Optional)

Description / ID of Existing Buildings to be Demolished	Dwelling Units	Residential Building Area [sf]	Nonresidential Building Area [sf]
Residential			
Nonresidential			
Mixed-Use			

Table Pf1f1-10. New Multitunit Dwelling Units (Optional)

Bedroom Types	Dwelling Units
Studio units	
One bedroom units	
Two bedroom units	
Three bedrooms or more units	
Total multitunit residential dwelling units	0

Table Pf1f1-5. Existing Buildings Remaining Unchanged or Undergoing Minor Renovations (Optional)

Description/ID of Existing Buildings Remaining Unchanged or Undergoing Minor Renovations	Dwelling Units	Residential Building Area [sf]	Nonresidential Building Area [sf]
Residential			
Nonresidential			
Mixed-Use			

Table Pf1f1-4. Existing Buildings Undergoing Major Renovations (Optional)

Description / ID of Existing Buildings Undergoing Major Renovations	Dwelling Units	Residential Building Area [sf]	Nonresidential Building Area [sf]
Residential			
Nonresidential			
Mixed-Use			

Table Pf1f1-6. New Buildings To Be Constructed (Optional)

Description / ID of New Buildings to be Constructed	Dwelling Units	Residential Building Area [sf]	Nonresidential Building Area [sf]	Full-Time Equivalent Employees
Residential				
Nonresidential				
Mixed-Use				

LEED-ND Project Information (PI) forms available on LEED Online (post registration)



SUSTAINABILITY ASSESSMENT

The Sustainable Neighborhood Assessment tool includes an annotated LEED-ND checklist created by Global Green. It is a key component of the process used to document and compare the assessment area against the LEED-ND prerequisites and credits. Each credit within the three credit categories (Smart Location & Linkage, Neighborhood Pattern & Design, and Green Infrastructure & Building) is marked as "achieved," "not achieved," "unknown," or "not applicable" under baseline conditions. Additional analysis has been done based on local planning policy, regulatory support, technical feasibility, market support and stakeholder input. The preliminary checklist analysis was edited and augmented during our site visit, stakeholder meetings, and after the community workshop. This information was then translated into an overall assessment of sustainable neighborhood performance.

LEED-ND Checklist

LEED for Neighborhood Development: Project Assessment Checklist
**CENTERVILLE NEIGHBORHOOD
CAMDEN, NEW JERSEY**

	Baseline Conditions	Local/Regional Planning Priority	Regulatory Support	Technical Feasibility	Market Support	Neighborhood Need/Stakeholder Input
Legend						
✓	Achieved					
?	Unknown					
X	Not Achieved					
	Does not exist/ NA					
■ (Green)	Explicit support/ no technical issues					
■ (Yellow)	Lack of explicit support/ minor technical issues					
■ (Red)	Opposition/ significant technical issues					
■ (Grey)	Not Applicable					

Smart Location and Linkage						
P 1	Smart Location	✓	■ (Green)	■ (Green)	■ (Yellow)	■ (Yellow)
P 2	Imperiled Species and Ecological Communities	✓	■ (Green)	■ (Green)	■ (Grey)	■ (Grey)
P 3	Wetland and Water Body Conservation	✓	■ (Green)	■ (Green)	■ (Grey)	■ (Grey)
P 4	Agricultural Land Conservation	✓	■ (Green)	■ (Green)	■ (Grey)	■ (Grey)
P 5	Floodplain Avoidance	✓	■ (Green)	■ (Green)	■ (Grey)	■ (Grey)
C 1	Preferred Locations	✓	■ (Green)	■ (Green)	■ (Green)	■ (Green)
C 2	Brownfield Redevelopment	■ (Grey)	■ (Green)	■ (Green)	■ (Green)	■ (Green)
C 3	Locations with Reduced Automobile Dependence	✓	■ (Green)	■ (Green)	■ (Green)	■ (Green)
C 4	Bicycle Network	X	■ (Yellow)	■ (Yellow)	■ (Yellow)	■ (Yellow)
C 4	Bicycle Storage	X	■ (Yellow)	■ (Yellow)	■ (Yellow)	■ (Yellow)
C 5	Housing and Jobs Proximity	✓	■ (Green)	■ (Green)	■ (Red)	■ (Red)
C 6	Steep Slope Protection	■ (Grey)	■ (Green)	■ (Green)	■ (Yellow)	■ (Yellow)
C 7	Site Design for Habitat or Wetland and Water Body Conservation	■ (Grey)	■ (Green)	■ (Green)	■ (Green)	■ (Green)
C 8	Restoration of Habitat or Wetlands and Water Bodies	■ (Grey)	■ (Green)	■ (Green)	■ (Green)	■ (Green)
C 9	Long-Term Conservation Management of Habitat or Wetlands an	■ (Grey)	■ (Green)	■ (Green)	■ (Green)	■ (Green)

Camden, New Jersey 1 3/14/2013

SUSTAINABILITY ASSESSMENT

LEED-ND Checklist

LEED for Neighborhood Development: Project Assessment Checklist
CENTREVILLE NEIGHBORHOOD
CAMDEN, NEW JERSEY

	Baseline Conditions	Local/Regional Planning Priority	Regulatory Support	Technical Feasibility	Market Support	Neighborhood Need/Stakeholder Input
Legend						
Achieved	[Green Box]					
Unknown	[Grey Box]					
Not Achieved	[Red Box]					
Does not exist/NA	[White Box]					
Explicit support/ no technical issues	[Light Green Box]					
Lack of explicit support/ minor technical issues	[Yellow Box]					
Opposition/ significant technical issues	[Dark Green Box]					
Not Applicable	[Red Box]					

Neighborhood Pattern and Design

P 1 Walkable Streets- Principal Entries	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
P 1 Walkable Streets- Building Height to Street Width Ratio	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
P 1 Walkable Streets-Continuous Sidewalks	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
P 1 Walkable Streets-Garage and Service Bays	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
P 2 Compact Development	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
P 3 Connected and Open Community	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 1a Walkable Streets : Facades and Entries	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 1b Walkable Streets: Ground-Level Use and Parking	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 1c Walkable Streets: Design Speed for Safe Ped and Bike Travel	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 1d Walkable Streets: Sidewalk Intrusions	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 2 Compact Development	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 3 Mixed-Use Neighborhood Centers	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 4 Mixed-Income	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 4 Diverse Communities	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 5 Reduced Parking Footprint	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 6 Street Network	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 7 Transit Facilities	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 8 Transportation Demand Management	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 9 Access to Civic and Public Spaces	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 10 Access to Recreation Facilities	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 11 Visitability and Universal Design	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 12 Community Outreach and Involvement	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 13 Local Food Production	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 14 Tree-Lined and Shaded Streets	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]
C 15 Neighborhood Schools	[Green]	[Green]	[Green]	[Green]	[Green]	[Green]

Camden, New Jersey 2 3/14/2013



SUSTAINABILITY ASSESSMENT

LEED-ND Checklist

LEED for Neighborhood Development: Project Assessment Checklist
**CENTERVILLE NEIGHBORHOOD
CAMDEN, NEW JERSEY**

	Baseline Conditions	Local/Regional Planning Priority	Regulatory Support	Technical Feasibility	Market Support	Neighborhood Need/ Stakeholder Input
Legend						
✓	Achieved					
?	Unknown					
X	Not Achieved					
	Does not exist/ NA					
	Explicit support/ no technical issues					
	Lack of explicit support/ minor technical issues					
	Opposition/ significant technical issues					
	Not Applicable					

Green Infrastructure and Buildings

	P 1	P 2	P 3	P 4	C 1	C 2	C 3	C 4	C 5	C 6	C 7	C 8	C 9	C 10	C 11	C 12	C 13	C 14	C 15	C 16	C 17	
Certified Green Building	X																					
Minimum Building Energy Efficiency	X																					
Minimum Building Water Efficiency	?																					
Construction Activity Pollution Prevention	?																					
Certified Green Buildings	?																					
Building Energy Efficiency	X																					
Building Water Efficiency	X																					
Water-Efficient Landscaping	X																					
Existing Building Use	?																					
Historic Resource Preservation and Adaptive Reuse	?																					
Minimized Site Disturbance in Design and Construction	?																					
Stormwater Management	?																					
Heat Island Reduction	?																					
Solar Orientation	X																					
On-Site Renewable Energy Sources	?																					
District Heating and Cooling	X																					
Infrastructure Energy Efficiency	?																					
Wastewater Management	X																					
Recycled Content in Infrastructure	?																					
Solid Waste Management Infrastructure	?																					
Light Pollution Reduction	?																					

Camden, New Jersey 3 3/14/2013

SUSTAINABILITY ASSESSMENT

LEED-ND Score

Based on in-field assessment, planning document review, various stakeholder meetings, and the community workshop, the Global Green team estimated which LEED-ND credits were "Likely," "Possible with Effort," "Unlikely" to be achieved, or "Not Applicable," considering existing conditions, technical feasibility, policy readiness, financial burden, and applicability to neighborhood conditions. The bar graph summary identified the overall level of sustainable neighborhood performance for the Centerville neighborhood. Traditionally, LEED-ND standards are best suited for new neighborhoods where the layout and design can be influenced, however existing neighborhoods that are well-sited and dedicated to social, physical, and environmental sustainability still have the ability to be a "green neighborhood." To that end, in all three of the LEED-ND credit categories, a certain percentage of credits fall into the "Likely" category, which affirms the team's perception that the area has existing attributes of sustainability. Of the remaining credits, many fall in the "Possible with Effort" category, which shows the large potential for improving the neighborhood's level of sustainability specifically by pursuing the high-priority recommendations described in this report. The credit that are "Unlikely" to be met have some to do

The summary table below shows the numeric values extrapolated from the percentage of credits identified as "Likely" above. While these values do not correlate exactly to specific LEED-ND points, they provide an estimate of the neighborhood's potential level of future achievement. It should be noted that this is a rough measure of performance, and not an exact representation of the project's level of possible certification. It should also be noted that all the prerequisites would need to be achieved if certification was to be pursued.



Point Requirements for LEED-ND Certification

Certified:	40-49
Silver:	50-59
Gold:	60-79
Platinum:	80+

Centerville- Camden, NJ		
LEED for Neighborhood Development		
	Total Achievable	Possible
Smart Location & Linkage	27	9
Neighborhood Pattern & Design	44	25
Green Building & Infrastructure	29	9
Total	100	42



WORKSHOP NOTES

AMENITIES

- ACCESS TO BUSINESS / ^{CITY IS} GOOD LOCATION FOR BUSINESS
- TECHNOLOGY CENTER / RESOURCE CENTER
- GYM (NIKE)
- CHURCH CHERSES
- MOVIE THEATERS
- DINER / LOUNGE / MEMBERSHIP
- ARCHWAY / CAMDEN - KIDS (CAMPBELL KIDS)
- BUFFET / FOOD BAR
- HOTEL

VACANT LAND

- N'HOOD CURRANCY FOR RETAIL
- NEW HOUSING
- PHARMACY
- GARDEN
- REST AREA FOR SENIORS / REC CENTER
- PARK ^{FOR KIDS} - SKATE
- GROCERY
- TONIC AREA

* OWNERSHIP IS LIMITING
* MT. EPHRAIM ADJACENT LAND FOR PARKING / GARDENS

NEW DEVELOPMENT

- LOCAL JOB / HIRING
- TRAINING CENTER
- ADDRESS THE GRAVE YARDS
- STATE RINK (REHAB EXISTING)
- GYM / POOL
- SPORTS FACILITY
- NEW SCHOOL > W/ GYM & POOL TO SHARE W/ THE COMMUNITY
- NIKE RUN CLUB!

BIKE / WALK

- SAFETY
- LIGHTING - ITS DARK ON LOWELL
- BIKE MAP FOR RACKS
- BIKE RACKS ON MT. EPHRAIM

Community Input

**Sustainable
Neighborhood
Assessment Team**

**Global Green
USA**

Walker Wells
Hagu Solomon

Agora Group

Jessica Millman

**US Green
Building Council**

Casey Studhalter
Adam Maynard

**Green
urbanism program**

2218 Main Street
Second Floor
Santa Monica, CA 90405
310.581.2700 ph
310.581.2702 fax
www.globalgreen.org





LEED 2009 for Neighborhood Development Project Scorecard



Project Name: Mt. Ephraim Corridor Choice Neighborhoods

Yes	?	No	27 Points Possible
21		3	27

Smart Location and Linkage

Prereq	Credit	Yes	?	No	Points
Prereq 1	Smart Location	Y			Required
Prereq 2	Imperiled Species and Ecological Communities	Y			Required
Prereq 3	Wetland and Water Body Conservation	Y			Required
Prereq 4	Agricultural Land Conservation	Y			Required
Prereq 5	Floodplain Avoidance	Y			Required
Credit 1	Preferred Locations	10			10
Credit 2	Brownfield Redevelopment				2
Credit 3	Locations with Reduced Automobile Dependence	7			7
Credit 4	Bicycle Network and Storage			1	1
Credit 5	Housing and Jobs Proximity	3			3
Credit 6	Steep Slope Protection				1
Credit 7	Site Design for Habitat or Wetland and Water Body Conservation			1	1
Credit 8	Restoration of Habitat or Wetlands and Water Bodies			1	1
Credit 9	Long-Term Conservation Management of Habitat or Wetlands and Water Bodies			1	1

Yes	?	No	44 Points Possible
33	5	6	44

Neighborhood Pattern and Design

Prereq	Credit	Yes	?	No	Points
Prereq 1	Walkable Streets	Y			Required
Prereq 2	Compact Development	Y			Required
Prereq 3	Connected and Open Community	Y			Required
Credit 1	Walkable Streets	8	2	2	12
Credit 2	Compact Development	4	1	1	6
Credit 3	Mixed-Use Neighborhood Centers	4			4
Credit 4	Mixed-Income Diverse Communities	6	1		7
Credit 5	Reduced Parking Footprint	1			1
Credit 6	Street Network	1	1	1	2
Credit 7	Transit Facilities			1	1
Credit 8	Transportation Demand Management	1	1		2
Credit 9	Access to Civic and Public Spaces	1			1
Credit 10	Access to Recreation Facilities	1			1
Credit 11	Visibility and Universal Design	1			1
Credit 12	Community Outreach and Involvement	2			2
Credit 13	Local Food Production			1	1
Credit 14	Tree-Lined and Shaded Streets	2			2
Credit 15	Neighborhood Schools	1			1

Yes	?	No	29 Points Possible
9	8	12	29

Green Infrastructure and Buildings

Prereq	Credit	Yes	?	No	Points
Prereq 1	Certified Green Building	Y			Required
Prereq 2	Minimum Building Energy Efficiency	Y			Required
Prereq 3	Minimum Building Water Efficiency	Y			Required
Prereq 4	Construction Activity Pollution Prevention	Y			Required
Credit 1	Certified Green Buildings	5			5
Credit 2	Building Energy Efficiency	1	1		2
Credit 3	Building Water Efficiency			1	1
Credit 4	Water-Efficient Landscaping			1	1
Credit 5	Existing Building Use			1	1
Credit 6	Historic Resource Preservation and Adaptive Reuse	1	1		1
Credit 7	Minimized Site Disturbance in Design and Construction	1			1
Credit 8	Stormwater Management		2	2	4
Credit 9	Heat Island Reduction	1			1
Credit 10	Solar Orientation			1	1
Credit 11	On-Site Renewable Energy Sources		1	2	3
Credit 12	District Heating and Cooling			2	2
Credit 13	Infrastructure Energy Efficiency			1	1
Credit 14	Wastewater Management			1	1
Credit 15	Recycled Content in Infrastructure			1	1
Credit 16	Solid Waste Management Infrastructure	1			1
Credit 17	Light Pollution Reduction			1	1

Yes	?	No	6 Points
3			6

Innovation and Design Process

Credit	Yes	?	No	Points
Credit 1.1	1			1
Credit 1.2	1			1
Credit 1.3				1
Credit 1.4				1
Credit 1.5				1
Credit 2	1			1

Yes	?	No	4 Points
3	1		4

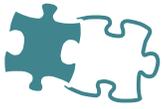
Regional Priority Credit

Credit	Yes	?	No	Points
Credit 1.1	1			1
Credit 1.2	1			1
Credit 1.3			1	1
Credit 1.4	1			1

Yes	?	No	110 Points
69	14	21	110

Project Totals (Certification estimates)

Certified: 40-49 points, Silver: 50-59 points, Gold: 60-79 points, Platinum: 80+ points



Appendix C

Market Study





VALUE RESEARCH GROUP, LLC

REAL ESTATE ANALYSTS AND CONSULTANTS

September 29, 2014

Joel Silver
Michaels Development Company
3 East Stow Road
Marlton, New Jersey 08053

**Re: Mt. Ephraim Neighborhood –Choice Neighborhoods Initiative
Camden, Camden County, New Jersey**

Dear Mr. Silver:

In accordance with your request, we have prepared a Market Study for the proposed Choice Neighborhoods Initiative project in Camden, known as the **Mt. Ephraim Neighborhood**, as of March 11, 2014. We have inspected the area, visited comparable properties, analyzed local demographics and considered general market factors.

This is a market study designed to assist you in understanding the issues of supply and demand in the local market. The attached study states our opinion of the proposed project's position within the local market. We relied on research of the immediate market area and demographic and housing information provided by sources that are judged to be reliable and used in the industry. In any study of this type, conditions are subject to change.

This report has been prepared in conformity with the latest edition of Standards 4 and 5 of the Uniform Standards of Professional Appraisal Practice (USPAP) of the Appraisal Foundation, and the model standards of the National Council of Housing Market Analysts (NCHMA). Use by any other parties, unless specifically authorized by Value Research Group, LLC, is not permitted.

The effective date of this report is March 11, 2014. Please note that market rents may change as of the effective date of project completion and stabilized occupancy. The information we used to develop our analysis is included in this report and in our project files. If we can provide any additional information or answer any questions, please feel free to contact us.

Respectfully submitted,

VALUE RESEARCH GROUP, LLC

Richard E. Polton, MAI
State Certified General Real
Estate Appraiser (RG 00194)

Enclosure/File #7471

Robin Weiss
Market Analyst



**MARKET ANALYSIS AND FEASIBILITY STUDY
MT. EPHRAIM NEIGHBORHOOD
CAMDEN
CAMDEN COUNTY, NEW JERSEY**

**PREPARED FOR
MICHAELS DEVELOPMENT COMPANY**

**AS OF
MARCH 11, 2014**

Certification

We certify that, to the best of our knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are our personal, unbiased professional analyses, opinions, and conclusions.
3. We have no present or prospective interest in the property/properties that are the subject of this report, and we have no personal interest or bias with respect to the parties involved.
4. Our compensation is not contingent upon the reporting of predetermined findings that favor the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
5. The reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the latest edition of the Uniform Standards of Professional Appraisal Practice.
6. The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
7. Richard E. Polton, MAI, and/or Robin Weiss made a personal inspection of the property that is the subject of this certification.
8. No other person provided significant research and writing assistance to the persons signing this report.
9. I hereby certify that Richard E. Polton, MAI is currently a State Certified General Real Estate Appraiser in the State of New Jersey.
10. As of the date of this study, Richard E. Polton, MAI completed the requirements of the continuing education program of the Appraisal Institute.



Richard E. Polton, MAI
State Certified General Real
Estate Appraiser (RG 00194)



Robin Weiss
Market Analyst



Table Of Contents

Letter Of Transmittal	1
Title Page	3
Certification	4
Table Of Contents	5
Executive Summary of Proposal	7
Introduction	7
Summary of Findings	8
Introduction	11
Purpose and Date of the Study	11
Function of the Market Study	11
Date of the Property Inspection	11
Inspection of Comparables	11
Definition of Market Rent	11
Definition of Achievable Rents	11
Photographs of the Area	12
Aerial Photograph	16
Area Maps	17
Proposed Development Analysis	18
Summary of Proposed Plans	18
Background – Low Income Housing Tax Credit Program	22
Determination of Eligible Households	23
Site Analysis	24
Subject Area Description	24
Area Description	27
Municipal and Regional Data	28
Municipal Data – City of Camden	28
Regional Data – County of Camden	29
Camden County-Economic/Labor Market Conditions	30
Census Data	32
Major Employers	33
Building Permits	34
Demographic Analysis	35
Determination of Market Area	35
Median Income Sources	44
Absorption	49
Vacancy Rate	49
Competitive Housing Developments	50
A. Affordable Housing Projects in the Area	51
B. Subsidized Rental Housing in the Area	54
C. Market-Rate Rental Housing in the Area	56
D. Planned Developments	58
Market Rents	62

Adjustment Grids	62
Mt. Ephraim Avenue Retail Corridor	64
Addenda	65
Competitive Developments	66
Project Plans and Drawings	96
Demographic Data Reports	100
Utility Allowance Schedule	114
Assumptions And Limiting Conditions	116
Qualifications	121
Richard E. Polton, MAI, AICP/PP	121
Robin Kase Weiss	122
NCAHMA Guidelines	123



Summary of Findings

Suitability of Program:

Except for the Branch Village Senior building, plans have not yet been developed for the properties, so we cannot comment on them. *We have assumed that developments will be designed in accordance with market standards and constructed in a timely and workmanlike manner.*

Market Rents

If the properties were to be developed under a market-rate program with the same sizes, features and utility program as proposed, achievable market rents would be as follows:

One-bedroom apartment at 650 square feet: \$980 per month
Two-bedroom apartment at 800 square feet: \$1,120 per month
Three-bedroom apartment at 1,000 square feet: \$1,250 per month
Four-bedroom apartment at 1,200 square feet \$1,400 per month

Suitability of Proposed Site:

The subject corridor is located within one of the more distressed areas in Camden – the Mt. Ephraim Neighborhood. It historically has had the highest concentration of public housing units in Camden, but many have recently been demolished and replaced. This neighborhood is the part of a major redevelopment plan which will bring about a range of improvements. The subject area has seen several recent development activities including the rehabilitation of Johnson Park, new housing at Chelton Terrace and near the PATCO station and the construction of Antioch Manor senior housing and Centreville South Family Housing. New housing on the Branch Village site will improve an area that is occupied by obsolete housing. The Northwest section site across from Virtua Hospital is a logical site for senior housing as there is a geriatric center attached to the hospital. The Haddon Avenue site across from Our Lady of Lourdes Hospital is part of a Transit-oriented development and will be convenient for seniors living there. This area is in somewhat better condition than other parts of the neighborhood.

Depth of Market:

We have determined that the primary market area for the proposed project consists of all of the city of Camden and the Boroughs of Collingswood and Woodlynne and two census tracts in Pennsauken. The Mt. Ephraim Neighborhood development has the potential to draw 70% of its residents from this area.

Based on analysis of demographic reports for the primary market area, there should be a sufficient number of households in the primary market area to support the proposed developments in the market are given adequate marketing and phasing of the housing so that the area experiences sufficient improvements. The general population in the area is expected to grow modestly between 2014 and 2019, based on HISTA Data 2014 projections. The population in the older age brackets is expected to grow while there will be a lower number of younger households.

Local Housing Market Summary

Based on our primary research of the local housing market, including income-restricted and conventional rental properties, there appears to be need for more apartments.

- Subsidized housing is fully occupied with waiting lists
- There are a large number of abandoned for-sale properties in the area.
- Housing prices modest compared to State and regional standards.
- Most market-rate rental housing is also experiencing relatively high occupancy
- There are no other comparable projects currently in the planning stages in the primary market area.

Statement of Demand

Given the number of income-eligible households in the primary market area, the success of similar projects and the lack of availability among appropriate good quality rental properties in the overall market area, there should be sufficient demand and reasonable rent-up. Since the area has experienced disinvestment and high crime rates, it may be a challenge to attract the initial households. However the availability of affordable and attractive new housing should be appealing to local households. Demand for for-sale units in the neighborhoods is somewhat unproven as there are few new properties and housing prices are low. Creating a neighborhood of sufficient scale will be a challenge.

Strengths and Weaknesses of the Proposed Development

After a careful analysis of the project, we have considered the strengths and weaknesses of the proposed development. The *strengths* of the project include the following:

- Well designed units
- Amenities suitable for seniors and families
- The development is a major redevelopment that is expected to transform the neighborhood.
- Close to many amenities.
- Large number of replacement public housing units with rents based on 30% of tenants' incomes since there are rental subsidies for these units
- A need for quality rental housing and economic development in the market area
- Limited competition

The *weaknesses* of the project are as follows:

- The current condition of the neighborhood is distressed. However, this will improve as the redevelopment takes shape.
- The lack of shopping and other “quality of life” amenities in the area
- Issues of absorption given the large number of units entering the market



Suggestions to Make the Property More Marketable

- Security is an issue in this neighborhood. Various security measures would improve the sense of security in the area.

Conclusion Regarding the Subject Property

The proposal for 1,157 units of housing should meet with adequate market demand once the neighborhood achieves some improvement. The planned phasing should be carefully thought out and additional units should be built based on the absorption of prior phases. Developments that have been built in recent years have been successfully absorbed and continue to attract tenants. Well designed apartments, within a well-managed community that provides security, amenities and activities appropriate for families and seniors, at below-market rents that are affordable to local households, should result in a reasonable absorption and rent-up, despite the drawbacks of the location. Both rental and for-sale units that are part of a transit-oriented development adjacent to the PATCO Station should be marketable if priced appropriately. Tenants will be required to come from beyond Camden for the units to be filled. For-sale units will have to be priced so that they are affordable to local residents, especially because of the upfront need for money for down payments and closing costs.

We have assumed that the work on Branch Village Senior Housing will be done in conformance with the plans included in this report and in our files maintained in our offices. We do not have plans for the other properties. We have also assumed that the construction workmanship and project management will be of high quality.

Introduction

Purpose and Date of the Study

The purpose of the following report is to provide a market study looking at the housing market and commercial market in the area known as the **MT. EPHRAIM NEIGHBORHOOD** located between Ferry Avenue, Haddon Avenue, Bulson Street, Liberty Street and Route 276 in the City of Camden, **CAMDEN COUNTY, NEW JERSEY**, as of March 11, 2014.

Function of the Market Study

This report is intended to assist with the analysis of the proposed development of the subject area for the HUD Choice Neighborhoods Initiative Planning Grant. All the data used in this report are maintained in our office files and are available for inspection.

Date of the Property Inspection

Robin Weiss inspected the area on March 11, 2014 and on other occasions. Richard E. Polton, MAI inspected the area in May 2013. A complete inspection of the neighborhood was performed. All physical descriptions and observations noted in this report are based on these property inspection and information provided by the Applicant.

Inspection of Comparables

A member of Value Research Group visited all of the comparable properties included in this report in person. In some cases only an inspection of the exterior was possible. Information reported was obtained either in person or during a telephone call subsequent to the property visit, unless otherwise noted. While this information is deemed to be reasonably reliable it cannot be guaranteed to be accurate.

Definition of Market Rent

The right or interest in the property being appraised is the market rent. Market rent is defined as the rental income that a property would most probably command in the open market; indicated by the current rents paid and asked for comparable space as of the date of the appraisal.¹

Definition of Achievable Rents

The rents achievable under actual operations of the property subject to both (1) any government restrictions pertaining to the use, occupancy or rent levels allowable and (2) market constraints based on the relationship between restricted eligibility for occupancy and market rents for unrestricted properties.

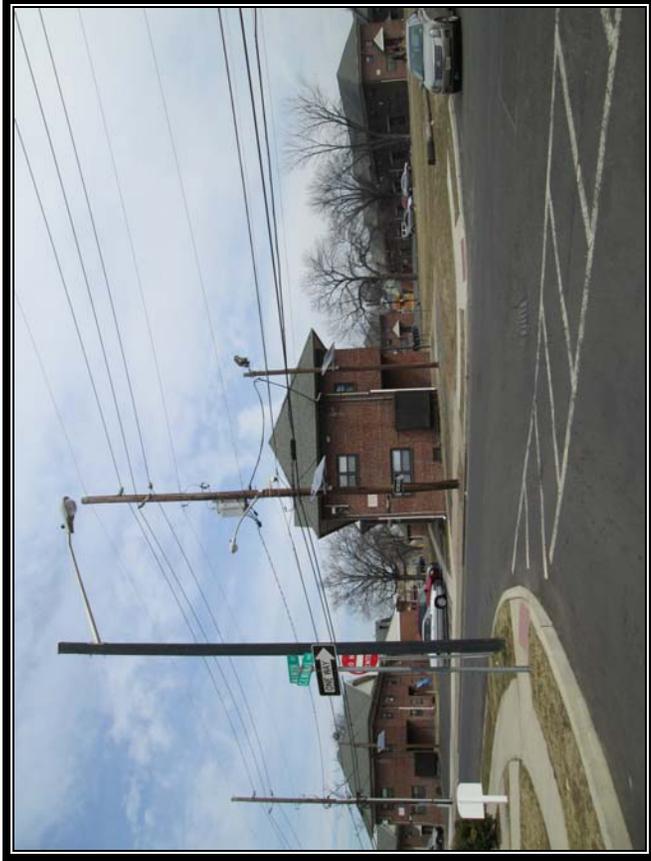
¹The Dictionary of Real Estate Appraisal, Third Edition. (Chicago, Illinois: Appraisal Institute, 1993



Photographs of the Area



PATCO Transit Station



Current Branch Village Site, Corner of Central Avenue and South 9th Street



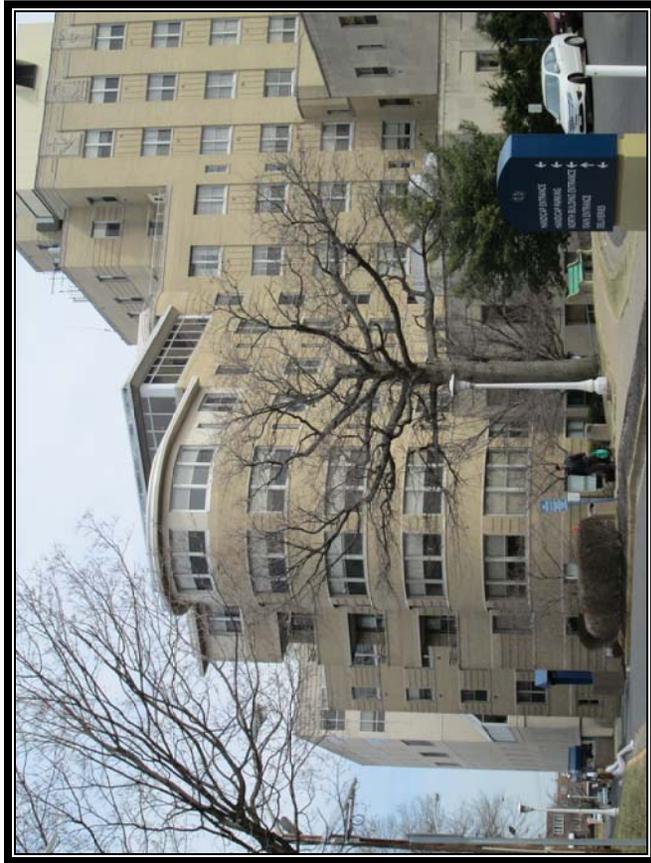
Homes on Mt. Ephraim Avenue



Retail uses on Mt. Ephraim Avenue



Virtua Hospital



Our Lady of Lourdes Hospital

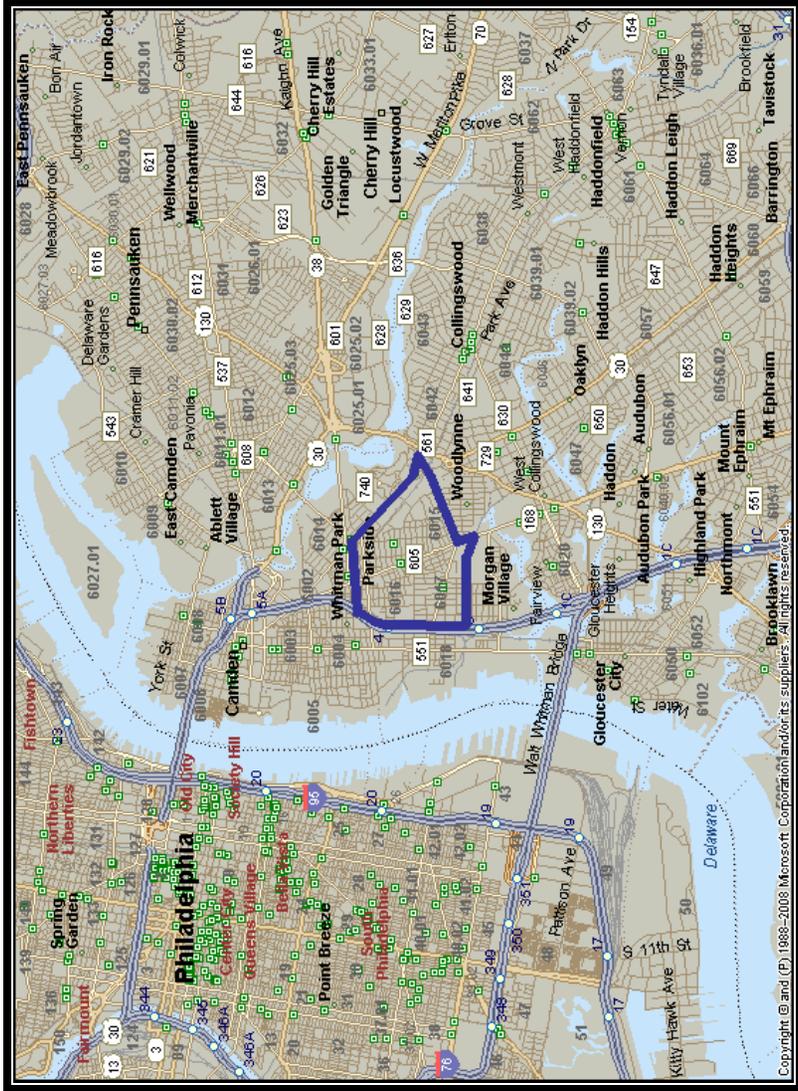


Library branch on Ferry Street



Odesa Paulk-Jones Community Center

Area Maps





Proposed Development Analysis

Summary of Proposed Plans

The proposed plans for housing include the redevelopment of Branch Village with senior and family affordable rental housing, 367 rental units and 11 homeownership units in the southwest section, 450 mixed income family rentals, a 50-unit senior building and 214 homeownership units in eastern section, a 50 unit senior building and 15 homeownership units in the northwest section. A total of 1,157 units (917 rental units and 240 ownership units) will be built over a five year period. The table below outlines the proposed housing developments:

Housing Summary		
Mt. Ephraim Neighborhood, Camden, New Jersey		
Type	Number of Units	Program
<i>Southwest</i>		
Senior Building (Year 1)	50	LIHTC, RAD, Sect 8
New mixed Income Rental (Y 2-5)	257	LIHTC, RAD, Sect 8, Market
New and Rehabbed Homeownership (Y4-5)	11	Market
Rehabilitation of Nimmo (Year 2)	60	LIHTC, RAD, Sect 8, Market
Subtotal:	378	
<i>East</i>		
Senior Building (Year 2)	50	LIHTC, RAD, Sect 8
Family Mixed Income Rental (Year 1-15)	450	LIHTC, RAD, Sect 8, Market
New and Rehabbed Homeownership (Y 3-15)	214	Market
Subtotal:	714	
<i>Northwest</i>		
Senior Building (Year 3)	50	LIHTC, RAD, Sect 8
New and Rehabbed Homeownership (Y4-5)	15	Market
Total:	1,157	

There are also economic development activities including retail development planned along Mt. Ephraim and Haddon Avenues. The overall project is expected to be completed in phases within the next five years. The neighborhood improvement activities will consist of the following:

- Beautification and streetscape improvements (lighting, trees, crosswalks) on Haddon Avenue, Mt. Ephraim Avenue and key neighborhood corridors (Van Hook, Ferry)
- Park improvements on existing parks on (Elijah Perry, East, Whitman Square)
- Green infrastructure projects (rain gardens, bump outs, trees) on neighborhood corridors and existing parks
- New community gardens on vacant land
- Demolition of vacant blighted properties focused on demolition of over 200 vacant buildings in East
- Commercial corridor improvements on Mt. Ephraim Avenue (Façade Improvement Program, Code Enforcement)
- Healthy Food Incubator on Mt. Ephraim Avenue
- An array of cradle-to-career education improvements in neighborhood schools with through partnership with Camden Schools and Rowan University
- Planned Glassboro-Camden Line – new 18 mile transit line operation to start 2019 with planned stop in Northwest
- Community safety improvements (improved lighting, neighborhood patrol by Metro Police, Eye in the Sky, mobile cameras)
- Parkside Renew Building PBCIP-on Haddon Avenue project will include community facilities, commercial and an incubator space; PBCIP is leading a multi-million effort to revitalize Haddon Avenue in Parkside; First Floor Retail Space, up to 3,000 Square Feet

Unit Mix and Unit Sizes

The following table summarizes the proposed project for the Branch Village senior development:

It is assumed that the other senior projects will have a similar unit mix, construction and amenities. Sizes of the units are similar to those typically found in the local market area, and are adequate for comfortable living for the target households. Plans also call for development of family units but further details other than tentative unit mix are not available at this time. The unit mix for the family properties is as shown at right. The 300 homeownership units will all have three bedrooms

Proposed Unit Mix and Sizes Branch Village, Camden New Jersey			
Type	Number of Units	Percent of Units	Square Footage
1 BR/1 BA	50	83%	650
2 BR/1 BA	10	17%	800
Total:	60	100%	

Proposed Family Rental Unit Mix and Sizes Mt. Ephraim Neighborhood, Camden, New Jersey			
Type	Number of Units	Percent of Units	
1 BR/1 BA	345	49.5%	
2 BR/1 BA	294	42.2%	
3 BR/2 BA	50	7.2%	
4 BR/2 BA	8	1.1%	
Total:	697	100.0%	



Project Amenities and Design Features (for the Branch Village Senior building)

<u>Construction:</u>	Brick masonry cementitious siding
<u>Walls:</u>	Painted sheetrock.
<u>Plumbing:</u>	Copper and PVC.
<u>HVAC:</u>	Gas heat and hot water.
<u>Sprinkler:</u>	Fully sprinklered.
<u>Security system:</u>	Security cameras
<u>Parking:</u>	20-30 on-site, outdoor spaces
<u>Basement:</u>	None.
<u>Attic:</u>	None.
<u>Garage:</u>	None.

Project Amenities: Community room, on-site social service and office for assisted living program and laundry facilities

The project amenities proposed are superior to those found at most of the newer senior LIHTC rental projects in the market area. Therefore, the property should be equally marketable.

The architectural design of the building is appropriate for the market and the neighborhood. New construction with floor plans, features and amenities that are designed for seniors will be appealing to local households.

Unit Amenities and Design Features

<u>Baths:</u>	One three-fixture bathroom.
<u>Powder Room:</u>	None
<u>Kitchen:</u>	Range, frost-free refrigerator, dishwasher
<u>Cooling:</u>	Through-wall air-conditioning

The in-unit amenities above are standard for affordable housing units in the area.

The layout of the floor plans is also suitable for the target households in this market. Therefore, the units should be marketable.

Utilities

<u>Project paid utilities:</u>	Water and sewer, trash collection
<u>Tenant paid utilities:</u>	Heat, hot water, cooking gas, electric, telephone and cable TV

Tenant Charges

None anticipated.

General Comments on the Proposed Development

The building proposed for Branch Village is an attractive, well-designed three-story structure with an entrance lobby, elevators and well laid out apartments. The proposed level of finish is good. The program as a whole must provide excellent value, a good sense of community and an above average selection of amenities in order to be marketable at the proposed location. Plans for the other senior developments will likely be similar. We do not have further details about the family rentals or ownership units.

The project plans and drawings provided to us for Branch Village are included in the Addenda of this report. Plans have not yet been developed for the other properties at this time.



Background – Low Income Housing Tax Credit Program

Operational Background

The affordable LIHTC rental properties will operate under the provisions of Section 42 of the Internal Revenue Code with respect to Low Income Housing Tax Credits (LIHTC). These tax credits are given to encourage development of low-income housing developments. Within the guidelines of Section 42, tax credits are available annually for a maximum of ten years, starting with the year in which the property is placed in service. Projects eligible for the credit must meet certain use, targeting and administrative requirements which determine that a percentage of the units in a project be occupied by qualified low-income residents. Projects on which the LIHTC is claimed must maintain their qualification for a minimum of fifteen years.

The proposed LIHTC housing will operate under the income-qualifying basis with 100% of the units designated for very-low-income households, who earn less than 50% and 60% AMI of the median income. There will be subsidies available for 345 of the 1,157 units of the units and these tenants will pay 30% of their gross incomes toward gross rents. These units are replacement public housing units and will have public housing or project-based Section 8 subsidies. An additional 83 units will be unsubsidized tax credit units. There will be 379 market-rate rentals and 50 workforce units (targeting households at 80% to 20% AMI) and 300 ownership units.

Maximum allowable LIHTC incomes, based on HUD standards for 2014 in CAMDEN COUNTY, New Jersey are shown below.

Maximum Allowable Incomes Camden County, New Jersey 2014					
50% Maximum Incomes	60% Maximum Incomes	80% Maximum Incomes	120% Maximum Incomes		
One Person: \$27,600	One Person: \$33,120	One Person: \$44,150	One Person: \$66,240		
Two Persons: \$31,550	Two Persons: \$37,860	Two Persons: \$50,450	Two Persons: \$75,720		
Three Persons: \$35,500	Three Persons: \$42,600	Three Persons: \$56,750	Three Persons: \$85,200		
Four Persons: \$39,400	Four Persons: \$47,280	Four Persons: \$63,050	Four Persons: \$94,560		
Five Persons: \$42,600	Five Persons: \$51,120	Five Persons: \$68,100	Five Persons: \$102,240		
Six Persons: \$45,750	Six Persons: \$54,900	Six Persons: \$73,150	Six Persons: \$109,800		
Source: HUD					

Determination of Eligible Households

The determination of the eligibility of market area households for the senior buildings is based on the requirements of the LIHTC program and the market study guidelines from NJHMFA, as follows:

Household incomes below the maximum allowed per unit size, based on the median income for a family of four in CAMDEN COUNTY, as established by HUD, and 1.5 people per bedroom.

Maximum Income Levels LIHTC Housing Camden County, New Jersey	
Maximum Income at 50% of AMI	Maximum Income at 60% of AMI
One-bedroom	\$29,575
Two-bedroom	\$31,550
Three-bedroom	\$41,000
Four-bedroom	\$45,750

Note: We have used 1.5 person households to estimate the maximum incomes for one-bedroom units.

We analyzed the senior households within the primary market area to determine the numbers that fall below the above income limits and form the likely market for the proposed apartments in the subject area in the Demographic Analysis section, later in the report.

Estimated Qualified Income Range: LIHTC Units Mt. Ephraim Neighborhood, Camden, New Jersey		
Unit Size	Minimum Income	Maximum Income
1BR @ 50% AMI	\$0	to \$29,575
1BR @ 60% AMI	\$0	to \$31,550
2BR @ 50% AMI	\$0	to \$31,550
2BR @ 60% AMI	\$0	to \$37,860
3BR @ 50% AMI	\$0	to \$41,000
3BR @ 60% AMI	\$0	to \$49,200
4BR @ 50% AMI	\$0	to \$45,750
4BR @ 60% AMI	\$0	to \$54,900



Site Analysis

Subject Area Description

Size

1.14 Square Miles.

Smart Growth Designation

The area lies within a Smart Growth Area.

Qualified Census Tract

The Mt. Ephraim Neighborhood lies within Census Tracts 6015, 6016, 6017 and a small piece of 6002 in Camden County. These are all Qualified Census Tracts.

Description

The subject area is largely flat and lies within the current Mt. Ephraim Neighborhood in Camden.

The area is bounded by Route 676 to the west, Bulson Street and Ferry Avenue to the South, Haddon Avenue to the East, and Liberty Street to the north.

Note that we have not been provided with any environmental analysis and have assumed that there are no major environmental problems that would affect the development and marketability of property in the area. We reserve the right to amend our opinion in the event that any such evidence is made available.

Compatibility of Surrounding Land Uses

With the exception of the newly built homes, current conditions in the neighborhood are poor, due to the large amount of abandonment and deterioration of many buildings. However, although the neighborhood could be characterized as distressed, there are signs of improvements in the form of several new projects in the immediate vicinity.

Existing structures

In addition to a range of residential uses in the area including the Branch Village and Nimmo Courts housing developments, major uses include six schools, several parks, a public library branch, Virtua Hospital, Our Lady of Lourdes Medical Center and a the Ferry Avenue PATCO Station

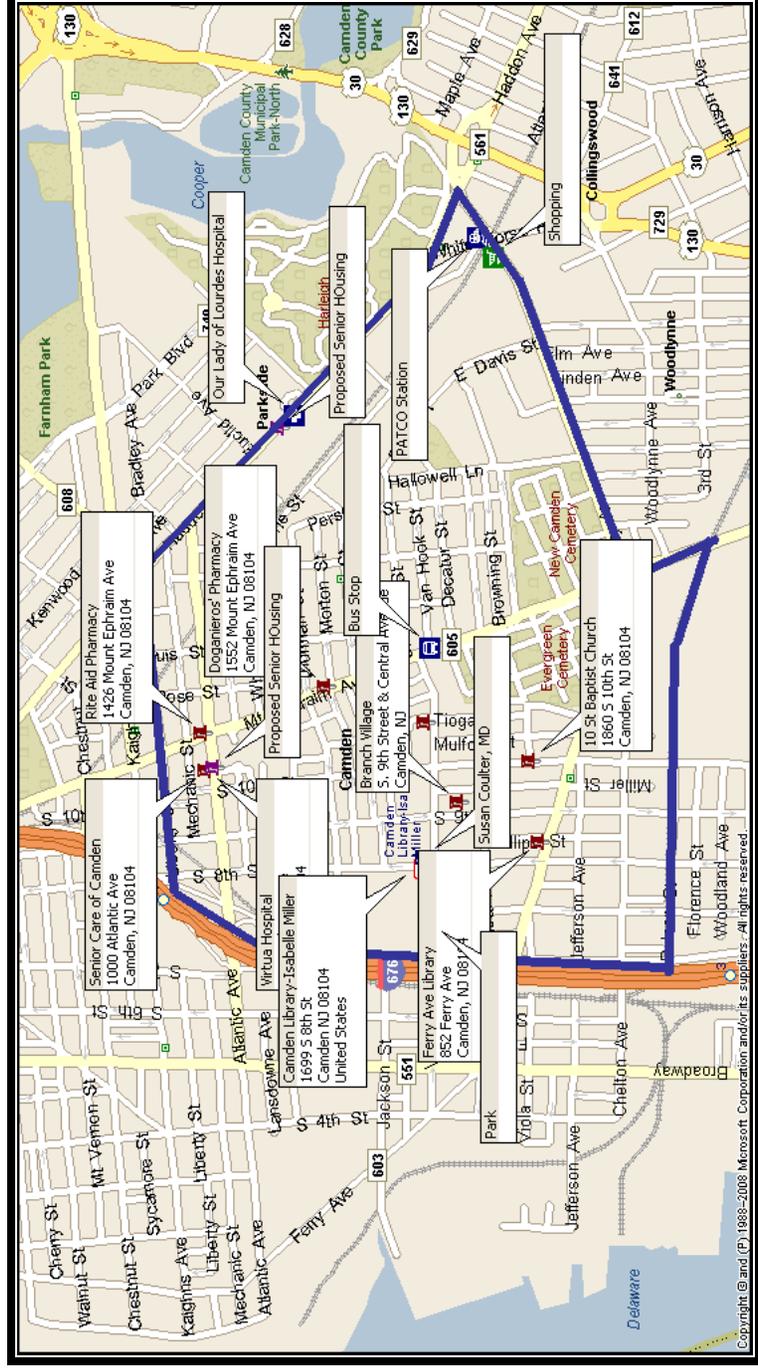
Visibility and Access

The area is visible as it is located close to Route 676 and to a number of neighborhood stores and services including a new branch library, church and community center. Ferry Avenue, Mt. Ephraim Avenue and Haddon Avenue are major arteries in Camden, and a great deal of traffic travels on those streets.

Existing Infrastructure

Being within an existing urban neighborhood, all services, roads and utilities are in place.

The map below shows a selection of community services in the Mt. Ephraim Neighborhood.





Local Transportation

NJ Transit operates bus route 453 that stops at Carl Miller Blvd. and 10th Street with service to Woodlynne and around Camden and Route 400 to Philadelphia which stops at Mt. Ephraim Avenue and Carl Miller Blvd. Bus lines run along Ferry Avenue, Haddon Avenue, Mt. Ephraim Avenue and Carl Miller Blvd. Rail service to Philadelphia is available via PATCO with the nearest stop on Ferry Avenue and the White Horse Pike. There are plans for a mixed use transit village between the PATCO station and Our Lady of Lourdes Hospital on Haddon Avenue. A new 18-mile light rail line connecting Glassboro to Camden is planned with a station in the Northwest section.

Public Services

The nearest Post Office is on South Broadway in Camden. Camden City Hall and the main police station are located in downtown Camden. A new library branch recently opened on Ferry Avenue. The Isabel Miller Community Center is in the area on 8th Street and Carl Miller Boulevard and the Odessa Paulk-Jones Community Center is on Ferry Avenue and Van Buren Street. There are a number of parks in the area.

Proximity to Retail and Services

A limited number of stores and amenities are located in the area, mostly on Mt. Ephraim Avenue and scattered throughout the neighborhoods. Routes 38 and 130, beyond Camden are also the sites of more highway-oriented businesses. A large mall and many surrounding “big box” retail stores are located off Route 70 in Cherry Hill, a reasonable drive from the subject area. Camden has been designated as a food desert by the USDA, although there is a plan to open a Shop-Rite on Admiral Boulevard. There is currently a Pathmark store in the Fairview neighborhood. There is an Aldi Food Store on the White Horse Pike, just south of Ferry Avenue, officially in Collingswood. The neighborhood transition plan envisions attracting a new supermarket to the area.

Proximity to Employment

A number of employment opportunities can be found within the city. Employment opportunities are found within a range of areas around the subject neighborhood. Businesses within the City of Camden, including the two hospitals, downtown Philadelphia and the Cherry Hill area are all within easy reach of the area.

Conclusions Regarding Site for Subject Property

The current condition of the neighborhood poses some drawbacks to the area in the near term. However, if all or part of the neighborhood redevelopment occurs as proposed, the neighborhood will become a more appealing community that will be suited to the development of residential units.

Area Description

The City of Camden is one of the most severely distressed cities in New Jersey, with a shrinking population, deteriorating housing stock, high crime rates and a struggling economy. The subject neighborhoods suffer from abandonment and deterioration, but in recent years has been the target of redevelopment efforts that have brought about some improvement and will continue to do so. However, despite the neighborhood's less than ideal conditions, older residents have strong ties to the community and would like to stay. Some who have moved out in search of appropriate housing may move back to the area if a new seniors' building is constructed.

At this time, the main advantage to living in the city is its low cost housing that is close to employment opportunities in Philadelphia, Camden and suburban Camden County. The subject area is located very close to a major highway leading to Philadelphia and the southern part of the metropolitan area in New Jersey. The PATCO station will also be an asset in future proposed development.

Most of the residential neighborhoods in Camden are in fair to poor condition. The overall vacancy rate among all housing units in the city is high at nearly 20%. Although the area is one neighborhood, we divided it into three sections to identify the different housing proposed. They are described below.

Northwest Section

This area has also experienced a continuing pattern of vacancy, abandonment, and underutilization of properties exacerbating crime problems in the neighborhood. It was identified as an area in need of redevelopment and a Redevelopment Plan was put forward in 2006. This included housing improvements, rehabilitation of a recreation center and expansion of two elementary schools. It has a population of 2,203 and a median household income of \$21,982. Virtua Hospital is a major feature in this neighborhood.

East Section

The East section, once the home to many Polish immigrants, is now somewhat unstable with high crime rates, overwhelming poverty and housing abandonment. It has a population of 6,058 and a median household income of \$23,824. 48% of the population falls below the poverty level. Saint Joseph's Church is still a force in the neighborhood and Mt. Ephraim Avenue is a main artery that runs through the area. This neighborhood contains the Ferry Avenue PATCO station serving commuters to Philadelphia.

Southwest Section

The Southwest section, one of the last areas of Camden to be developed, contained a large number of Public Housing units, mostly at Branch Village and Roosevelt Manor. The neighborhood currently faces economic challenges, crime, health disparities, as well as a deteriorating housing stock. However, there has been recent development of several tax credit housing properties. A new park community center and library branch were also constructed in the neighborhood. It has a population of 3,367 and a median household income of \$20,067.



Municipal and Regional Data

Municipal Data – City of Camden

The City of Camden is located in the northern section of Camden County. It is bounded on the east by the Townships of Cherry Hill, Haddon, and Pennsauken, and the Boroughs of Woodlynne and Collingswood, on the south by the City of Gloucester and on the west and north by the Delaware River and the City of Philadelphia.

Land Size: Land: 8.92 square miles
Water: 1.42 square miles

Population:

2000	79,904
2003	80,089
2004	79,948
2005	80,010
2006	79,318
2007	78,675 (Estimate)
2010	77,344 (Census)

Population Density

2003	9,078.0 per square mile
2004	9,062.0
2005	9,071.4
2006	8,993.0
2007	8,920.1
2010	8,669.6 (Census)

Per Capita Income (2010) \$14,049

Median Age (2010) 29.6 years

Total Housing Units

2000	29,769
2010	28,358

Building Permits Issued,
New Residential Construction:

2003	112
2004	141
2005	17
2006	173
2007	286
2008	142
2009	197
2010	128

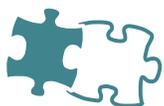
Form of Government: Mayor Council, Optional Municipal Charter Law, 1950

Regional Data – County of Camden

The County of Camden is located in southwestern New Jersey. Most of the county is quite sub-urban and its major city, Camden, is an older urban center that has gone through a period of decline and has begun to experience revitalization. Camden County's proximity to Philadelphia and the need for adequate transportation facilities historically shaped the county's development.

Land Size	Land:	221.26 square miles
	Water:	6.03 square miles
Number of Municipalities	37	
Population	2005	507,843
	2006	517,001
	2007	96,422
	2008	517,234 (Estimate)
	2010	513,657 (Census)
Population Density	2006	2,325.7 per square mile
	2007	2,311.2
	2008	2,326.7
	2010	2,321.48 (Census)
Per Capita Income	2005	\$26,098
	2006	\$26,926
	2007	\$27,257
	2009	\$29,814
	2010	\$28,284
Median Age	2005	36.6 years
	2006	37.0
	2007	37.3
	2009	37.5
	2010	37.0
Total Housing Units	2005	203,760
	2006	204,596
	2007	205,341
	2010	204,943 (Census)
Building Permits Issued, New Residential Construction:	2001	757
	2002	1,160
	2003	1,688
	2004	1,414
	2005	1,706
	2006	1,183
	2007	1,191
	2008	895
	2009	585
	2010	487

County Seat: City of Camden
 Form of Government: Board of Chosen Freeholders



Camden County-Economic/Labor Market Conditions

Employment Trends

This table outlines unemployment trends for Camden and Camden County as a whole, based on data from the New Jersey Department of Labor website. It indicates increasing unemployment rates until 2011 when it dropped in the City of Camden.

5-Year Unemployment Trends		
Year	City of Camden	Camden County
2008	11.9%	6.1%
2009	17.7%	9.9%
2010	18.6%	10.6%
2011	19.6%	10.6%
2012	18.5%	10.6%

5-Year Employment Trends		
Year	City of Camden	Camden County
2008	23,705	249,396
2009	22,961	243,322
2010	22,646	239,984
2011	22,400	239,600
2012	22,343	239,292

Employment projections indicate increasing employment figures in Camden County between 2010 and 2020. Construction and professional, Scientific and Technical Services occupations are projected to see the greatest change with 34.4% and 22.1% increases respectively.

Camden County, 2010 - 2020 Projected Employment Change					
Industry Title (Two Digit NAICS)	2010		2020		Change: 2010-2020 Total Annual Percent
	Jobs	Jobs	Jobs	Number	
Total Nonfarm Employment*	204,100	219,800	15,700	7.7	0.7
Healthcare and Social Services	36,300	40,500	4,200	11.6	1.1
Administrative and Waste Services	14,500	17,250	2,750	18.9	1.7
Professional, Scientific and Technical Services	12,350	15,050	2,700	22.1	2.0
Construction	7,350	9,900	2,550	34.4	3.0
Wholesale Trade	9,600	11,250	1,650	17.3	1.6
Retail Trade	23,400	24,800	1,400	6.0	0.6
Accommodation and Food Services	14,000	15,100	1,100	8.1	0.8
Transportation and Warehousing	7,000	7,950	950	12.9	1.2
Other Services	8,100	8,900	800	9.5	0.9
Finance and Insurance	5,850	6,400	550	8.9	0.9
Management of Companies and Enterprises	2,800	3,050	250	7.9	0.8
Real Estate and Rental and Leasing	2,500	2,700	200	7.6	0.7
Educational Services	5,350	5,500	150	2.6	0.3
Arts, Entertainment and Recreation	2,950	3,100	150	5.8	0.6
Utilities	450	500	50	17.5	1.6
Natural Resources and Mining	0	0	0	20.6	1.9
Information	3,550	3,350	-200	-5.6	-0.6
Government	34,500	32,800	-1,700	-4.9	-0.5
Manufacturing	13,500	11,700	-1,800	-13.6	-1.4

Note: Total nonfarm employment excludes self-employed and unpaid family workers
Percent Changes are based on unrounded data

Source: New Jersey Department of Labor and Workforce Development

Wages

Wages in Camden County were somewhat lower in 2012 than the average New Jersey wages. Management occupations had the highest wage at \$123,230 and Food Prep and Service Related wages had the lowest wage at \$21,730.

AVG. WAGES (2012)		
Occupation	Camden County	NJ
Bus. & Fin. Operations	\$67,780	\$75,330
Construction/Extraction	\$56,950	\$56,480
Food Prep & Serving Related	\$21,730	\$23,340
Healthcare Practitioners	\$84,240	\$84,800
Install, Maint, & Repair	\$47,790	\$50,210
Management	\$123,230	\$132,420
Office & Admin Support	\$35,680	\$37,400
Production	\$35,710	\$35,650
Sales & Related	\$40,970	\$43,810
Trnsp & Moving Materials	\$31,810	\$33,230



Census Data

Census Data Results for 2010						
	Census Tract# (6015)	Census Tract# (6016)	Census Tract# (6017)	Total Area	Municipality (Camden city)	County (Camden County)
SOCIAL CHARACTERISTICS						
Total Population	5836	2026	2538	10400	78047	513574
# Families	1492	559	656	2707	17858	129833
% Population (18+yrs)	70.2	60.1	59.1	63.1	68.3	75.2
% Unemployed	18.1	23	33.4	24.8	19.3	9.2
% Commuting to work	99.7	100	100	99.9	98.7	97.2
ECONOMIC CHARACTERISTICS						
Median Household Income (\$)	25733	25264	9631	20209	27027	60976
Median Family Income (\$)	25938	25291	9892	20374	29118	74385
% Population Below Poverty	40.3	25.9	77.8	48.0	36.1	11.2
% Families Below Poverty	32.7	27.4	75	45.0	33.5	8.9
HOUSING CHARACTERISTICS						
Total Housing Units	2655	998	1154	4807	30400	204435
% Renter Occupied Units	51.8	45.9	75	57.6	48.5	28.3
% Owner Occupied Units	31.8	33.2	10.1	25.0	34.7	65
% Vacant	16.5	20.9	14.9	17.4	16.8	6.7
% Homeowners with Mortgage	49.2	39.3	38.8	42.4	58.5	72.9
Median Rent (\$)	806	1041	503	783	783	897
Data Source: American Community Survey 5-year estimates, 2005 – 2010 See ACS Data Guidance for further information and margin-of-error values						

The Mt. Ephraim Neighborhood is poorer than the city as a whole with a higher unemployment rate, percentage of people below the poverty line and higher vacancy rate. Rents and median incomes are lower than those in the City and the County.

Major Employers

The following table shows the largest private employers in Camden:

MAJOR PRIVATE SECTOR EMPLOYERS		
Company	Industry	Employment
Cooper Health	Gen Med/Surgical Hospital	4,700
Our Lady of Lourdes Med Ctr	Healthcare	1,000+
Campbell's Soup	Food	1,000
L3 Communications Corp	Radio/TV Comm. Equipment	800
Maeco Corp	Candy/Spices	730
Consolidated Rail Corp	Railroads Freight Agency	335
Rutgers Univ – Camden	University	320

The largest number of jobs are in the healthcare area.



Building Permits

Housing Unit Building Permits for: Camden County, NJ						
	2008	2009	2010	2011	2012	
Total Units	895	585	487	602	898	
Units in Single-Family Structures	370	267	245	214	234	
Units in All Multi-Family Structures	525	318	242	388	664	
Units in 2-unit Multi-Family Structures	20	4	72	0	4	
Units in 3- and 4-unit Multi-Family Structures	0	23	4	8	0	
Units in 5+ Unit Multi-Family Structures	505	291	166	380	660	

Housing Unit Building Permits for: CAMDEN, NJ (Camden County)						
	2008	2009	2010	2011	2012	
Total Units	142	197	128	52	37	
Units in Single-Family Structures	36	44	15	9	20	
Units in All Multi-Family Structures	106	153	113	43	17	
Units in 2-unit Multi-Family Structures	20	4	64	0	2	
Units in 3- and 4-unit Multi-Family Structures	0	23	0	4	0	
Units in 5+ Unit Multi-Family Structures	86	126	49	39	15	

The number of building permits issued in the City of Camden steadily decreased between 2008 and 2012. In Camden County, there were increases in 2011 and 2011 in the number of building permits issued.

Demographic Analysis

The proposal for the Mt. Ephraim Neighborhood housing calls for the development of LIHTC rental housing for households earning at or below 60% AMI of the median income, market-rate housing and workforce housing for households at 80% to 120% AMI. In order to establish the depth of the market for these housing types, we used the resources of the US Census Bureau, Claritas and Ribbon Demographics. We have placed the greatest weight on the HISTA data, a database that has been developed specifically for the affordable housing industry by Ribbon Demographics in conjunction with Claritas. The full HISTA Data reports are reproduced in the Addenda of this report.

Determination of Market Area

The determination of the market area was based on the following:

- According to reports from local rental apartment managers and leasing representatives, the majority of their residents move from within the City of Camden. The remainder moves from surrounding towns and Philadelphia, with a few reports of people moving from the northern New Jersey, New York and Baltimore areas.
- Due to the fragile economic conditions in Camden and the poor condition of most neighborhoods, it is unlikely that large numbers of households would move from far beyond the city limits. However, once the area is in an upwards trajectory, it could attract residents from adjacent Collingswood, Pennsauken and Woodlynne.

Therefore, we conclude that the primary market area for the subject area includes all of the city of Camden and the Townships of Collingswood and Woodlynne and two census tracts in Pennsauken.

Household Analysis based on HISTA Data

In response to the need for improved demographic data for the analysis of affordable housing markets, Ribbon Demographics has designed a custom cross tabulation of key updated household data that has been built by Nielsen Claritas – known as HISTA. This data quantifies households by income, household size, tenure and age and is deemed a far more accurate data source for determining market depth for income-restricted housing. Therefore, we have used HISTA data to calculate the market for the subject property.

We will first examine the demand for the senior LIHTC housing. The market for affordable senior housing is rarely limited to current renters only. A significant portion of the market in most areas comes from older households who are unable to keep up with their ownership units, due to financial, personal health and mobility or maintenance reasons. In fact, seniors have very low move rates and if already in low-maintenance and affordable rental units designed for aging residents, they may be less likely to move than those in ownership units. Based on the experience of LIHTC properties in a range of areas, up to 75% of their residents moved from local ownership units.

Based on reports from local senior LIHTC and subsidized rental projects, turnover is very low in the area, and is the result of deaths and moves to nursing homes rather than voluntary moves. Therefore, it is reasonable to assume that the senior households who are already in satisfactory senior rental housing in the area are less likely to be part of the market for a new building.

Seniors currently in other rental properties, such as those designed for all ages and lacking amenities needed by seniors – elevators, grab bars and pull cords, transportation and appropriate activities – have a greater potential to move into new apartments with more amenities and services, although the improved living conditions would have to be significant for seniors to consider the upheaval of moving. Those in market rate rentals would have greater incentive to move for more affordable rents.

Therefore, in order to determine the extent of the market for the Mt. Ephraim Neighborhood senior LIHTC developments, both current homeowners and renters should be considered. Although it would be reasonable to exclude those households currently living in appropriate seniors housing, the data required to cross tabulate them by income is not available.



The following tables show renter and owner households over age 55 broken down by income and household size for the primary market area, as estimated by HISTA data for 2014, the current year:

Renter and Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,671	391	156	78	121	2,417
\$10,000-20,000	1,366	806	199	128	147	2,646
\$20,000-30,000	705	551	138	88	88	1,570
\$30,000-40,000	596	433	122	118	189	1,458
\$40,000-50,000	267	278	129	72	53	799
\$50,000-60,000	240	345	133	63	59	840
\$60,000-75,000	166	343	149	82	105	845
\$75,000-100,000	206	253	165	130	89	843
\$100,000-125,000	98	204	90	70	65	527
\$125,000-150,000	55	71	53	15	23	217
\$150,000-200,000	40	67	25	19	9	160
\$200,000+	<u>36</u>	<u>35</u>	<u>29</u>	<u>14</u>	<u>9</u>	123
Total	5,446	3,777	1,388	877	957	12,445

Source: HISTA data from Ribbon Demographics and Nielsen Claritas

In order to determine the number of households that fall within more precisely defined income levels, we have further analyzed the above data. Because the minimum qualifying income as specified by NJHMFA is \$0, all of the households in the \$0 to \$10,000 range will be able to qualify for the proposed rents. Because the maximum allowed income is \$37,860, only a portion of the households in the \$30,000 to \$40,000 band will qualify. Assuming that households are evenly distributed throughout this income bracket, approximately 78.6% – 1,146 households – may qualify for the proposed project.

Therefore, approximately 7,779 households are estimated to fall within the overall income range for the proposed housing at the subject property.

Renter and Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,671	391	156	78	121	2,417
\$10,000-20,000	1,366	806	199	128	147	2,646
\$20,000-30,000	705	551	138	88	88	1,570
\$30,000-37,860	<u>468</u>	<u>340</u>	<u>96</u>	<u>93</u>	<u>149</u>	1,146
Total	4,210	2,088	589	387	505	7,779

Eligible Households by Size and Income

HISTA data allows us to further analyze the number of eligible households based on household size. Because the maximum income allowed for a one-person household is \$33,120, all of those households earning above this amount will not be eligible for the program. Two persons earning above \$37,860 will not be eligible.

Based on these maximums per household size and a minimum income of \$0, approximately 6,017 senior households are estimated to qualify for the project. Because three- or more person households rarely or never occupy senior housing, we have not included larger households.

Family Housing Demographics

We also performed an analysis for renter households under age 55 who would comprise the market for the family LIHTC housing. The following tables show renter households under age 55 broken down by income and household size for the primary market area, as estimated by HISTA data for 2014, the current year:

Estimated Renter Households Under 60% AMI			
Aged 55+ Years			
Primary Market Area - Camden, NJ			
Based on 2014 HISTA Estimates			
Household Size	Number Households	Percent Households	
One Person:	3,929	65.3%	
Two Persons:	2,088	34.7%	
Total:	6,017	100.0%	

Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	911	669	731	486	573	3,370
\$10,000-20,000	526	713	734	451	260	2,684
\$20,000-30,000	472	369	504	331	485	2,161
\$30,000-40,000	217	221	279	220	242	1,179
\$40,000-50,000	205	295	185	101	287	1,073
\$50,000-60,000	104	169	115	102	122	612
\$60,000-75,000	188	213	121	95	257	874
\$75,000-100,000	118	189	150	230	170	857
\$100,000-125,000	28	85	40	19	126	298
\$125,000-150,000	30	37	12	51	39	169
\$150,000-200,000	52	23	53	17	17	162
\$200,000+	9	11	3	5	11	39
Total	2,860	2,994	2,927	2,108	2,589	13,478

Source: HISTA data from Ribbon Demographics and Nielsen Claritas

We have excluded households aged over 55 from this analysis as they are more likely to prefer a seniors' residence with services designed for the elderly. In this market area, renter households represent 57% of the 33,724 households.



In order to determine the number of households that fall within more precisely defined income levels, we have further analyzed the above data. The minimum qualifying income as specified by NJHMFA is \$0 so all households up to the maximum will qualify. Because the maximum allowed income is \$54,900, approximately half of the households in the \$50,000 to \$60,000 range will qualify. Assuming that households are evenly distributed throughout this income bracket, approximately 49% – 304 households – may qualify for the proposed project.

Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	911	669	731	486	573	3,370
\$10,000-20,000	526	713	734	451	260	2,684
\$20,000-30,000	472	369	504	331	485	2,161
\$30,000-40,000	217	221	279	220	242	1,179
\$40,000-50,000	205	295	185	101	287	1,073
\$50,000-54,900	51	83	56	50	60	300
Total	2,382	2,350	2,489	1,639	1,907	10,767

Therefore, approximately 10,767 households are estimated to fall within the overall income range for the proposed housing at the subject property.

HISTA data allows us to further analyze the number of eligible households based on household size. Because the maximum income allowed for a one-person household is \$33,120, all of those households earning above this amount will not be eligible. Two persons earning above \$37,860, three persons earning above \$42,600, four persons earning above \$47,280 and five persons earning above \$51,120 will also not be eligible for the program.

Based on these maximums per household size and a minimum income of \$0 for all household sizes, approximately 9,571 households are estimated to qualify for the project. Because apartment size needed is based on household composition, we do not have the information needed to quantify households that fall beneath these levels precisely.

Estimated Renter Households Under 60% AMI		
Aged 18 to 54 Years		
Primary Market Area - Camden, NJ		
Based on 2014 HISTA Estimates		
Household Size	Number Households	Percent Households
One Person:	1,977	20.7%
Two Persons:	1,925	20.1%
Three Persons:	2,296	24.0%
Four Persons:	1,562	16.3%
Five + Persons:	1,811	18.9%
Total:	9,571	100.0%

Workforce Housing

The workforce housing will serve families with incomes between 80% and 120% of the Area Median Income. To calculate demand for this demographic, we looked at households who could afford a minimum rent of \$980, our estimated one-bedroom market rent if they paid 40% of their income as rent. Thus the minimum rent is \$29,400. The maximum income of \$85,200 was calculated based on area median incomes and HUD guidelines. Only one and two-bedroom workforce units are proposed. We are assuming that they will be occupied by households aged under 55 years of age as this demographic represents most of those in the workforce, although some seniors may move into the one-bedroom units. The following table shows the households that fall in that range (\$29,400 to \$85,200).

Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$29,500-30,000	24	18	25	17	24	108
\$30,000-40,000	217	221	279	220	242	1,179
\$40,000-50,000	205	295	185	101	287	1,073
\$50,000-60,000	104	169	115	102	122	612
\$60,000-75,000	188	213	121	95	257	874
\$75,000-85,200	48	77	61	94	69	350
Total	786	994	786	628	1,002	4,196

HISTA data allows us to further analyze the number of eligible households based on household size. Because the maximum income allowed for a one-person household is \$66,240, all of those households earning above this amount will not be eligible. Two persons earning above \$77,720, three persons earning above \$85,200 and four persons earning above \$95,560 will also not be eligible for the program.

Based on these maximums per household size and a minimum income of \$29,400 for one- and two-person households who would fit in a one-bedroom apartment and \$33,600 for three- and four-person households who would fit in a two-bedroom apartment, approximately 9,571 households are estimated to qualify for the project. Because apartment size needed is based on household composition, we do not have the information needed to quantify households that fall beneath these levels precisely.

For the market rate units, there are no income restrictions, so all households with incomes sufficient to pay the rents would qualify. This results in a pool of 5,371 eligible households.

Estimated Renter Households Between 80-120% AMI		
Aged 18 to 54 Years		
Primary Market Area - Camden, NJ		
Based on 2014 HISTA Estimates		
Household Size	Number Households	Percent Households
One Person:	628	22.5%
Two Persons:	974	34.9%
Three Persons:	561	20.1%
Four Persons:	628	22.5%
Total:	2,791	100.0%



Household Projections

The total population within the primary market area is projected to increase by approximately 317 households (0.9%) during the next five years. The number of households for the senior housing is expected to increase more sharply with households age 55 and over increasing by 1,045 or nearly 8.4%.

Change in Renter and Owner Households						
Aged 55+ Years						
2014-2019						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	80	-9	3	5	10	89
\$10,000-20,000	81	20	7	-2	8	114
\$20,000-30,000	66	49	28	4	4	151
\$30,000-40,000	16	43	22	3	5	89
\$40,000-50,000	29	16	4	9	11	69
\$50,000-60,000	22	13	-3	7	-4	35
\$60,000-75,000	28	53	19	-2	11	109
\$75,000-100,000	31	13	0	16	7	67
\$100,000-125,000	19	33	25	3	29	109
\$125,000-150,000	31	27	10	7	1	76
\$150,000-200,000	12	23	9	-5	8	47
\$200,000+	33	30	15	3	9	90
Total	448	311	139	48	99	1,045

Percent Change in Renter and Owner Households						
Aged 55+ Years						
2014-2019						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.8%	-2.3%	1.9%	6.4%	8.3%	3.7%
\$10,000-20,000	5.9%	2.5%	3.5%	-1.6%	5.4%	4.3%
\$20,000-30,000	9.4%	8.9%	20.3%	4.5%	4.5%	9.6%
\$30,000-40,000	2.7%	9.9%	18.0%	2.5%	2.6%	6.1%
\$40,000-50,000	10.9%	5.8%	3.1%	12.5%	20.8%	8.6%
\$50,000-60,000	9.2%	3.8%	-2.3%	11.1%	-6.8%	4.2%
\$60,000-75,000	16.9%	15.5%	12.8%	-2.4%	10.5%	12.9%
\$75,000-100,000	15.0%	5.1%	0.0%	12.3%	7.9%	7.9%
\$100,000-125,000	19.4%	16.2%	27.8%	4.3%	44.6%	20.7%
\$125,000-150,000	56.4%	38.0%	18.9%	46.7%	4.3%	35.0%
\$150,000-200,000	30.0%	34.3%	36.0%	-26.3%	88.9%	29.4%
\$200,000+	91.7%	85.7%	51.7%	21.4%	100.0%	73.2%
Total	8.2%	8.2%	10.0%	5.5%	10.3%	8.4%

The increases are expected in all the income brackets with an increase of 443 in the target income range of \$0 to \$40,000. The changes in households will increase demand for the subject property. The number of households in the appropriate income brackets will likely continue to need good quality, affordable rental housing in the market area.

The number of renter households within the appropriate age and income brackets for the family housing is expected to vary depending on income. Household losses are expected in the lowest income brackets for renters aged below 55 years, while the numbers in the upper income ranges are expected to grow. This is likely due to a projected increase in overall incomes and households moving up through the income brackets and age groups. If median incomes continue to rise, maximum incomes will rise and the eligible income ranges will follow suit. The target income band (\$0 to \$60,000) is projected to decrease by 683 households.

Change in Renter Households						
Age 15 to 54 Years						
2014-2019						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	-60	-72	-56	-39	-67	-294
\$10,000-20,000	-65	-75	-16	-39	-8	-203
\$20,000-30,000	-40	-5	-17	-39	-42	-143
\$30,000-40,000	-19	-12	-5	12	6	-18
\$40,000-50,000	-12	0	13	17	-5	13
\$50,000-60,000	-7	-22	-6	-7	4	-38
\$60,000-75,000	6	-12	19	19	33	65
\$75,000-100,000	-3	14	21	25	16	73
\$100,000-125,000	1	7	11	12	26	57
\$125,000-150,000	12	13	4	10	17	56
\$150,000-200,000	28	-3	14	5	4	48
\$200,000+	11	13	4	1	1	30
Total	-148	-154	-14	-23	-15	-354

Percent Change in Renter Households						
Age 15 to 54 Years						
2014-2019						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	-6.6%	-10.8%	-7.7%	-8.0%	-11.7%	-8.7%
\$10,000-20,000	-12.4%	-10.5%	-2.2%	-8.6%	-3.1%	-7.6%
\$20,000-30,000	-8.5%	-1.4%	-3.4%	-11.8%	-8.7%	-6.6%
\$30,000-40,000	-8.8%	-5.4%	-1.8%	5.5%	2.5%	-1.5%
\$40,000-50,000	-5.9%	0.0%	7.0%	16.8%	-1.7%	1.2%
\$50,000-60,000	-6.7%	-13.0%	-5.2%	-6.9%	3.3%	-6.2%
\$60,000-75,000	3.2%	-5.6%	15.7%	20.0%	12.8%	7.4%
\$75,000-100,000	-2.5%	7.4%	14.0%	10.9%	9.4%	8.5%
\$100,000-125,000	3.6%	8.2%	27.5%	63.2%	20.6%	19.1%
\$125,000-150,000	40.0%	35.1%	33.3%	19.6%	43.6%	33.1%
\$150,000-200,000	53.8%	-13.0%	26.4%	29.4%	23.5%	29.6%
\$200,000+	122.2%	118.2%	133.3%	20.0%	9.1%	76.9%
Total	-5.2%	-5.1%	-0.5%	-1.1%	-0.6%	-2.6%

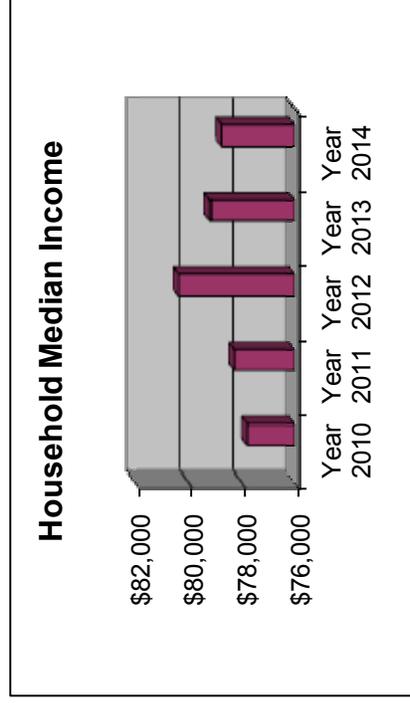
The losses in renter households are not significant enough to impact the subject property. The number of renter households in the appropriate income brackets will likely continue to need good quality, affordable rental housing in the market area.



Median Income Sources

HUD County Median Income

HUD publishes “median incomes” on a county level, based on a family size of four, and these figures are used to set standards of “affordability”. Under HUD standards, seniors earning less than 80% of the HUD median are classified as “low” income and those earning less than 50% are classified as “very-low” income.



Based on HUD standards, the median income for a family of four in Camden County is \$78,800 and has risen steadily until 2012 when it decreased.

Cost-Burdened Households

Another method for determining the market for additional affordable housing is the analysis of cost-burdened households in the market area. Both renter and owner households whose housing costs exceed 35% of their gross incomes can be considered to be cost burdened.

This table compiled from American Community Survey 2008-12 data shows the percentage of income spent on housing costs by renter households for the primary market area and shows that 52.3% of renters and 35.5% of owners spent 35% or more of their gross incomes on housing costs.

Renter Costs - All Renter Households Camden Market Area					
2008-2012 Average Household Income - American Community Survey					
Gross Rent as Percent of Income	Under 65 Years	Percent of Units	65 Years and up	Percent of Units	Total Households
Less than 20%	3,118	18.8%	244	11.1%	3,362
20 to 24.9%	1,086	6.6%	97	4.4%	1,183
25 to 29.9%	1,488	9.0%	241	10.9%	1,729
30 to 34.9%	1,241	7.5%	210	9.5%	1,451
35% or more	8,519	51.4%	1,308	59.3%	9,827
Not computed	1,126	6.8%	105	4.8%	1,231
Total	16,578	100.0%	2,205	100.0%	18,783

Source: US Census Bureau

Owner Costs - All Owner Households Camden Market Area						
2008-2012 Average Household Income - American Community Survey						
Owner Costs as Percent of Income	Under 65 Years	Percent of Units	65 Years and up	Percent of Units	Total Households	Percent of Households
Less than 20%	3,583	32.8%	1,370	37.0%	4,953	33.9%
20 to 24%	1,335	12.2%	391	10.6%	1,726	11.8%
25 to 29%	1,308	12.0%	264	7.1%	1,572	10.7%
30 to 34%	805	7.4%	190	5.1%	995	6.8%
35% or more	3,749	34.3%	1,451	39.2%	5,200	35.5%
Not computed	148	1.4%	37	1.0%	185	1.3%
Total	10,928	100.0%	3,703	100.0%	14,631	100.0%

Source: US Census Bureau

Combining owners and renters costs shows that 45% of all households were cost burdened in 2008-2012. Seniors are even more cost-burdened than those under 65 years of age in this market.

Housing Costs - All Households Camden Market Area						
2008-2012 Average Household Income - American Community Survey						
Housing Costs as Percent of Income	Under 65 Years	Percent of Units	65 Years and up	Percent of Units	Total Households	Percent of Households
Less than 20%	6,701	24.4%	1,614	27.3%	8,315	24.9%
20 to 24%	2,421	8.8%	488	8.3%	2,909	8.7%
25 to 29%	2,796	10.2%	505	8.5%	3,301	9.9%
30 to 34%	2,046	7.4%	400	6.8%	2,446	7.3%
35% or more	12,268	44.6%	2,759	46.7%	15,027	45.0%
Not computed	1,274	4.6%	142	2.4%	1,416	4.2%
Total	27,506	100.0%	5,908	100.0%	33,414	100.0%

Source: US Census Bureau

Because the housing costs of households currently living in subsidized rental units are typically limited to 30% of their income, it is assumed that most of those households paying above those amounts do not live in subsidized housing. Therefore, most of the cost-burdened renter households are assumed to be living in market-rate rentals in the area.

Applying the percentage to all 33,724 renters and owner households in the market area in 2014 results in approximately 15,176 households that could form a market for new housing units in the Mt. Ephraim area. There are 6,011 cost burdened renter households under 55 that would be part of the market for the family LIHTC housing units and 5,812 cost burdened renter and owner households over 55 who would be part of the market for the senior tax credit housing.



Capture Rate

The analysis of capture rates is a tool used for determining the feasibility of a proposed project. Lower capture rates indicate greater demand, while higher rates indicate less demand. Capture rate as the number of units in a project divided by the net demand for the project, where the net demand is the number of household, which are income eligible and can afford to pay the rent minus the number of comparable affordable units in the market area.

We have calculated capture rates for the proposed housing looking at the various proposed housing types, which are specifically valuable in analyzing the rental programs proposed.

Capture rates have been calculated based on the following varying criteria:

- All renter households aged below 55 that fall within the eligible income range for the family LIHTC units as established earlier in this report (estimated to be \$0 to \$54,900) for the subject property.
- Eligible renter households as quantified by HISTA data, based households that fall within the income ranges for their household sizes.
- All renter and owner households aged above 55 that fall within the eligible income range as established earlier in this report (estimated to be \$0 to \$37,860) for senior LIHTC units.
- Eligible renter households as quantified by HISTA data, based households that fall within the income ranges for their household sizes.
- All renter households aged below 55 that fall within the eligible income range for the workforce units as established earlier in this report (estimated to be \$29,500 to \$85,200) for the subject property.
- Eligible renter households as quantified by HISTA data, based households that fall within the income ranges for their household sizes.
- All renter households aged below 55 that fall within the eligible income range for the market rate rental units as established earlier in this report (estimated to be \$29,500 and up).
- All cost-burdened owner and renter households in the primary market area.
- All cost-burdened renter households aged under 55 in the primary market area.
- All cost-burdened owner and renter households aged over 55 in the primary market area.

The number of LIHTC units shown includes existing units and planned units in the primary market area.

Capture Rate Analysis - Primary Market Area Mt. Ephraim Market area, Camden, New Jersey						
Proposed LIHTC Units at Subject:						160
						Senior
						185
						Family
	Eligible Households	Less LIHTC Units	Available Households	Required Capture Rate		
<u>LIHTC</u>						
All renter households aged under 55	10,767	1,161	9,606	1.9%		
Households by household size aged under 55	9,571	1,161	8,410	2.2%		
All households aged over 55	7,779	399	7,380	2.2%		
Households by household size aged over 55	6,017	399	5,618	2.8%		
<u>Workforce</u>						
All renter households aged under 55	4,196	n/a	4,196	1.2%		
Households by household size aged under 55	2,791	n/a	2,791	1.8%		
<u>Market</u>						
All renter households aged under 55	5,371	n/a	5,371	7.1%		
<u>Cost-Burdened Households 2007-11 ACS</u>						
Households aged at 35%+ of income	15,176	n/a	15,176	2.6%		
Households aged under 55 at 35%+ of income	6,011	n/a	6,011	3.9%		
Households aged over 55 at 35%+ of income	5,812	n/a	5,812	2.8%		

Conclusion Regarding Capture Rates

It is generally accepted that a capture rate of up to 10% is reasonable for developments of this type, based on household estimates from standard age and income demographics. As a general rule, a rate of less than 6% is considered to be favorable based on standard extrapolated Census Data. Feasible capture rates based on HISTA data will be higher, due to the greater statistical accuracy of the quantification of household sizes.

Whether or not the capture rates required are truly achievable will depend on the methodology used to calculate the rate, local market conditions, the characteristics of the site and suitability of the proposed development plans. The capture rates for the proposed housing in the Mt. Ephraim Neighborhood development are estimated to range from 1.2% to 7.9%, depending on the methodology used. The highest rate is for market-rate units. There are a large number of market rate rentals (429) but these will not all be entering the market at the same time, but rather phased during a 15 year period.

The following factors typically determine whether or not required capture rates are achievable:

- A. The rent levels proposed and how they compare with local market and affordable rents.
- B. The quality of the units proposed and the availability of services and amenities.
- C. The location of the subject property and accessibility to local services and shopping.
- D. The number of apartments available at local rental properties.
- E. The availability of reasonable ownership alternatives
- F. The portion of household expected to move from beyond the market area.
- G. Other factors specific to the subject property.



In the case of the subject property in Camden, these factors impact the achievability of the capture rate as follows:

- H. **Rent Levels:** Proposed rents have not been developed for all of the properties, but a high proportion of the affordable rents have subsidies allowing tenants to pay 30% of their income in rent so these are favorable compared with other local rents.
- A. **Quality and Services:** The quality and condition of the proposed apartments will be vastly superior to local market-rate properties, most of which are older, dated and generally in poor to fair condition.
- B. **Location:** The subject properties are located in a somewhat distressed neighborhood, but are convenient to a range of amenities. Some are near transit and local hospitals.
- C. **Apartment Availability:** Family LIHTC projects in the area are typically fully occupied with waiting lists. Better quality market rentals show occupancy rates of between 89% and 100% with most towards the higher end.
- D. **Ownership Alternatives:** Home values in Camden are modest by New Jersey standards, but many existing homes for-sale are in need of significant repairs and/or updating and may be obsolete in design.
- E. **Households from Beyond Market Area:** A modest portion of residents are likely to move from beyond the primary market area, including Philadelphia.
- F. **Other:** Factors specific to this development include the ongoing redevelopment of the entire neighborhood that is expected to significantly improve a large area.

Based on the above, we have concluded that the capture rates should be achievable.

Absorption

Recent family LIHTC properties in Camden reportedly leased up relatively quickly. Morgan Village recently leased up 40 units within five months. It is 94% occupied and draws from the Camden Housing Authority waiting list for its public housing replacement units. Long waiting lists maintained by most properties and the housing authority and the number of households that could be displaced during the redevelopment indicate that the subject units could also lease up successfully. However the total number of units proposed may result in more challenging absorption. Centreville South which opened in 2011 reportedly leased all of its 20 LIHTC units within one month. Meadows at Pyne Poynt which opened in January 2012 leased 34 units in three months, for an absorption pace of approximately 11 units per month. Special needs units there have been slower to lease, most likely because they are from referrals with a great deal of paperwork involved. The most recent senior building, Conifer Village at Ferry Station reportedly took three months to reach stable occupancy, for an absorption rate of 16.7 units per month. Antioch Manor leased up in a two and a half month period. Ferry Manor took six months to be fully leased. Faison Mews opened in April 2006 and also reportedly leased up rapidly. This represents the absorption experience at affordable properties

Based on the above, an absorption pace of 15 to 20 per month is feasible at the subject for its affordable rental units (plus a three-month pre-leasing period for each property). Except for the Victor which seemed to face a slow lease up, there are no recently constructed market rate properties on which to base absorption estimates. The large number of market rate units (both rental and homeownership units) may face an absorption challenge if they are not phased in gradually and priced appropriately. Further discussion of absorption of homeownership units is discussed in the section on homeownership units later in this report,

Since there are so many units proposed, total absorption may take some time, but a phasing in constructing the properties so they do not all enter the market simultaneously will aid with absorption, particularly as area improvements become more tangible.

Vacancy Rate

Based on the occupancy rates and waiting lists reported by comparable developments surveyed, it is likely that the proposed housing would be able to maintain similar levels. Vacancy rates should be 5% or less at stabilized occupancy assuming that the properties are well maintained and well managed.



Competitive Housing Developments

There are a variety of housing developments that provide alternative housing opportunities to the subject. We have analyzed a selection of affordable and market-rate properties in order to estimate the market for the proposed **Mt. Ephraim Neighborhood** development. We have used the following housing types in the analysis of the project:

A. Affordable Housing is housing that is developed through income tax credit programs similar to the subject property (LIHTC) or under COAH guidelines. This housing is limited to residents whose incomes meet restricted regulations. Analysis of similar affordable projects in the area gives us a good indication of how well housing developed for seniors under these programs is accepted in the market area.

B. Subsidized Housing is housing that is developed through government support. This housing is limited to residents whose income meets restricted regulations and who typically pay rent that equals 30% of their income. We have considered the rentals in local subsidized senior developments, although not directly comparable to the subject, to test the depth of the market for income-restricted rental apartments in general. A portion of residents may be near the upper income limits and may also qualify for housing under the LIHTC program, although precise numbers are difficult to quantify.

C. Market-Rate Housing is conventional unsubsidized housing offered by the private market. Typically, there are no related services. In this case, we have analyzed rentals in conventional apartment properties to estimate demand for rentals for seniors in the area and to compare market rents with those proposed for the subject property.

D. Planned Developments are proposals for new residential development that are in the planning stages. We have analyzed properties that are expected to be built in the near future to determine whether or not they would compete with the subject.

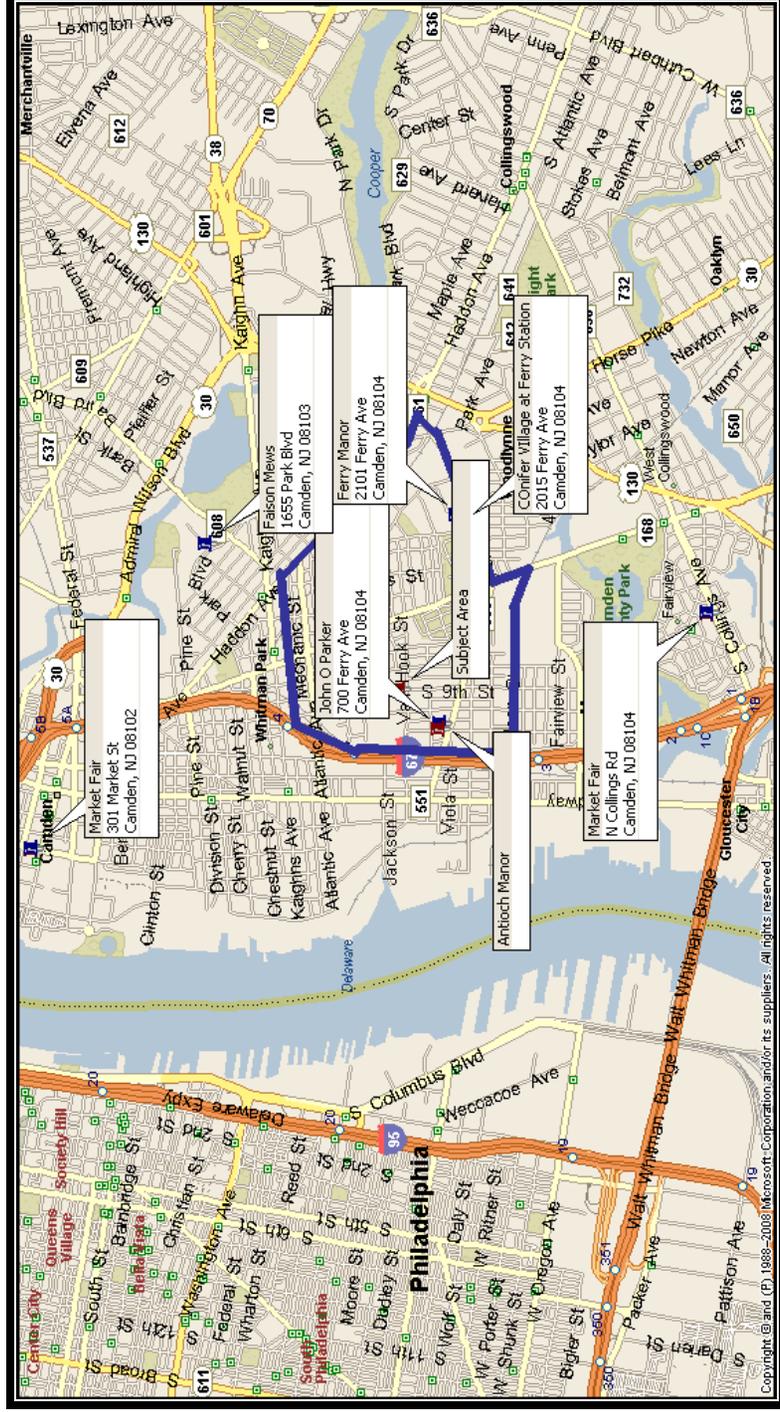
E. Homeownership Alternatives are existing or new housing options available in the area. Homes that are in reasonable condition and in a configuration that is appropriate for the target market may be housing alternatives if the cost of ownership compares well with rentals available. We have researched local for-sale housing to determine whether or not it provides a viable option for the target market.

A. Affordable Housing Projects in the Area

LIHTC Rentals for Seniors

There are six LIHTC properties for seniors in Camden, four within the Mt. Ephraim Neighborhood in Camden. Conifer Village at Ferry Station opened adjacent to the PATCO station. We were unable to make contact with the property so our information was obtained from the internet. They reportedly were mostly leased within two months.

The following map shows the LIHTC projects for seniors surveyed.





The following table summarizes the properties we surveyed:

Summary of Selected Affordable Senior Housing Rental Properties Camden Market Area Camden County, New Jersey March 2014											
Property	Number of Units	Unit Type	Base Monthly Rent	Approx. Square Footage	Gross Rent	Utilities Included	Occupancy Rate	Parking	Community Amenities		
Antioch Manor Ferry Avenue & 7th Street Camden, NJ <i>Built in 2006</i>	54	1BR/1BA	\$465	650	\$572	Water Sewer Trash	94%	Outdoor	Comm Room Laundry		
	10	2BR/1BA	\$530	800	\$675						
Ferry Manor 2101 Ferry Avenue Camden, NJ <i>Built in 2006</i>	64	1BR/1BA	\$706	625-736	\$762	Heat	98%	Outdoor	Laundry		
		2BR/1BA	\$779	804	\$854	Hot water Trash			Clubhouse Exercise Rm Library		
		2BR/2BA	\$899	886	\$974	Water Sewer					
Faison Mews 1655 Park Boulevard Camden, NJ <i>Built in 2006</i>	51	1BR/1BA	\$632	650	\$680	Hot Water Heat Cooking Gas Water Sewer Trash	94%	Outdoor	Laundry		
	51										
John O Parker 700 Ferry Ave Camden, NJ <i>Built in 2009</i>	72	1BR/1BA	\$465	700	\$521	Heat	99%	Outdoor	Comm Room Laundry Fitness Room		
	5	2BR/1BA	\$530	900	\$605	Hot Water Water Sewer Trash					
Market Fair 301-307 Market St Camden, NJ <i>Built in 2010</i>	62	1BR/1BA	\$557	650-671	\$613	Heat	100%	Outdoor	Community Room, Storage Deck Fitness Room		
	9	2BR/1BA	\$650	800-854	\$725	Hot Water Water Sewer Trash					
Conifer Village at Ferry Station 2015 Ferry Avenue Camden, NJ <i>Built in 2012</i>	50	1BR/1BA	\$376-\$779	636-728	\$432-\$835	Heat Water Sewer Trash	100%	Outdoor	Community Room, Beauty Salon, Wellness Fitness Room		
		2BR/1BA	\$447-\$931	832-894	\$522-\$1,006	Water Sewer Trash					

Conclusion Regarding Local LIHTC Rentals for Seniors

Based on the high occupancy rates at senior LIHTC properties surveyed (averaging 98%), we conclude that there is a significant market for additional senior LIHTC units in the primary market area.

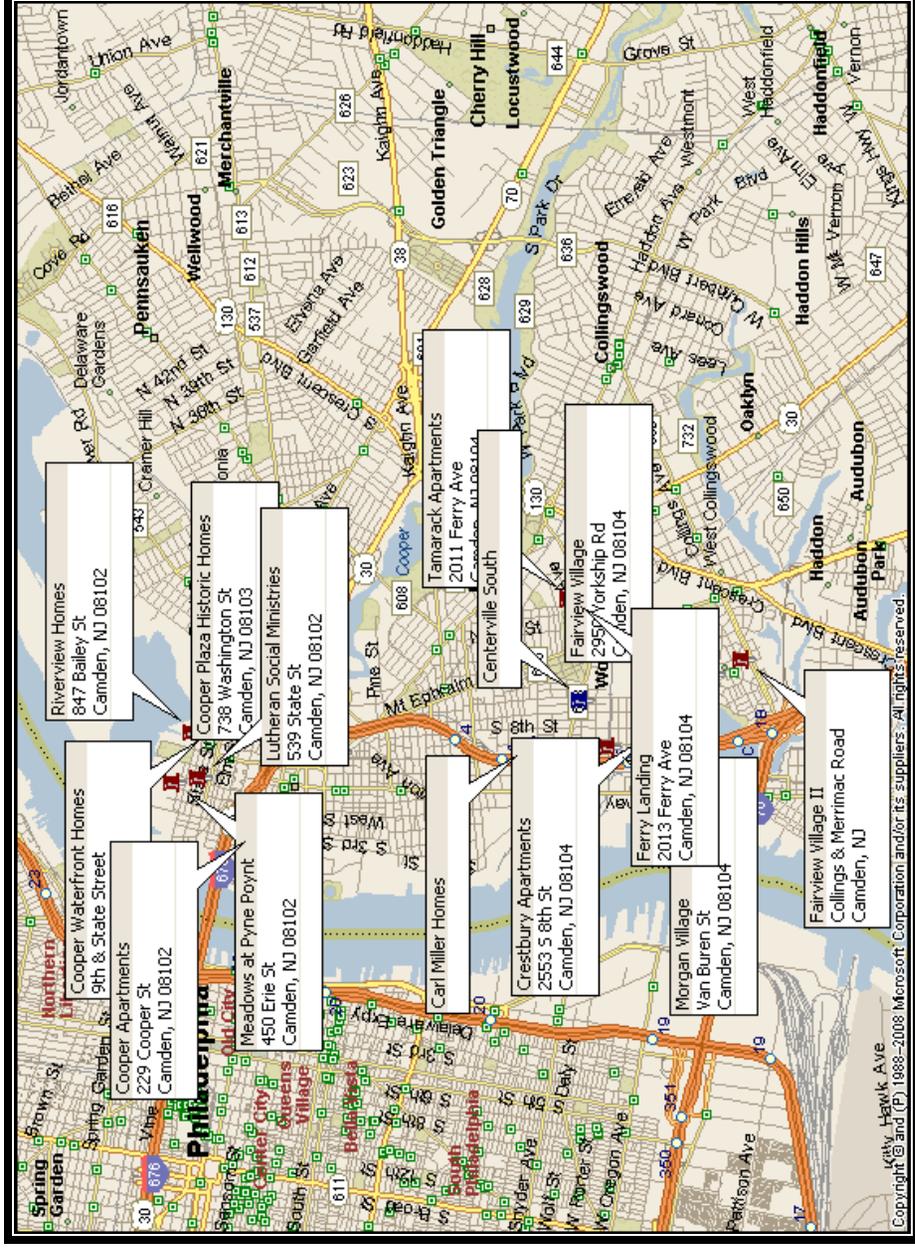
LIHTC Rentals for Families

We considered 13 family LIHTC properties for families in Camden. Occupancy rates were generally high, averaging 97%. In addition to constructing a senior property, Conifer Development also built a family property. We were unable to obtain rent and occupancy information about this property, but felt it worth noting since it is within the Mt. Ephraim Neighborhood. Properties are shown on the table below:

Michaels Development Company, Market Analysis and Feasibility Study, , Mt. Ephraim Neighborhood, Camden, Camden County, New Jersey, March 11, 2014

Summary of Selected Affordable Housing Rental Properties
Camden County, New Jersey

Property	Total # of Units	June 2013				Gross Rent	Utilities Included	# Vacancies/ Occupancy	Parking	Community Amenities
		Unit Type	Monthly Rent	Square Footage	W/S/T					
Riverview Homes 847 Bailey Street Camden, NJ <i>Built in 2005</i>	12 4 16	2BR/1BA 3BR/1BA	\$713 \$778	N/A N/A	\$858 \$957	W/S/T	0 0	Outdoor	Laundry	
Cooper Waterfront Homes 9th & State Streets Camden, NJ <i>Built in 1997</i>	8 12 35 10 65	1BR/1BA 2BR/1BA 3BR/1BA TH 4BR/1.5BA TH	\$523 \$589 \$688 \$750	600 750 1,200 1,400	\$630 \$734 \$867 \$968	W/S/T	1 0 0 99%	Outdoor	Community Room Laundry Playground W/D hookups	
Fairview Village Yorkship Square Camden, NJ <i>Built in 2005</i>	34 15 23 72	1BR/1BA 2BR/1BA 3BR/2BA	\$609 \$707 \$844	650 850 1,100	\$716 \$852 \$1,023	W/S/T	0	Outdoor	Community Room Laundry	
Fairview Village II Collings Rd and Merrimac Rd Camden, NJ <i>Built in 2005</i>	40	2BR/1BA 3BR/1-1.5BA	\$684 \$896	815-882 1,090	\$829 \$1,075	W/S/T	0 total vacancies 100%	Outdoor	Community Room Laundry	
Crestbush Apartments 2553 South 8th Street Camden, NJ <i>Built circa 1950s</i>	38	1BR/1BA 2BR/1BA	\$545 \$660	N/A N/A	\$601 \$735	Heat Hot water W/S/T	7 total 82%	Outdoor	Community Room Laundry	
Cooper Plaza Historic Homes 738 Washington Street Camden, NJ <i>1993/4 Renovation</i>	64	2BR/1.5-2.5BA 3BR/1.5-2.5BA	\$682/\$811 \$707/\$950	N/A	\$827/\$956 \$886/\$1,129	W/S/T	0 0	Outdoor	Security	
Cooper Apartments 220 Cooper Street Camden, NJ <i>Rehabbed 1992</i>	8 22 30	1BR/1BA 2BR/2BA	\$648 \$758	625 750	\$696 \$823	Heat Hot Water Cooking Gas W/S/T	2 total vacancies 93%	Outdoor	Laundry	
Lutheran Social Ministries Scattered Sites Camden, NJ <i>2009-2010 Rehabbed</i>	92	1 BR/1 BA 2 BR/1 BA 3 BR/1.5 BA 4 BR/1.5 BA 5 BR/2 BA	\$545 \$665 \$777 \$872 \$927	672 707-863 900-950 1,216-1,280 2,126	\$652 \$810 \$956 \$1,090 \$1,163	W/S/T	0 0 1 0 0	None	Community Building Computer Lab	
Carl Miller Homes 677 Tilghman Drive Camden, NJ <i>Built in 2008</i>	20 39 25 2 86	1 BR/1 BA 2 BR/1 BA 3 BR/1.5 BA 4 BR/1.5 BA	30% of income \$750 \$855 30% of income	640 1,088-1,140 1,261-1,433 1,714	N/A \$895 \$1,034 N/A	W/S/T	0 0 0 0	Outdoor	None	
Centerville South aka Roosevelt Manor Phase 9-10 Scattered Sites Camden, NJ <i>Built in 2010/2011</i>	56 29 4 89	2 BR/1.5 BA 3 BR/1.5 BA 4 BR/2.5 BA	\$758 \$865 30% of income	850 1,150 1,600	\$903 \$1,044 N/A	W/S/T	0 0 0	None	Community Room	
Meadows at Pynes Poynt 450 Eric Street Camden, NJ <i>Built in 2011</i>	36* 4 40	1BR/1BA 2BR/1BA	\$533 \$597	700 825	\$640 \$742	W/S/T	2 0	Outdoor	Laundry Room, Community Room, Art & Crafts Room, Social Services Suite	
Tamarack Apartments 2011 Ferry Avenue Camden, NJ <i>Rehabbed in 2003</i>	90 66 290	1BR/1BA 1BR/1BA 2BR/1BA	\$592 \$653 \$691	419 537 644	\$638 \$699 \$737	Heat Hot water Cooking Gas W/S/T	Approx. 15 total 1BR vacancies	Outdoor	Laundry	
Morgan Village 2241 Van Buren St Camden, NJ	8 18 12 2	1BR/1BA 2 BR/1 BA 3 BR/2 BA 4 BR/2 BA	30% of Inc. \$690 \$790 30% of Inc.	741 1,092 1,374 1,645	\$835 \$969	W/S/T	0 0 0 0	Outdoor	Computer Room Storage	
	542*	3BR/1.5BA TH *85 LIHTC, 356 Section 8, and 101 market rate units	\$950	1,000	\$1,020		0 99%			
	40 (27 PH, 13 LIHTC)									



B. Subsidized Rental Housing in the Area

There are four subsidized rental housing opportunities for seniors in the area, comprising Section 8 properties. We have examined these properties in order to further analyze the need for affordable housing. Most appear to be in good condition and are all fully occupied or nearly fully occupied with very long waiting lists, indicating a considerable need for affordable housing for seniors in the area.

The housing authority reports an extensive waiting list. The average waiting period historically is approximately one year, depending on bedroom size and household type.

The properties we surveyed, which represent the subsidized projects for seniors in Camden, are summarized below:

Summary of Selected Senior Subsidized Rental Properties										
Camden Market Area										
Camden County, New Jersey										
March 2014										
Property	Number of Units	Unit Type	Base Monthly Rent	Approx. Square Footage	Rent Per Sq. Ft.	Utilities Included	Occupancy Rate	Parking	Community Amenities	
JFK Tower 2021 Watson Street Camden, NJ <i>Built 1960s</i>	99	Studio 1BR/1BA	30% Income	not available		All	99%	Outdoor	Community Room	
Mickle Tower 200 Mickle Boulevard Camden, NJ <i>Built 1960s</i>	104	Studio 1BR/1BA 2BR/2BA	30% Income	not available		All	100%	Outdoor	Community Room	
Westfield Tower 3165 Westfield Ave. Camden, NJ <i>Built 1960s</i>	103	Studio 1BR/1BA 2BR/2BA	30% Income	not available		All	100%	Outdoor	Community Room	
Riverview Towers 130 Mickle Boulevard Camden, NJ <i>Built 1976</i>	224	Studio 1BR/1BA	30% Income	not available		Heat Water Sewer Trash	100%	Outdoor	Community Room	



We also looked at five family subsidized properties. They are summarized below:

Summary of Selected Subsidized Housing Rental Properties Camden, NJ Market Area March 2014						
Property	Number of Units	Unit Type	Base Monthly Rent	Occupancy Rate	Waiting List	Community Amenities
Chelton Terrace 721 Chelton Avenue Camden, NJ	167	2BR/1.5BA 3BR/2BA 4BR/2BA	30% Income 30% Income 30% Income	100%	Yes 1,000+ people	Community room
McGuire Gardens 1300 Admiral Wilson Blvd. Camden, NJ	253	1BR/1BA 2BR/1BA 3BR/2BA 4BR/2BA	30% Income 30% Income 30% Income 30% Income	100%	Approx. 4 years	Community Room
Harmony House 7th & Sycamore Streets Camden, NJ	69	1BR/1BA 2BR/1BA 3BR/1BA	30% Income 30% Income 30% Income	100%	Yes 1-3 years	None
Northgate Apartments 1 433 North 7th Street Camden, NJ	320*	Studio 1BR/1BA 2BR/1BA	30% Income 30% Income 30% Income	100%	Yes 1 year	Community Room Laundry Facilities
Crestbury Apartments 2553 South 8th Street Camden, NJ	356*	1BR/1BA 2BR/1BA	30% Income 30% Income	100%	Yes 1-1.5 years	Community Room Laundry
<i>Built circa 1950s</i>						

All are fully occupied and have significant waiting lists.

C. Market-Rate Rental Housing in the Area

The local market-rate rental housing market is also a factor for consideration in the analysis of an affordable project. We have analyzed the local housing market by reviewing typical rentals in the city. There are very few high quality rentals in the city. The Victor is a newer luxury property with higher rents and larger units that others typically found in Camden. It draws many tenants from Philadelphia and is located close to the bridge. Occupancy rates at the Victor have decreased over time. In general there is not a huge rental price differential between LIHTC and market rate properties and most of the LIHTC properties are newer.

Almost all of the properties surveyed have stable occupancy, but not all are full. They average 95.4% occupancy excluding Independence Village which has a 52% occupancy rate. Many of its units are in disrepair and entire buildings have been closed and the owner intends to rehabilitate the entire complex.

Base market rents for one-bedroom apartments in Camden range from around \$592 to \$1,095 per month. Unit sizes range from 419 square feet to almost 1,253 square feet and average approximately 640 square feet.

Two-bedroom apartments range from \$741 to \$1,650 per month. The size of the units ranges from 624 square feet to 1,444 square feet and averages 886 square feet. All have either one or two bathrooms.

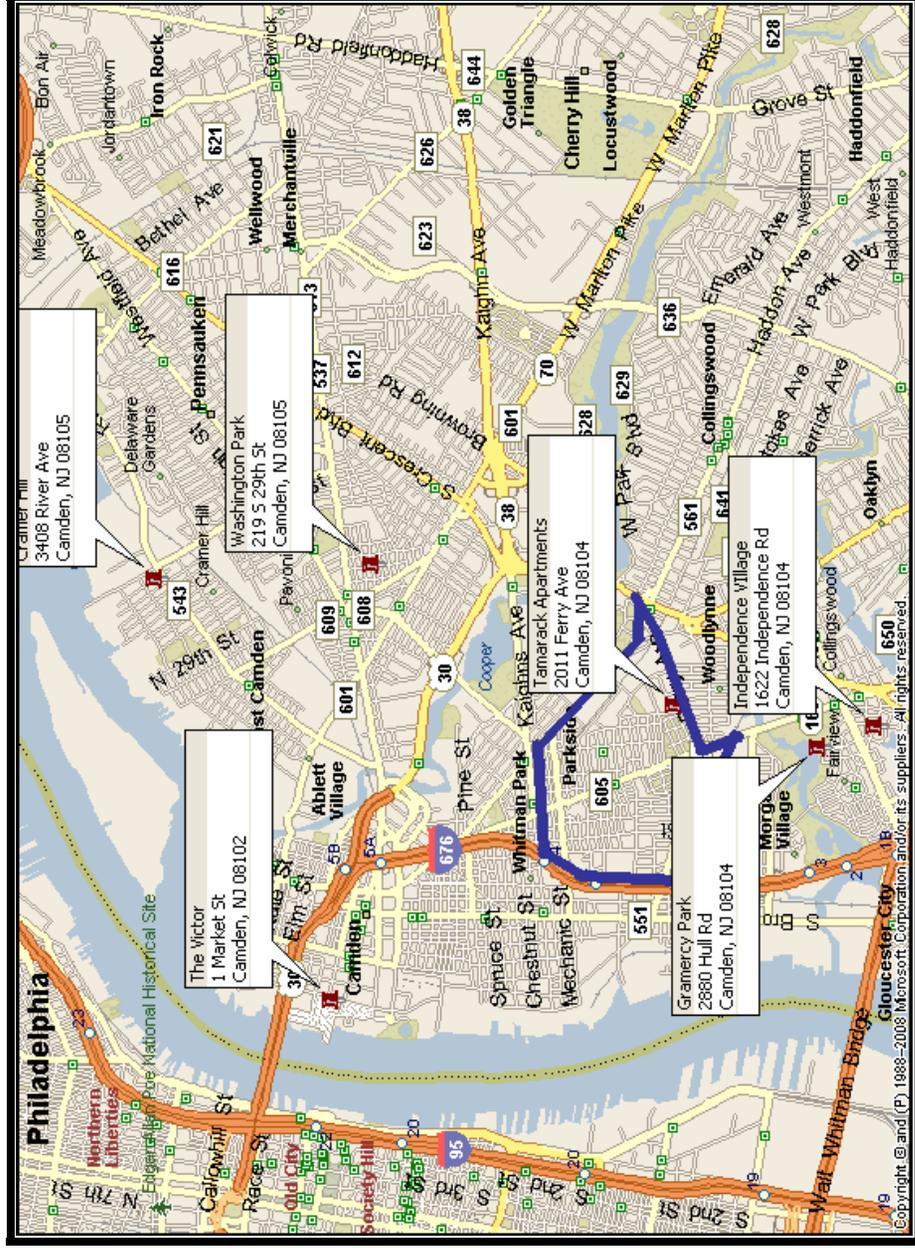
The large majority of market rents include heat and hot water and some also include cooking gas.

The following table summarizes the current rents and occupancy found at selected market-rate properties in the area:

Summary of Selected Market Rate Rental Properties City of Camden, New Jersey March 2014									
Property	Number of Units	Unit Type	Monthly Rent	Square Footage	Estimated Rent/SF	Utilities Included	Occupancy Rate	Parking	Community Amenities
Cramer Hill Apartments 3408 River Avenue Camden, NJ <i>Built in 1973</i>	342	1BR/1BA 2BR/1BA 2BR/1.5BA	\$680-\$695 \$835 \$900	461 675-725 840	\$1.48-\$1.51 \$1.15-\$1.24 \$1.07	Heat Hot water Cooking Gas W/S/T	0 0 0 100%	Outdoor	Laundry Room
Washington Park 219 South 29th Street Camden, NJ <i>Built in 1950</i>	290	2BR/1BA	\$741	750	\$0.99	W/S/T	20 93%	Outdoor	Laundry Room
Gramercy Park 2880 Hull Road Camden, NJ <i>Built in 1966</i>	104	1BR/1BA 2BR/1BA 3BR/1BA	\$750-\$800 \$850 \$950	908 1,040 1,079	\$0.81-\$0.83 \$0.80-\$0.86 \$0.87-\$0.93	Heat Hot water W/S/T	0 4 total 96%	Outdoor	Laundry Room
Tamarack Apartments 2011 Ferry Avenue Camden, NJ <i>Built in late 1960s</i>	90	1BR/1BA 1BR/1BA 1BR/1BA 2BR/1BA 2BR/1.5BA TH 3BR/1.5BA TH	\$592 \$653 \$691 \$848 \$902 \$950	419 537 644 784 902 1,000	\$1.41 \$1.22 \$1.07 \$1.08 \$1.00 \$0.95	Heat Hot water Cooking gas W/S/T	0 0 0 N/A 0 N/A 99%	Outdoor	Laundry Room
The Victor 1 Market Street Camden, NJ <i>Built in 2003</i>	341	Studio 1BR/1BA 2BR/2BA 3BR/2BA	\$995 \$1,095-\$1,800 \$1,650-\$1,850 \$1,850-\$1,925	519-777 786-1,253 1,176-1,444 1,426-1,879	\$1.28-\$1.92 \$1.39-\$1.44 \$1.28-\$1.40 \$1.02-\$1.30	Heat Hot water W/S/T	Indoor Fitness, Roof Deck, Laundry, Community Rm, Storgage, Concierge 89%	Indoor	Laundry Room facilities
Independence Village 1622 Independence Road Camden, NJ	72 168 240	1BR/1BA 2BR/1BA	\$650 \$750	508 624	\$1.28 \$1.20	Heat Hot water Water Sewer	52%	Outdoor	Laundry Room facilities



The following map shows the location of market-rate rental properties in the local market area. Tamarack Apartments is the only market rate property within the Mt. Ephraim Neighborhood.



D. Planned Developments

Planned developments consist of those within the redevelopment plan for the area including the redevelopment of Branch Village, senior housing near Our Lady of Lourdes and Virtua Hospitals and the commercial redevelopment of the Mt. Ephraim Avenue Corridor. Also part of the plan is the development of a transit-oriented development between the PATCO station and Our Lady of Lourdes Hospital including the senior building, for-sale units (in the next three to five years) and the attraction of a new supermarket. Park improvements will take place at Elijah Perry, East, Whitman Square that will include green infrastructure projects such as rain gardens, bump outs, and more trees. New community gardens will be built on vacant land. There is a Healthy Food Incubator planned on Mt. Ephraim Avenue. The Parksides Renew Building PBCIP-on Haddon Avenue project will include community facilities, commercial and an incubator space. PBCIP is leading a multi-million effort to revitalize Haddon Avenue in Parksides including up to 3,000 square feet of first floor retail space. There is also a proposed new 18 mile light rail line connecting Glassboro and Camden with a planned stop in Northwest.

E. Homeownership Alternatives

Much of the existing housing stock in Camden consists of single family brick row houses and some detached single- and multi-family dwellings. Many show signs of deferred maintenance and are in need of updates and/or repairs. While there are certainly signs of abandonment in the neighborhood, sales research indicates that there is a prospective market for home buyers. Many residents have ties to the area, and Camden’s location within the Philadelphia metropolitan area provides local residents with convenient access to employment, education, and cultural opportunities.

The homeownership units that are proposed will be a mix of rehabilitated homes and new construction. For our purposes, we are making the assumption that they are three-bedroom rowhouses with one and a half bathrooms with finished basements which is the most common housing form in this area. We are further assuming a 50/50 split between rehabilitated units and newly constructed units. The first group of 130 units will be built over a five year period and the balance will be built over the next 15 years.

Sale prices for homes in Camden are very low, and further research of public records revealed that many sales are distressed, usually resulting from a bank foreclosure or short sale. After refining our pool of sales, eliminating foreclosures, short sales etc., we were left with five recent sales that provide a good indication of market value for existing attached row homes in Camden in their current state, which varies from poor to average condition. They are all pre-war row homes that are most similar to the proposed units for the subject in terms of age (for the rehabbed units) and design. The following table summarizes recent sales in Camden.

Camden Sales of Existing Row Homes

Sale #	Street Address	Sale Date	Sale Price	Home Size (SF)	Year Built	Lot Size (SF)	SP/SF
1	1172 Collings Rd	4/7/2014	\$56,000	1,088	1925	1,599	\$51
2	932 Collings Rd	4/21/2014	\$60,000	960	1925	1,599	\$63
3	3040 Fenwick Rd	6/5/2014	\$40,000	976	1920	1,650	\$41
4	864 Beideman Ave	6/5/2014	\$47,000	784	1925	1,400	\$60
5	1057 Collings Rd	6/16/2014	\$40,000	1,054	1920	1,054	\$38

High quality housing is in short supply in Camden. In recent years, a limited amount of rehabilitation and new construction have increased the viability of homeownership in Camden while serving as a catalyst in stabilizing the neighborhoods in which they are located. While other parts of Camden have benefited from these redevelopment initiatives, which have aided in upgrading the existing housing stock over the past several years, the subject neighborhood has suffered from disinvestment. The improvement of these other neighborhoods such as Cooper Hill and Fairview can be viewed as a template for positive change in Mount Ephraim. In Cooper Hill, a coordinated planning and development effort brought about a neighborhood transformation.



Other redevelopment initiatives throughout Camden have not only been met with reasonable demand, but they have succeeded in providing high-quality affordable housing solutions for local families. Sale prices for these homes are generally higher than the prices paid for homes that have not undergone substantial rehabilitation. Also, purchasers of rehabbed homes typically benefit from tax abatements, making home ownership in Camden an increasingly attractive option for low- to moderate-income families. The addition of quality housing in the subject neighborhood would not only assist in stabilizing the area, much like it has in other parts of Camden, but it would help solve the problem of abandonment by making use of underutilized properties. What follows is list of recent sales of rehabilitated homes and a discussion of similar development initiatives.

Sales of Rehabilitated Homes in Camden

Sale #	Street Address	Sale Date	Sale Price	Home Size (SF)	Year Built	Lot Size (SF)	SP/SF	Development
1	655 Washington St	6/26/2013	\$161,000	2,322	1899	1,080	\$69	Cooper Hill Townhomes
2	657 Washington St	7/26/2013	\$219,100	2,081	1899	1,065	\$105	Cooper Hill Townhomes
3	656 Washington St	9/27/2013	\$149,303	2,046	1859	1,008	\$73	Cooper Hill Townhomes
4	658 Washington St	7/11/2013	\$219,000	2,133	1859	1,080	\$103	Cooper Hill Townhomes
5	22 S 35th St	7/31/2014	\$80,000	1,397	1920	1,800	\$57	St. Joseph's Carpenter Society
6	135 N 32nd St	7/31/2014	\$80,000	1,224	1945	1,440	\$65	St. Joseph's Carpenter Society
7	2839 Benson St	7/31/2014	\$72,000	896	1925	2,208	\$80	St. Joseph's Carpenter Society
8	3021 Clinton St	5/30/2014	\$73,000	1,152	1947	1,656	\$63	St. Joseph's Carpenter Society

Sales 1-4 are rehabbed row homes in the Cooper Hill section of Camden. Revitalization efforts are most prevalent in this area of Camden, and the neighborhood benefits from its proximity to Rutgers-Camden, Rowan University, Cooper Medical Center, the Broadway PATCO station, and the Camden waterfront. The developer of Cooper Hill Townhomes reported that they were able to sell eighteen of the twenty-four units within a two-year timeframe. These row houses have excellent curb appeal and feature attractive amenities that are rarely found in other homes in Camden. The homes contain anywhere from three to four bedrooms, two and a half bathrooms, and a fireplace. Interior finishes are excellent and consist of stainless steel appliances, granite countertops, hardwood flooring, and a Jacuzzi tub. The prices of these homes provide an indication of market value for rehabbed row house that are of exceptional quality and in a more attractive neighborhood.

Sales 5-8 are located in East Camden and were rehabbed by Saint Joseph's Carpenter Society, which is a local organization that rehabs abandoned properties. This organization provides a practical and holistic solution to housing and provides buyers with the knowledge necessary to transition from renting to home ownership including home maintenance programs and money management classes. The homes are priced at levels that are affordable to local residents.

We also looked at rehabilitated for-sale homes in the Fairview section. Out of 130 homes that were rehabilitated by one developer, 128 homes were sold over a ten year period starting in 2004 at prices ranging from \$57,000 to \$80,000. The only homes that did not sell were one one-bedroom home and one in an inferior location.

Although the homes proposed for the subject are located in a neighborhood that has suffered more from urban blight, it benefits from similar neighborhood features such as its

proximity to Our Lady of Lourdes Medical Center, Virtua Hospital and the Ferry Avenue PATCO station. It is the target of redevelopment efforts mentioned in the previous section of this report including demolition of abandoned buildings, increased recreation facilities, school improvements, and enhanced crime protection. We believe that these newly constructed and rehabilitated homes will command prices ranging from \$70,000 to \$90,000.

Absorption

There will be a market for new or rehabilitated homes that are not in need of repair, particularly as the neighborhood improves. However, prices must be affordable to households in the local market. There will be a need for credit counseling and home maintenance education to ensure long term stability. Purchasers may also require assistance with down payments and closing costs. Homes in the \$70,000-\$90,000 price range would likely meet with the most success.

There should be sufficient demand and income-qualified households to support the addition of 130 housing units. With appropriate pricing, design and marketing strategies, it is likely that the development can be absorbed within a reasonable period of time. We estimate an absorption rate of approximately ten units per year based on the performance of similar housing initiatives in Camden.

It is important to note the inherent struggles associated with selling ownership units within a neighborhood that is in its early stages of transition. While demographic data sources may show significant numbers of households within the eligible income brackets, only a small portion may have good enough credit histories in order for them to qualify for a mortgage. Developers who have worked on rehab projects in Camden revealed that, while there is demand for such properties, it is difficult for many potential buyers to qualify for financing because of poor credit histories and insufficient funds for down payments.

Newly constructed houses with an appropriate mix of bedrooms, bathrooms, and amenities will compare very favorably with most of the existing housing stock, much of which is 100+ years-old and in poor condition. Homes near transportation that offer competitive amenities and an excellent value would be marketable if priced and phased in according to market demand. The developer should be prepared to tailor the number of for-sale units, if necessary, in the early stages and should expect demand to increase as the neighborhood stabilizes. Thus, in future years of the proposed neighborhood improvement plan, it should be easier to sell homeownership units.



Market Rents

We have reviewed the most comparable market rents and made appropriate adjustments in order to determine appropriate market rents property were to be developed and operated without tax credits, subsidies or income limitations. In estimating market rents, we have considered rents per square foot and total rents.

It should also be noted that we are estimating current rents. It is possible that local market rents may change by the time the proposed properties are ready for occupancy.

Based on the analysis of the current rents, we conclude that the proposed rental structure for the subject as compared to market-rate housing without age-restrictions and with the same sizes, features and utility program as proposed, is summarized as follows:

One-bedroom apartment at 650 square feet: \$980 per month
Two-bedroom apartment at 800 square feet: \$1,120 per month
Three-bedroom apartment at 1,000 square feet: \$1,250 per month
Four-bedroom apartment at 1,200 square feet \$ \$1,400 per month

Adjustment Grids

The following are adjustment grids for relevant unit sizes at the most comparable market-rate apartment properties in the area. The market rents have been adjusted according to overall size, number of bathrooms, location (including adjacencies, quality of neighborhood and convenience to amenities and employment), physical condition (including age, design, suitability for Seniors and building condition), landlord paid utilities and unit and community amenities. We did not do a grid for three- and four-bedroom properties because there are not a sufficient number of properties with three- or four-bedroom apartments to draw valid conclusions.

One-Bedroom Adjustment Grid - Market Rents					
Name	Cramer Hill Apartments	Gramercy Park	Tamarack Apts	The Victor	
Location	3408 River Road Camden, NJ	2880 Hull Road Camden, NJ	2011 Ferry Ave Camden, NJ	1 Market Street Camden, NJ	
Type	Garden	Garden	Garden	Mid-Rise	
Room Count	3/1/1	3/1/1	3/1/1	3/1/1	
Base Rent	\$688	\$775	\$691	\$1,095	
Size	461	908	644	786	
\$/sf	\$1.49	\$0.85	\$1.07	\$1.39	
Room Size/Baths	10.0%	-10.0%	0.0%	-5.0%	
Utilities included	-10.0%	-7.0%	-10.0%	-7.0%	
Location	5.0%	-3.0%	0.0%	-5.0%	
Amenities	20.0%	20.0%	20.0%	0.0%	
Physical	<u>25.0%</u>	<u>25.0%</u>	<u>20.0%</u>	<u>10.0%</u>	
Total	50%	25%	30%	-7%	
Adj. Rent/mo	\$1,032	\$969	\$898	\$1,018	
Adj. Rent/sf	\$2.24	\$1.07	\$1.39	\$1.30	

Two-Bedroom Adjustment Grid - Market Rents						
Name	Cramer Hill Apartments	Gramercy Park	Tamarack Apts	The Victor	Washington Park	
Location	3408 River Road Camden, NJ	2880 Hull Road Camden, NJ	2011 Ferry Ave Camden, NJ	1 Market Street Camden, NJ	219 South 29th Street Camden, NJ	
Type	Garden	Garden	Townhouse	Mid-Rise	Garden	
Room Count	4/2/2	4/2/1	4/2/1.5	4/2/1	4/2/1	
Base Rent	\$835	\$850	\$848	\$1,650	\$731	
Size	700	1,040	784	1176	750	
\$/sf	\$1.19	\$0.82	\$1.08	\$1.40	\$0.97	
Room Size/Baths	5.0%	-15.0%	0.0%	-20.0%	0.0%	
Utilities Included	-10.0%	-7.0%	-10.0%	-7.0%	0.0%	
Location	5.0%	-3.0%	0.0%	-5.0%	0.0%	
Amenities	20.0%	20.0%	20.0%	0.0%	10.0%	
Physical	25.0%	25.0%	20.0%	10.0%	25.0%	
Total	45%	20%	30%	-22%	35%	
Adj. Rent/mo	\$1,211	\$1,020	\$1,102	\$1,287	\$987	
Adj. Rent/sf	\$1.73	\$0.98	\$1.41	\$1.09	\$1.32	



Mt. Ephraim Avenue Retail Corridor

Mt. Ephraim Avenue, once the hub of retail activity in the area has experienced a decline and currently has empty storefronts and a struggling commercial strip. Existing stores include small groceries, clothing stores, hair salons, laundries, dollar stores, liquor stores, take-out restaurants, a sneaker store and a phone store. Other uses along Mt. Ephraim Avenue include a school, churches and Virtua Hospital. There is a Rite Aid Pharmacy across from Virtua Hospital. There are also residential uses along Mt. Ephraim Avenue, mostly in the form of rowhouses in varying condition. As the neighborhood improves, a demand for an increased retail presence will develop.

In addition to more family housing near the PATCO station, one of the proposed senior developments is along Mt. Ephraim Avenue. As mentioned earlier, there are no supermarkets in the area. This will become more of an issue as more housing is developed in the area. Stores that will service the neighborhood including dry cleaners, restaurants, a supermarket, a card store and a deli would likely be demanded by residents.

Retail rental listings in Camden range from \$2.75 to \$18.75 per square foot. There are no properties in the subject area currently listed on the major retail websites, so it is difficult to determine market rents.

Addenda

Competitive Developments

Project Plans and Drawings

Demographic Data Reports

Utility Allowance Schedule

Assumptions and Limiting Conditions

Qualifications of the Analysts

NCAHMA Documentation



Competitive Developments

Comparable Affordable Senior Housing Rental #1

Project: Antioch Manor
Year Built: 2006

Location: Ferry Avenue and 7th Street, Camden, NJ
Construction: Three-Story Multi-Family



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
54	One-Bedroom/1 Bath	650	\$465	\$572	
10	Two-Bedroom/1 Bath	800	\$530	\$675	
64					4 (6.3%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
 - Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Building is new and in good condition. Curb appeal is very good. Located.

Comparability/Proximity to Subject:

Located within the subject and serving the same market.

Rent & Occupancy Trends/Waiting Lists:

Occupancy is 94%. Rents have been stable over the past year. Turnover is very infrequent, and the management maintains a waiting list.

Confirmation Data: 3/5/14

Euvaline -Property Manager

Telephone: 856-964-2344



Comparable Affordable Senior Housing Rental #2

Project: Faison Mews
Year Built: 2006

Location: 1655 Park Boulevard, Camden, NJ
Construction: Three-Story Multi-Family



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
51	One-Bedroom/1 Bath	650	\$632	\$680	3
51					3 (6%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Building is new and in good condition. . Curb appeal is very good.

Comparability/Proximity to Subject:

Located 0.4 miles from the subject area and serving the same market.

Rent & Occupancy Trends/Waiting Lists:

Occupancy is currently at 94%. Rents have gone up by \$7 in the past year and occupancy has decreased from 98%. There are currently a short waiting list.

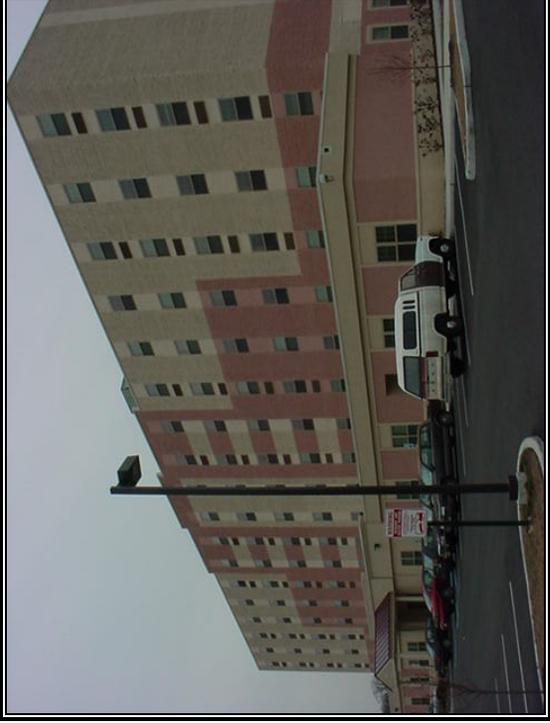
Confirmation Data: 3/6/14

Patty – Penrose Management Co. Telephone: 856-614-1018

Comparable Affordable Senior Housing Rental #3

Project: Ferry Manor
 Year Built: 2006

Location: 2101 Ferry Avenue, Camden, NJ
 Construction: Six-Story Multi-Family



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
74	One-Bedroom/1 Bath	625-736	\$706	\$762	2
10	Two-Bedroom/1 Bath	804	\$779	\$854	0
2	Two-Bedroom/2 Bath	886	\$849	\$974	0
86					2 (2.3%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other: Library

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage

- Security
- Patrol
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location: Building is new and in good condition. Curb appeal is very good.

Comparability/Proximity to Subject: Located within the subject area and serving the same market.

Rent & Occupancy Trends/Waiting Lists: Occupancy is 98%. There is a short waiting list. Rents have increased by 1.3% over the last year.

Confirmation Data: 3/4/14 Latasha – Manager Telephone: 856-962-8888



Comparable Affordable Senior Housing Rental #4

Project: John O Parker
Year Built: 2009

Location: 700 Ferry Avenue, Camden, NJ
Construction: 3 Story Elevator Building



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
72	One-Bedroom/1 Bath	700	\$465	\$521	
5	Two-Bedroom/1 Bath	900	\$530	\$605	
77					1 (1.3%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other: Library

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Building is new and in good condition. Curb appeal is very good. .

Comparability/Proximity to Subject:

Located within the subject area and serving the same market.

Rent & Occupancy Trends/Waiting Lists:

Occupancy is 99%. Rents have remained stable over the past year.

Confirmation Data: 3/5/14

Euvaline- Manager

Telephone: 856-962-8888

Comparable Affordable Senior Housing Rental #5

Project: Market Fair

Location: 301 Market St,
1250-1276 Collings Road, Camden, NJ
Construction: 4 Story Building, 3-Story Building

Year Built: 2010



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
72	One-Bedroom/1 Bath	700	\$572	\$613	4
5	Two-Bedroom/1 Bath	900	\$670	\$725	0
77					4 (5.2%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other: Rooftop

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Buildings are new and in good condition. Curb appeal is very good.

Comparability/Proximity to Subject:

Development consists of two buildings in two separate locations. Located 0.8 and 1.2 miles from subject and serving the same market.

Rent & Occupancy Trends/Waiting Lists:

Occupancy is 95%.

Confirmation Data: 3/5/14

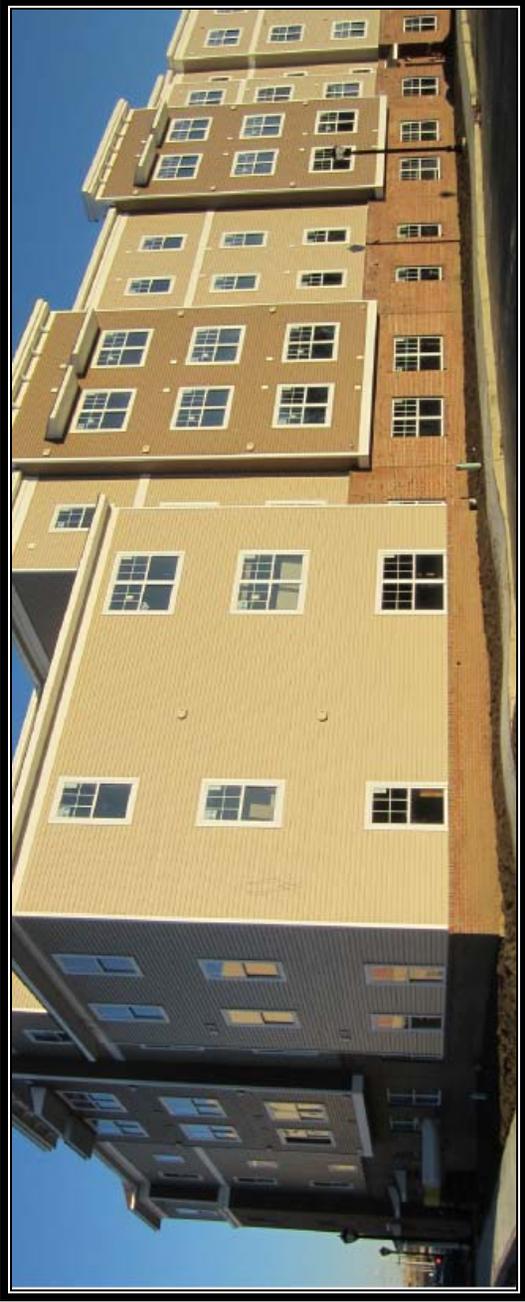
Marcella- RPM

Telephone: (856)541-6012



Comparable Affordable Senior Housing Rental #6

Project: Conifer Village at Ferry Station Location: 2015 Ferry Avenue, Camden, NJ
Year Built: 2012 Construction: Four-Story Multi-Family



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
	One-Bedroom/1 Bath	636-728	\$376-\$779	\$432-\$835	
	Two-Bedroom/1 Bath	832-894	\$447-\$931	\$522-\$1,006	
50					0 (0%)

- | | | | |
|--|--|--|---|
| <u>Utilities in Rent</u> | <u>Unit Amenities</u> | <u>Community Amenities</u> | <u>Parking/Monthly Fee</u> |
| <input checked="" type="checkbox"/> Heat
<input type="checkbox"/> Hot Water
<input type="checkbox"/> Electricity
<input type="checkbox"/> Cooking Gas
<input type="checkbox"/> Cable TV
<input checked="" type="checkbox"/> Water
<input checked="" type="checkbox"/> Sewer
<input checked="" type="checkbox"/> Trash | <input checked="" type="checkbox"/> Air conditioning
<input checked="" type="checkbox"/> Blinds/shades
<input type="checkbox"/> Patio/Balcony
<input checked="" type="checkbox"/> Refrigerator
<input checked="" type="checkbox"/> Stove/Oven
<input type="checkbox"/> Microwave
<input checked="" type="checkbox"/> Dishwasher
<input type="checkbox"/> Garbage Disposal
<input type="checkbox"/> Washer/Dryer
<input type="checkbox"/> W/D Hook-Ups | <input checked="" type="checkbox"/> Clubhouse/Community Room
<input type="checkbox"/> Swimming Pool
<input checked="" type="checkbox"/> Exercise Room
<input type="checkbox"/> Playground
<input type="checkbox"/> Tennis Court(s)
<input checked="" type="checkbox"/> Laundry Room
<input type="checkbox"/> Computer Room
<input type="checkbox"/> Basketball Court
<input checked="" type="checkbox"/> Other: Beauty Salon, Wellness | <input checked="" type="checkbox"/> Surface
<input type="checkbox"/> Carport
<input type="checkbox"/> Indoor
<input type="checkbox"/> Attached garage
<input type="checkbox"/> Detached garage

<u>Security</u>
<input type="checkbox"/> Patrol
<input type="checkbox"/> 24-Hour Guard
<input checked="" type="checkbox"/> Security System |

Building Condition/Curb Appeal/Location: Building is new and in good condition. Curb appeal is very good. Located.

Comparability/Proximity to Subject: Located within subject area and serving the same market.

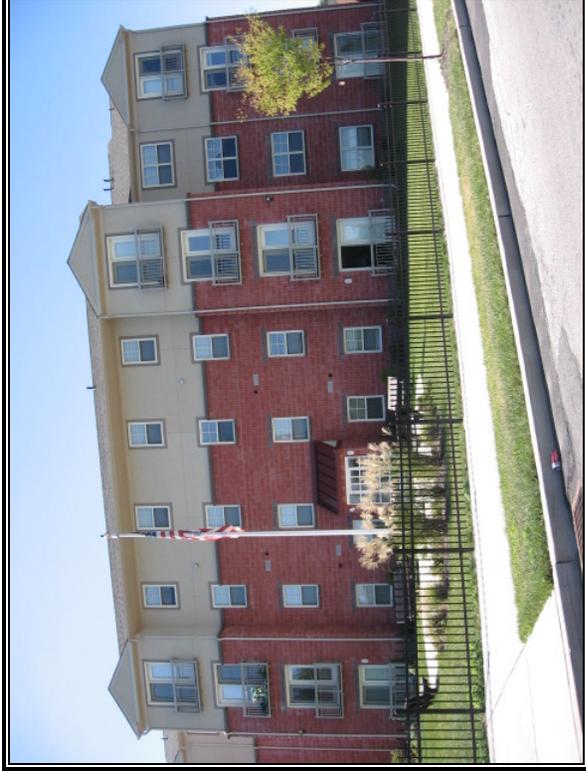
Rent & Occupancy Trends/Waiting Lists: Occupancy rate is unconfirmed.

Confirmation Data: 3/5/14 Internet only Telephone: 856-962-6411

Comparable LIHTC Family Rental #1

Project: Riverview Homes
Year Built: 2006

Location: 847 Bailey Street, Camden, NJ
Construction: Mid-Rise Apartment Building



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
12	Two-Bedroom/1 Bathroom	N/A	\$713	\$858	
4	Three-Bedroom/1 Bathroom	N/A	\$778	\$957	
16					0 (0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage

- Security
- Patrol
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location:

Building is new and in good condition. Curb appeal is above average. Convenient to local transportation.

Comparability/Proximity to Subject:

Located approximately 1.6 miles from the subject area and serving same general market.

Rent & Occupancy Trends/Waiting Lists:

Rents have been increasing slightly (less than 5%) each year for the few years. Occupancy is consistently stable at 100%. All units were leased in a three week period. This property shares a waiting list with Cooper Waterfront Homes that is approximately one to three years long. Two- and three-bedroom units are in high demand in Camden.

Confirmation Data: Date: 3/5/14

Frances - Leasing Agent

Telephone: 856-342-8088



Comparable LIHTC Family Rental #2

Project: Cooper Waterfront Homes **Location:** 9th & State Streets, Camden, NJ
Year Built: 1997 **Construction:** Mid-Rise Apartments & Townhouses



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
8	One-Bedroom/1 Bathroom	600	\$523	\$630	1
12	Two-Bedroom/1 Bathroom	750	\$589	\$734	0
35	Three-Bedroom/1 Bathroom TH	1,200	\$688	\$867	0
10	Four-Bedroom/1.5 Bathroom TH	1,400	\$750	\$968	0
65					1 (1.5%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage

- Security
- Patrol
- 24-Hour Guard
- Security System

Building Condition/Curb

Building is new and in good condition. Curb appeal is above average. Convenient to local transportation. Tenants use car for transportation. Townhouses have washer/dryer hookups.

Appeal/Location:

Comparability/Proximity to Subject: Located approximately 3.4 miles from subject and serving same general market.

Rent & Occupancy Trends/Waiting Lists: Rents have increased each year for the past three years. In the past two years, rents have increased anywhere from \$29-\$41 depending on unit type. Occupancy is consistently stable at 99% to 100%. This property shares a waiting list with Riverview Homes that is approximately one to three years long.

Confirmation Data: 3/5/14

Frances - Leasing Agent

Telephone: 856-342-8088

Comparable LIHTC Family Rental #3

Project: Fairview Village **Location:** 2950 Yorkship Square, Camden, NJ
Year Built: 2005 **Construction:** 2- and 3-Story Walk-up



Units	Unit Type	SF	Rent	Est Gross Rent	Vacant
34	One-Bedroom/1 Bathroom	650	\$609	\$716	
15	Two-Bedroom/1 Bathroom	850	\$707	\$852	
23	Three-Bedroom/2 Bathroom	1,100	\$844	\$1,023	
72					0 (0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash
- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:
- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
- Patrol
- 24-Hour Guard
- Security System

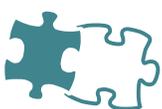
Parking/Monthly Fee

Building Condition/Curb Appeal/Location: Rehab and new construction. Convenient to the bus highways.

Comparability/Proximity to Subject: Located approximately 0.7 miles from subject area and serving same general market.

Rent & Occupancy Trends/Waiting Lists: Rents have increased by \$25-\$37 over the past two years. Occupancy is stable at 100%.

Confirmation Data: 3/5/14 Marcella, RPM Telephone: 856-541-6012



Comparable LIHTC Family Rental #4

Project: Fairview Village II
Year Built: 2006-7

Location: Collings & Merrimac Road, Camden, NJ
Construction: 2- and 3 Story Walk-up



Units	Unit Type	SF	Rent	Est Gross Rent	Vacant
	2-Bedroom/1 Bathroom	815-882	\$684	\$829	
	3-Bedroom/1-1.5 Bathroom	1,090	\$896	\$1,075	
40					0 (0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
- Patrol
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location:

Rehab and new construction. Convenient to the bus highways. Location is superior to the subject.

Comparability/Proximity to Subject:

Located approximately 0.9 miles from the subject area and serving same general market.

Rent & Occupancy Trends/Waiting Lists:

Rents have increased by \$20 for 2BR units and \$76 for 3BR units in the past two years. Occupancy is stable at 100%. Same waiting list as Fairview Village I.

Confirmation Data: 3/5/14

Marcella, RPM Telephone: 856-541-6012

Comparable LIHTC Family Rental #5

Project: Crestbury Apartments **Location:** 2553 South 8th Street, Camden, NJ
Year Built: Circa 1950s **Construction:** 2-Story Garden Apartment



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
	One-Bedroom/1 Bath	N/A	\$545	\$601	
	Two-Bedroom/1 Bath	N/A	\$660	\$735	
38					7(18.4%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash
- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface, on street
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security**
- Intercom
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Buildings are in average condition. Curb appeal is average. Location is in southern portion of the city – somewhat different characteristics to subject neighborhood.

Comparability/Proximity to Subject:

Located 0.3 miles from the subject area and serving same general market. Property contains an additional 356 Section 8 units.

Rent & Occupancy Trends/Waiting Lists:

Rents have increased by \$10 to \$30 over the past two years. Occupancy is has decreased to 18.4%. Turnover is infrequent. Two-bedrooms are in higher demand and turnover less often.

Confirmation Data: 3/5/14

Crystal-Manager Telephone: 856-541-6577



Comparable LIHTC Family Rental #6

Project: Cooper Plaza Historic Homes **Location:** 738 Washington St., Camden, NJ
Year Built: 1993/4 **Renovation Construction:** 3-Story Historic Row houses



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
	Two-Bedroom/ 1.5-2.5 Bathrooms	N/A	\$682/\$811	\$827/\$956	0
	Three-Bedroom/1.5-2.5 Bathrooms	N/A	\$707/\$950	\$886/\$1,129	0
64					0 (0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb

Buildings are renovated and appear to be in good condition. Some units have a basement, dishwasher and disposal. Curb appeal is above average. Convenient to bus and train.

Appeal/Location:

Comparability/Proximity to Subject:

Located approximately 0.7 miles from the subject area and serving same general market. LIHTC project based on 50% or 60% of income. Section 8 vouchers are also accepted and there are some market rate units, but the market rents are similar to the LIHTC rents.

Rent & Occupancy Trends/Waiting Lists:

Rents have increased by \$15-\$25 in the past year. Occupancy is stable at 100%. Turnover is approximately 10% per year. The waiting list is approximately eight months to one year.

Confirmation Data: 3/12/14

Maribel, Leasing Agent Telephone: 856-541-9609

Comparable LIHTC Family Rental #7

Project: Cooper Apartments
Year Built: Rehabbed 1992

Location: 220 Cooper Street, Camden, NJ
Construction: 3 Story Mid-Rise Apartment



Units	Unit Type	SF	Rent	Est Gross Rent	Vacant
8	1-Bedroom/1 Bathroom	625	\$648	\$696	
22	2-Bedroom/2 Bathroom	750	\$758	\$823	
30					2 (7%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
 - Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Building was rehabbed in 1992 and it is in average condition. Curb appeal is average. Convenient to the bus and PATCO train. Location is similar to the subject.

Comparability/Proximity to Subject:

Located approximately 1.3 miles from the subject area and serving same general market.

Rent & Occupancy Trends/Waiting Lists:

Rents increased by approximately \$26-\$29 in the past two years. Occupancy is at 93%, as it was two years ago. Turnover is approximately one unit every 7-8 months.

Confirmation Data: Date: 3/6/14

Nicolette-Property Manager Telephone: 856-964-9121



Comparable LIHTC Family Rental #8

Project: Lutheran Social Ministries
Year Built: 2009-10

Location: Scattered Sites, Camden, NJ
Construction: Row houses



Units	Unit Type	SF	Rent	Est Gross Rent	Vacant
	1-Bedroom/1 Bathroom	672	\$545	\$652	
	2-Bedroom/1 Bathroom	707-863	\$665	\$810	
	3-Bedroom/1.5 Bathroom	900-950	\$777	\$956	1
	4-Bedroom/1.5 Bathroom	1216-1280	\$872	\$1,090	
	5-Bedroom/2 Bathroom	2126	\$927	\$1,163	
90					1 (1%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash
- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
- Patrol
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location: Recently rehabbed row houses in good condition.

Comparability/Proximity to Subject: Located approximately 1.6 miles from the subject area and serving same general market. LIHTC project based on 60% AMI.

Rent & Occupancy Trends/Waiting Lists: Rents have increased slightly (\$10-\$14) over the past two years. The waiting list varies for each unit size. There have approximately two turnovers a month in the three-bedroom units which represent 60% of the total units; less turnover in the other units. 40 of the units were previously occupied and leased by the same tenants immediately upon completion, and the remaining 50 units were leased within a month of completion of each unit. Most of the tenants are from Camden and work in the Camden/Philadelphia area. Most do not have cars and use public transportation.

Confirmation Data: Date: 3/5/14 Louis, Management Office Telephone: 856-966-3402

Comparable LIHTC Family Rental #9

Project: Carl Miller Homes
Year Built: 2008

Location: 677 Tilghman Drive, Camden, NJ
Construction: Townhomes



Units	Unit Type	SF	Rent	Est Gross Rent	Vacant
20	1-Bedroom/1 Bathroom	640	30% of income	N/A	
39	2-Bedroom/1 Bathroom	1,088-1,140	\$750	\$895	
25	3-Bedroom/1.5 Bathroom	1,261-1,433	\$855	\$1,034	
2	4-Bedroom/1.5 Bathroom	1,714	30% of income	N/A	
86					1 (0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
 - Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location: New construction. 3-Story townhomes.

Comparability/Proximity to Subject: Located within the subject area and serving same general market. Part of the Hope VI project. 28 LIHTC units and 58 subsidized units.

Rent & Occupancy Trends/Waiting Lists: Rents have increased by in the past two years. 99.8% occupied. 3-5 years waiting list.

Confirmation Data: Date: 3/12/14 Jonathan Lubonski, Developer Telephone: 856-203-7566



Comparable LIHTC Family Rental #10

Project: Southwest South
Year Built: 2010-11

Location: Scattered Sites, Centreville Area, Camden, NJ
Construction: Townhouses



Units	Unit Type	SF	Rent	Est Gross Rent	Vacant
56	2-Bedroom/1.5 Bathroom	850	\$758	\$903	
29	3-Bedroom/1.5 Bathroom	1,150	\$865	\$1,044	
4	4-Bedroom/2.5 Bathroom	1,600	30% of income	N/A	
89					5 (5.6%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location: 2-story townhouses.

Comparability/Proximity to Subject: Located within the subject and serving same general market. LIHTC project based on 60% AML. Also contains Section 8 and public housing units.

Rent & Occupancy Trends/Waiting Lists: Tenants began to move into the project in January 2011. Leasing began at the end of 2010, and the project was fully leased by June 2011. Most tenants are from Camden. Of those employed, some work in Camden and others commute to surrounding areas. One year wait for LIHTC units

Confirmation Data: Date: 3/12/14 Jonathan Lubonski, Developer Telephone: 856-203-7566

Comparable LIHTC Family Rental #11

Project: Meadows at Pyne Poynt
 Year Built: 2011

Location: 450 Erie Avenue, Camden, NJ
 Construction: 3-Story Elevator Building



Units	Unit Type	SF	Rent	Est Gross Rent	Vacant
36	1-Bedroom/1 Bathroom	700	\$525	\$640	2
4	2-Bedroom/1 Bathroom	825	\$570	\$742	0
40					2 (5%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash
- Washer/Dryer
- W/D Hook-Ups

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location: Brand new 3-story mid-rise apartment building. Good location and good curb appeal.

Comparability/Proximity to Subject: Located approximately 1.7 miles from the subject area. 10 one-bedroom units are special needs units for homeless veterans.

Rent & Occupancy Trends/Waiting Lists: Tenants began to move into the project in January 2012. Leasing began in October 2011. Management receives referrals from Respond, the social services provider to fill special needs units. Most tenants are from the Camden/Philadelphia area. Of those employed, most work in the Camden area. Reportedly rents have decreased over the past two years.

Confirmation Data: Date: 3/5/14 Dineen, Management Office Telephone: 856-602-4600



Comparable Affordable Family Housing Rental 12

Project: Morgan Village
Year Built: 2012

Location: Between Master and Van Buren St, Camden, NJ
Construction: 1-2 Story Townhouses



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
8	One-Bedroom/1 Bath	741	30% of Inc.		
18	Two-Bedroom/1 Bath	1,092	\$690	\$835	
12	Three-Bedroom/2 Bath	1,374	\$790	\$969	
2	Four-Bedroom/2 Bath	1,645	30% of Inc.		
40					1 (2.5%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other: Concierge

Parking/Monthly Fee

- Surface (Assigned)
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Gated
 - Video Surveillance
 - Intercom

Building Condition/Curb Appeal/Location:

Building is in excellent condition. Curb appeal is very good.

Comparability/Proximity to Subject:

Located within the subject area and serving the same general market area.

Rent & Occupancy Trends/Waiting Lists:

Rent is stable and occupancy is at 98%.

Confirmation Data: Date: 3/12/14

Jonathan Lubonski, Developer Telephone: 856-203-7566

Comparable Affordable Family Housing Rental #13

Project: Ferry Landing
Year Built: 2012

Location: 2013 Ferry Avenue, Camden, NJ
Construction: Three-Story Townhouses



Units	Unit Type	SF	Rent	Est. Gross Rent	Vacant
	One-Bedroom/1 Bath				
	Two-Bedroom/1 Bath				
	Three-Bedroom/ 1.5 Baths				
48					

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Building is new and in good condition. Curb appeal is very good. Located within subject area and serving the same market.

Comparability/Proximity to Subject:

Located within subject area and serving the same market.

Rent & Occupancy Trends/Waiting Lists: Occupancy rate is unconfirmed.

Confirmation Data: 3/5/14

Internet only

Telephone: 856-962-6411



Comparable Senior Subsidized Housing Rental #1

Project: JFK Towers
Year Built: 1960s

Location: 2021 Watson Street, Camden, NJ
Construction: High Rise Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
	Studio	N/A	30% Income	N/A	0 (0.0%)
	One-Bedroom/1 Bathrooms	N/A	30% Income	N/A	1 (0.0%)
99					1 (1.0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
 - Patrol
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location: Building is in average condition. Curb appeal is average. Convenient to bus and train. Location is inferior to the subject.

Comparability/Proximity to Subject: Located approximately 0.9 miles from the subject area and serving same general market.

Rent & Occupancy Trends/Waiting Lists: Rent is 30% of income. Occupancy is 99%. Turnover is sporadic. There is a central waiting list maintained by the housing authority for JFK Towers, Mickle Towers and Westfield Towers. Waiting list is two to three years

Confirmation Data: 3/5/14

Marilu Mendez - Asst. Manager

Telephone: 856-968-6130

Comparable Senior Subsidized Housing Rental #2

Project: Mickle Towers
Year Built: 1960s

Location: 200 Mickle Boulevard, Camden, NJ
Construction: High Rise Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
	Studio	N/A	30% Income	N/A	0 (0.0%)
	One-Bedroom/1 Bathroom	N/A	30% Income	N/A	0 (0.0%)
	Two-Bedroom/1 Bathroom	N/A	30% Income	N/A	0 (0.0%)
104					0 (0.0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage

Security

- Patrol
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location:

Building is in average condition. Curb appeal is average. Convenient to bus and train. Location is superior to the subject.

Comparability/Proximity to Subject:

Located approximately 1.1 miles from subject and serving same general market.

Rent & Occupancy Trends/Waiting Lists:

Rent is 30% of income. Occupancy is 100%. Turnover is sporadic. There is a central one year+ waiting list maintained by the housing authority for JFK Towers, Mickle Towers and Westfield Towers.

Confirmation Data: 3/5/14

Tracy - Asst. Manager

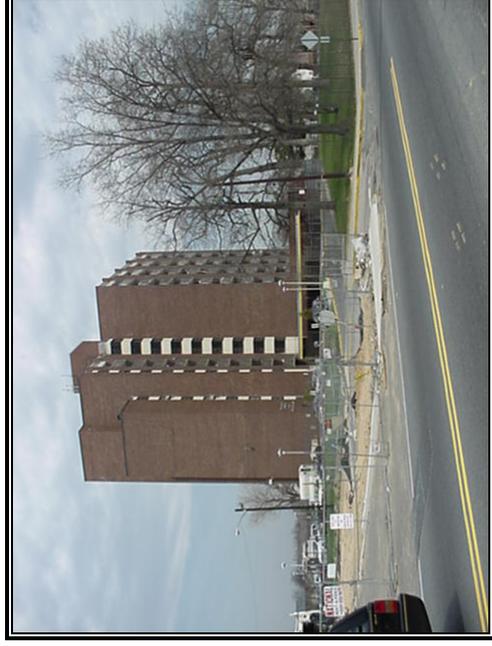
Telephone: 856-968-6134



Comparable Senior Subsidized Housing Rental #3

Project: Westfield Towers
Year Built: 1960s

Location: 3165 Westfield Avenue, Camden, NJ
Construction: High Rise Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
	Studio	N/A	30% Income	N/A	0 (0.00%)
	One-Bedroom/1 Bathrooms	N/A	30% Income	N/A	0 (0.00%)
	Two-Bedroom/1 Bathroom	N/A	30% Income	N/A	0 (0.00%)
103					0 (0.00%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage

Security

- Patrol
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location:

Building is in average condition. Curb appeal is average. Convenient to bus and train. Location is superior to the subject.

Comparability/Proximity to Subject:

Located approximately 1.8 miles from the subject area and serving same general market.

Rent & Occupancy Trends/Waiting Lists:

Rent is 30% of income. Occupancy is 100%. Turnover is sporadic. There is a central two to four year waiting list maintained by the housing authority for JFK Towers, Mickle Towers and Westfield Towers.

Confirmation Data: 3/5/14

Melissa - Asst. Manager

Telephone: 856-968-6127

Comparable Senior Subsidized Housing Rental #4

Project: Riverview Towers
Year Built: 1976

Location: 130 Mickle Boulevard, Camden, NJ
Construction: High Rise Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
154	Studio	N/A	30% Income	N/A	0(0.0%)
70	One-Bedroom/1 Bathrooms	N/A	30% Income	N/A	0(0.0%)
224					0(0.0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash
- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:
- Clubhouse/Community Room
- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
- Patrol
- Guard-5pm - 6am
- Security System

Parking/Monthly Fee

Building Condition/Curb Appeal/Location:

Building is in average condition. Curb appeal is average. Convenient to bus and train. Location is superior to the subject.

Comparability/Proximity to Subject:

Located approximately 1.1 miles from the subject area and serving same general market.

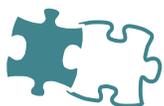
Rent & Occupancy Trends/Waiting Lists:

Rent is 30% of income. Waiting list for senior units is two months; waiting list for units for disabled is closed.

Confirmation Data: 3/4/14

Source: Christina

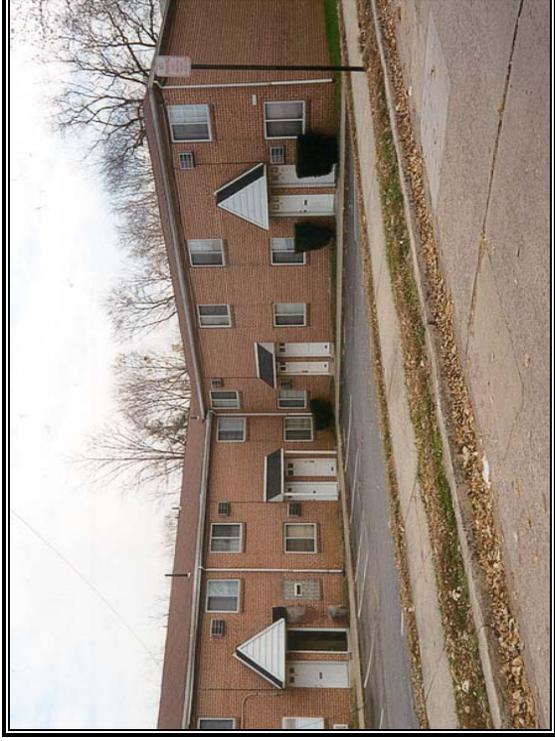
Telephone: 856-964-3770



Comparable Market Rate Rental #1

Project: Cramer Hill Apartments
Year Built: 1977

Location: 3408 River Avenue, Camden, NJ
Construction: 2-Story Garden Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
	One-Bedroom/1 Bath	461	\$680-\$695	\$1.48-\$1.51	0
	Two-Bedroom/1 Bath	675-725	\$835	\$1.15-41.24	0
	Two-Bedroom/1.5 Bath Townhome	840	\$900	\$1.07	0
342					0 (0%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Intercom
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Building is in reasonably good condition, inferior to the subject. Curb appeal is average. Within walking distance to services and public transportation. Location is similar to the subject.

Comparability/Proximity to Subject:

Located approximately 2.3 miles from the subject area and serving same general market area.

Rent & Occupancy Trends/Waiting Lists:

Rents have remained the same in the past year. Building is 100% occupied. There is no waiting list.

Confirmation Data: Date: 3/4/14

Marcella - Leasing Agent

Telephone: 856-966-0404

Comparable Market Rate Rental #2

Project: Washington Park
Year Built: 1943/1945

Location: 219 South 29th Street, Camden, NJ
Construction: 2-Story Garden Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
290	Two-Bedroom/1 Bath	750	\$741	\$0.99	20
290					20 (6.9%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher (2&3BR)
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage

Security

- Intercom
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location:

Building appears in average condition. Curb appeal is average. Units have newer kitchen cabinets and appliances. Floors are hardwood. Location in a neighborhood that is largely similar to the subject.

Comparability/Proximity to Subject:

Located approximately 1.4 miles from the subject area and serving same general market area.

Rent & Occupancy Trends/Waiting Lists:

Rent has increased by \$30 over the last 3 year. Occupancy is at 93%, with approximately 20 vacant units. It had previously been at 90%. Turnover is steady.

Confirmation Data: Date: 3/4/14

Vicki - Leasing Agent

Telephone: 856-963-7052



Comparable Market Rate Rental #3

Project: Gramercy Park Apartments
Year Built: 1966

Location: 2880 Hull Road, Camden, NJ
Construction: 2-Story Garden Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
	One-Bedroom/1 Bath	937	\$750	\$0.80	
	One-Bedroom/1 Bath	947	\$750	\$0.79	
	One-Bedroom/1 Bath	993	\$800	\$0.81	
	Two-Bedroom/1 Bath	1,030	\$850	\$0.83	
	Two-Bedroom/1 Bath	1,037	\$850	\$0.82	
	Three-Bedroom/1 Bath	1,079	\$950	\$0.88	
104					4 3.8)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher (2&3BR)
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
- Intercom
- 24-Hour Guard
- Security System

Building Condition/Curb Appeal/Location:

Building is in good condition. Curb appeal is average. Within walking distance to services and public transportation. Location in the Fairview neighborhood is superior to the subject.

Comparability/Proximity to Subject:

Located approximately 0.5 miles from the subject area and serving same general market area.

Rent & Occupancy Trends/Waiting Lists:

Occupancy is at 96%. New Management company has recently taken over. Rents have remained stable over the past year.

Confirmation Data: Date: 3/5/14
9080

Merry, Manager

Telephone: 856-745-

Comparable Market Rate Rental #4

Project: Tamarack Apts (a/k/a Ferry Station) Location: 2011 Ferry Ave, Camden, NJ
 Year Built: 1960's Construction: 2 Story Garden Apartment



Units	Unit Type	SF	Rent	Rent/sf	Vacant
90	One-Bedroom/1 Bath	419	\$592	\$1.41	
66	One-Bedroom/1 Bath	537	\$653	\$1.22	
290	One-Bedroom/1 Bath	644	\$691	\$1.07	
6	Two-Bedroom/1 Bath	784	\$848	\$1.08	
98	Two-Bedroom/1.5 Bath/TH	902	\$902	\$1.00	
4	Three-Bedroom/1.5 Bath/TH	1000	\$950	\$0.95	
554*	*453 affordable units				5 (0.9%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Community Room (2003)
- Swimming Pool
- Exercise Room
- Playground (Renov. 2003)
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface, on street
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security**
- Intercom
 - 24-Hour Guard
 - Security System

Building Condition/Curb

Appeal/Location: Renovations in 2003. Units were fixed up with new appliances, cabinets or whatever else was needed. Curb appeal is average. Within walking distance to services and public transportation. Location is close to PATCO station.

Comparability/Proximity to Subject: Located approximately within the subject area and serving same general market area. Project consists of 101 market-rate units and 453 affordable units.

Rent & Occupancy Trends/Waiting Lists: Rents are the same for market rate and affordable units and have remained the same over the past two years. Occupancy increased to 99%. Turnover is frequent and steady, and there is no wait list

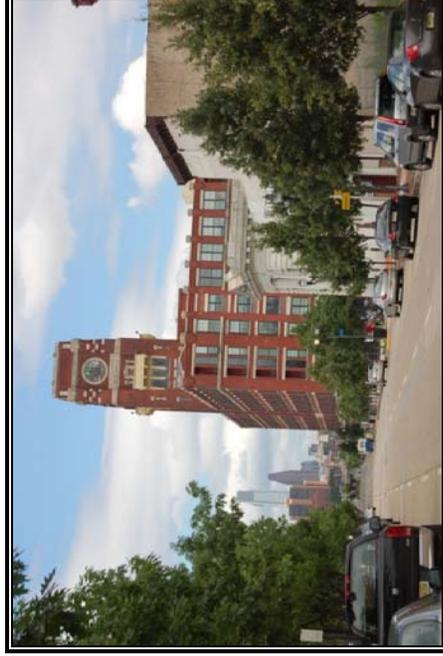
Confirmation Data: 3/5/14 Susan – Regional Manager Telephone: 856-962-9088



Comparable Market Rate Rental #5

Project: The Victor
Year Built: 2004

Location: 1 Market Street, Camden, NJ
Construction: 6-Story Mid-Rise



Units	Unit Type	SF	Rent	Rent/sf	Vacant
	Studio	519-777	\$995	\$1.28-\$1.92	
	One-Bedroom/1 Bath	786-1,253	\$1,095-\$1,800	\$1.39-\$1.44	
	Two-Bedroom/1 Bath	1,176-1,444	\$1,650-\$1,850	\$1.28-\$1.40	
	Three-Bedroom/1.5 Bath	1,426-1,879	\$1,859-\$1,925	\$1.02-\$1.30	
341					38 (11%)

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Guard/Doorman

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface
- Carport
- Indoor
- Attached garage
- Detached garage
- Security
- Intercom
- 24-Hour
- Security System

Building Condition/Curb Appeal/Location:

New. Excellent condition and curb appeal. Within walking distance to services and public transportation. Location is superior to subject area. Views of Philadelphia and Ben Franklin Bridge.

Comparability/Proximity to Subject:

Located near waterfront 1.5 miles from the subject area and serving same general market area.

Rent & Occupancy Trends/Waiting Lists:

Rents have remained stable over the past year, and occupancy has decreased from 94% to 89%. There are currently 38 vacant units. Rents have decreased over the past year.

Confirmation Data: 3/18/14

Melissa Ware, Manager

Telephone: 856-635-9076

Comparable Market Rate Rental #6

Project: Independence Village
Year Built: 1947

Location: 1822 Independence Road, Camden, NJ
Construction: 2 Story Garden Apartments



Units	Unit Type	SF	Rent	Rent/sf	Vacant
72	One-Bedroom/1 Bath	508	\$650	\$1.28	
168	Two-Bedroom/1 Bath	624	\$750	\$1.20	
240					48%

Utilities in Rent

- Heat
- Hot Water
- Electricity
- Cooking Gas
- Cable TV
- Water
- Sewer
- Trash

Unit Amenities

- Air conditioning
- Blinds/shades
- Patio/Balcony
- Refrigerator
- Stove/Oven
- Microwave
- Dishwasher
- Garbage Disposal
- Washer/Dryer
- W/D Hook-Ups

Community Amenities

- Clubhouse/Community Room
- Swimming Pool
- Exercise Room
- Playground
- Tennis Court(s)
- Laundry Room
- Computer Room
- Basketball Court
- Other:

Parking/Monthly Fee

- Surface, on street
 - Carport
 - Indoor
 - Attached garage
 - Detached garage
- Security
- Intercom
 - 24-Hour Guard
 - Security System

Building Condition/Curb Appeal/Location:

Building is in reasonably good condition. Curb appeal is average. Location is in Fairview neighborhood.

Comparability/Proximity to Subject:

Located approximately 0.8 miles from the subject area and serving same general market area.

Rent & Occupancy Trends/Waiting Lists:

Occupancy is at 52%. Many units are in need of work and 105 units are in buildings that have been shut down due to condition issues. Property was purchased by the RPM Development Company within the past two years and they hope to rehabilitate the entire complex. Rents have increased \$35 to \$75 in the past four years. Turnover is steady. There is no waiting list.

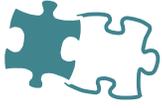
Confirmation Data: 3/5/14

Marcella – Management.

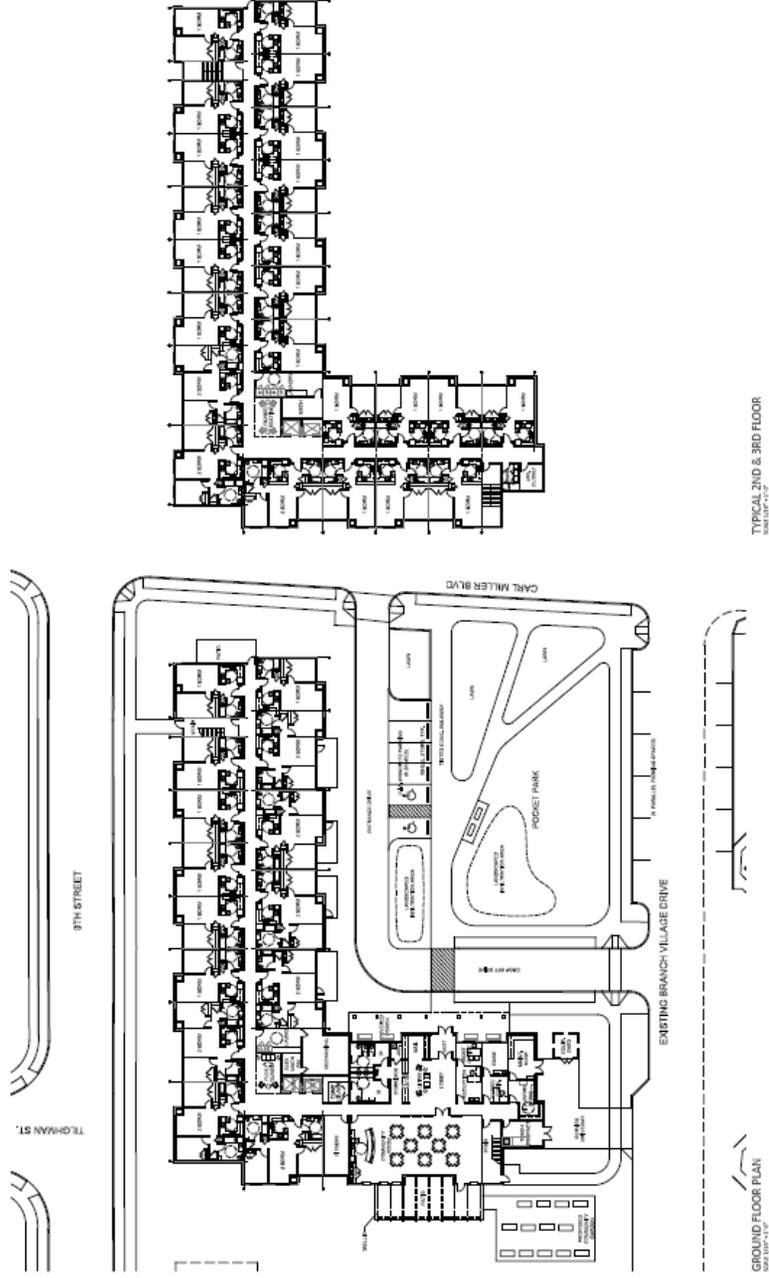
Telephone: 856-541-6012



Project Plans and Drawings (For Branch Village Senior)



Michaels Development Company, Market Analysis and Feasibility Study, Mt. Ephraim Neighborhood, Camden, Camden County, New Jersey, March 11, 2014



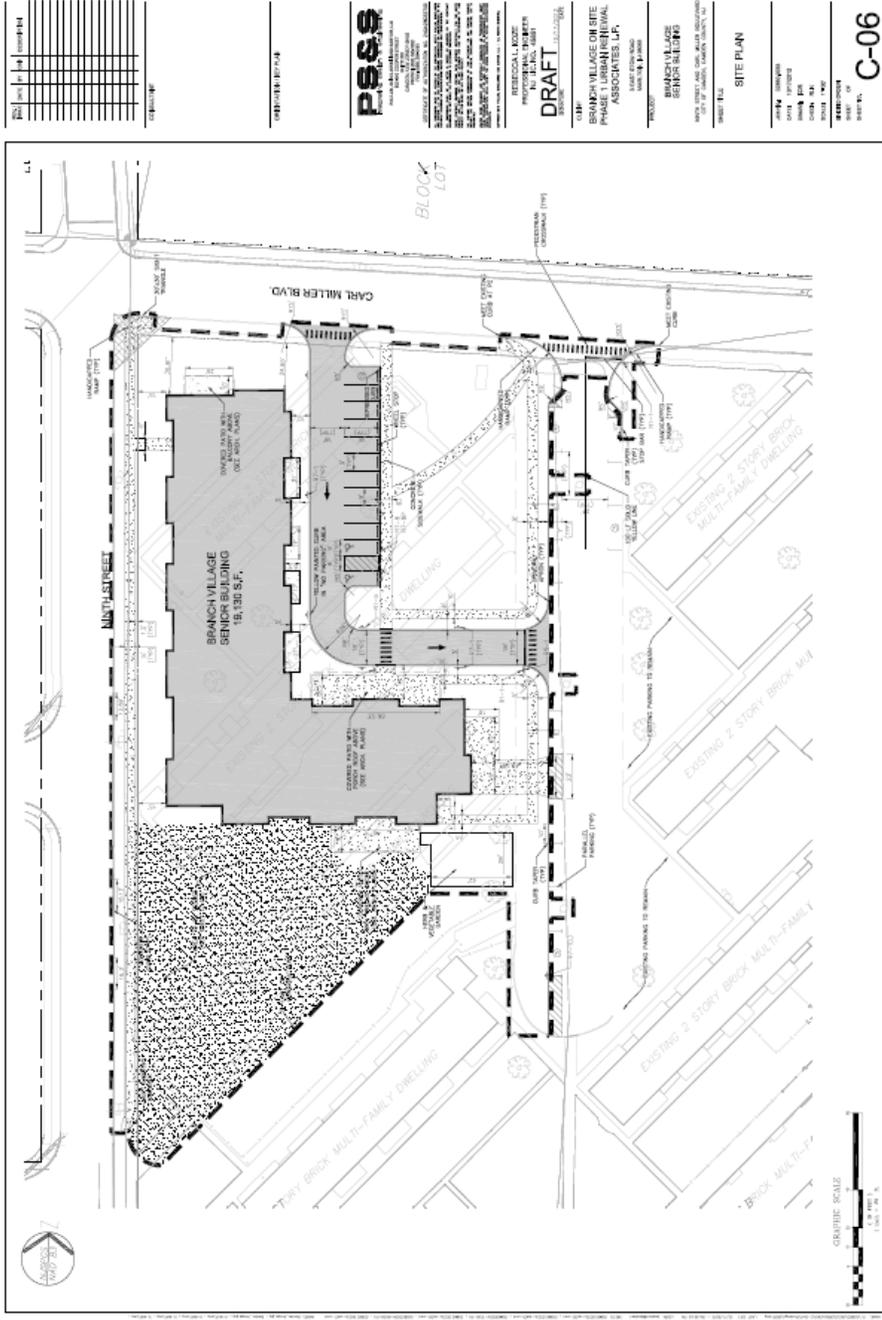
GROUND FLOOR PLAN
BRANCH VILLAGE

STATEMENT MADE BY ARCHITECT

PROPOSED BUILDING PLANS
BRANCH VILLAGE FOR BUILDING
BRANCH VILLAGE

TYPICAL 2ND & 3RD FLOOR
BRANCH VILLAGE

MICHAELS DEVELOPMENT COMPANY
HOUSING AUTHORITY OF THE CITY OF CAMDEN



VALUE RESEARCH GROUP, LLC



Demographic Data Reports



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Camden, NJ PMA



Nielsen Claritas

Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	958	646	710	452	507	3,273
\$10,000-20,000	554	698	647	367	225	2,491
\$20,000-30,000	526	426	604	363	552	2,471
\$30,000-40,000	219	220	286	212	236	1,173
\$40,000-50,000	224	356	207	155	316	1,258
\$50,000-60,000	134	206	150	127	148	765
\$60,000-75,000	231	287	151	106	260	1,086
\$75,000-100,000	164	245	157	267	226	1,069
\$100,000-125,000	17	63	16	16	150	262
\$125,000-150,000	39	27	12	73	43	194
\$150,000-200,000	47	19	57	12	13	148
\$200,000+	18	12	7	7	12	56
Total	3,131	3,206	3,004	2,157	2,688	14,185

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	938	209	95	62	47	1,351
\$10,000-20,000	655	358	70	48	44	1,175
\$20,000-30,000	351	191	48	38	29	657
\$30,000-40,000	205	107	26	63	62	463
\$40,000-50,000	164	113	41	33	17	368
\$50,000-60,000	128	115	10	23	14	290
\$60,000-75,000	83	61	20	22	26	212
\$75,000-100,000	170	49	40	37	24	320
\$100,000-125,000	60	28	8	22	14	132
\$125,000-150,000	57	21	11	9	4	102
\$150,000-200,000	37	15	11	7	5	75
\$200,000+	46	18	16	6	4	90
Total	2,894	1,286	396	370	290	5,235

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	582	130	26	21	23	782
\$10,000-20,000	520	245	39	32	32	867
\$20,000-30,000	252	128	15	32	24	451
\$30,000-40,000	132	88	15	52	10	297
\$40,000-50,000	88	30	30	15	9	172
\$50,000-60,000	76	65	5	17	14	149
\$60,000-75,000	61	33	11	20	24	149
\$75,000-100,000	83	38	7	30	11	169
\$100,000-125,000	31	20	7	20	8	86
\$125,000-150,000	42	5	3	4	3	57
\$150,000-200,000	16	9	3	4	3	35
\$200,000+	27	9	2	4	3	45
Total	1,910	800	163	260	164	3,287

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,886	855	805	514	554	4,614
\$10,000-20,000	1,209	1,056	717	415	269	3,666
\$20,000-30,000	877	617	652	401	581	3,118
\$30,000-40,000	424	327	312	275	298	1,636
\$40,000-50,000	388	469	248	188	333	1,626
\$50,000-60,000	262	321	160	150	162	1,055
\$60,000-75,000	314	348	171	128	266	1,247
\$75,000-100,000	334	294	197	304	250	1,379
\$100,000-125,000	77	91	24	38	164	394
\$125,000-150,000	96	48	23	82	47	296
\$150,000-200,000	84	34	68	19	18	223
\$200,000+	64	30	23	13	16	146
Total	6,025	4,490	3,400	2,627	2,978	19,420



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Camden, NJ PMA



Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total	
\$0-10,000	6.8%	4.6%	5.0%	3.2%	3.6%	23.1%
\$10,000-20,000	3.9%	4.9%	4.6%	2.6%	1.6%	17.6%
\$20,000-30,000	3.7%	3.0%	4.3%	2.6%	3.9%	17.4%
\$30,000-40,000	1.3%	1.6%	2.0%	1.5%	1.7%	8.3%
\$40,000-50,000	1.6%	2.5%	1.5%	1.1%	2.2%	8.9%
\$50,000-60,000	0.9%	1.5%	1.1%	0.9%	1.0%	5.4%
\$60,000-75,000	1.6%	2.0%	1.1%	0.7%	1.8%	7.3%
\$75,000-100,000	1.2%	1.7%	1.1%	1.9%	1.6%	7.5%
\$100,000-125,000	0.1%	0.4%	0.1%	0.1%	1.1%	1.8%
\$125,000-150,000	0.3%	0.2%	0.1%	0.5%	0.3%	1.4%
\$150,000-200,000	0.3%	0.1%	0.4%	0.1%	0.1%	1.0%
\$200,000+	0.1%	0.1%	0.0%	0.0%	0.1%	0.4%
Total	22.1%	22.6%	21.2%	15.2%	18.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total	
\$0-10,000	17.8%	4.0%	1.8%	1.2%	0.9%	25.8%
\$10,000-20,000	12.5%	6.8%	1.3%	0.9%	0.8%	22.4%
\$20,000-30,000	6.7%	3.6%	0.9%	0.7%	0.6%	12.6%
\$30,000-40,000	3.9%	2.0%	0.5%	1.2%	1.2%	8.8%
\$40,000-50,000	3.1%	2.2%	0.8%	0.6%	0.3%	7.0%
\$50,000-60,000	2.4%	2.2%	0.2%	0.4%	0.3%	5.5%
\$60,000-75,000	1.6%	1.2%	0.4%	0.4%	0.5%	4.0%
\$75,000-100,000	3.2%	0.8%	0.7%	0.7%	0.5%	6.1%
\$100,000-125,000	1.1%	0.5%	0.2%	0.4%	0.3%	2.5%
\$125,000-150,000	1.1%	0.4%	0.2%	0.2%	0.1%	1.9%
\$150,000-200,000	0.7%	0.3%	0.2%	0.1%	0.1%	1.4%
\$200,000+	0.9%	0.3%	0.3%	0.1%	0.1%	1.7%
Total	55.3%	34.5%	7.6%	7.1%	5.5%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total	
\$0-10,000	17.7%	4.0%	0.8%	0.6%	0.7%	23.8%
\$10,000-20,000	15.8%	7.5%	1.2%	0.9%	1.0%	26.4%
\$20,000-30,000	7.7%	3.6%	0.5%	1.0%	0.7%	13.7%
\$30,000-40,000	4.0%	2.7%	0.5%	1.6%	0.3%	9.0%
\$40,000-50,000	2.7%	0.9%	0.9%	0.5%	0.3%	5.2%
\$50,000-60,000	2.3%	2.0%	0.2%	0.5%	0.4%	5.4%
\$60,000-75,000	1.9%	1.0%	0.3%	0.6%	0.7%	4.5%
\$75,000-100,000	2.5%	1.2%	0.2%	0.9%	0.3%	5.1%
\$100,000-125,000	0.9%	0.6%	0.2%	0.6%	0.2%	2.6%
\$125,000-150,000	1.3%	0.2%	0.1%	0.1%	0.1%	1.7%
\$150,000-200,000	0.5%	0.3%	0.1%	0.1%	0.1%	1.1%
\$200,000+	0.8%	0.3%	0.1%	0.1%	0.1%	1.4%
Total	58.1%	34.3%	5.0%	7.6%	5.0%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total	
\$0-10,000	9.8%	4.4%	4.1%	2.6%	2.9%	23.8%
\$10,000-20,000	6.2%	5.4%	3.7%	2.1%	1.4%	18.9%
\$20,000-30,000	4.5%	3.2%	3.4%	2.1%	3.0%	16.1%
\$30,000-40,000	2.2%	1.7%	1.6%	1.4%	1.5%	8.4%
\$40,000-50,000	2.0%	2.4%	1.3%	1.0%	1.7%	8.4%
\$50,000-60,000	1.3%	1.7%	0.8%	0.8%	0.8%	5.4%
\$60,000-75,000	1.6%	1.8%	0.9%	0.7%	1.5%	6.4%
\$75,000-100,000	1.7%	1.5%	1.0%	1.6%	1.3%	7.1%
\$100,000-125,000	0.4%	0.5%	0.1%	0.2%	0.3%	2.0%
\$125,000-150,000	0.5%	0.2%	0.1%	0.4%	0.2%	1.5%
\$150,000-200,000	0.4%	0.2%	0.4%	0.1%	0.1%	1.1%
\$200,000+	0.3%	0.2%	0.1%	0.1%	0.1%	0.8%
Total	31.0%	23.1%	17.5%	13.0%	15.3%	100.0%



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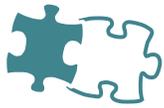
HISTA 2.2 Summary Data Camden, NJ PMA nielsen Nielsen Claritas

Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	119	77	112	102	72	482
\$10,000-20,000	209	64	85	107	71	536
\$20,000-30,000	96	187	180	106	201	770
\$30,000-40,000	164	104	185	159	276	888
\$40,000-50,000	207	149	85	142	57	640
\$50,000-60,000	180	175	154	146	164	819
\$60,000-75,000	57	231	261	156	377	1,082
\$75,000-100,000	131	219	210	294	538	1,392
\$100,000-125,000	69	185	162	219	165	800
\$125,000-150,000	32	89	48	46	74	289
\$150,000-200,000	8	100	35	99	83	325
\$200,000+	10	27	28	76	27	218
Total	1,282	1,657	1,545	1,652	2,105	8,241

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	370	167	55	35	82	709
\$10,000-20,000	507	375	148	59	69	1,158
\$20,000-30,000	421	376	117	70	70	1,054
\$30,000-40,000	299	230	75	54	93	751
\$40,000-50,000	137	169	79	62	58	505
\$50,000-60,000	131	261	95	41	57	585
\$60,000-75,000	103	289	139	95	87	713
\$75,000-100,000	87	231	138	131	80	667
\$100,000-125,000	50	179	82	42	69	422
\$125,000-150,000	28	73	31	9	13	154
\$150,000-200,000	19	57	22	6	12	116
\$200,000+	18	42	19	4	10	93
Total	2,170	2,449	1,000	608	700	6,927

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	311	134	43	25	36	549
\$10,000-20,000	449	249	98	39	57	892
\$20,000-30,000	377	261	70	38	36	782
\$30,000-40,000	227	178	47	34	58	544
\$40,000-50,000	102	96	51	35	13	297
\$50,000-60,000	88	167	36	20	36	347
\$60,000-75,000	58	190	43	29	67	387
\$75,000-100,000	66	128	52	63	65	374
\$100,000-125,000	22	67	38	24	32	183
\$125,000-150,000	17	37	3	4	8	69
\$150,000-200,000	9	24	4	3	10	50
\$200,000+	15	22	5	1	5	48
Total	1,741	1,553	490	315	423	4,522

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	489	344	167	137	154	1,191
\$10,000-20,000	716	439	233	166	140	1,694
\$20,000-30,000	517	563	297	176	271	1,824
\$30,000-40,000	463	334	260	213	369	1,639
\$40,000-50,000	344	318	164	204	115	1,145
\$50,000-60,000	311	436	249	187	221	1,404
\$60,000-75,000	160	520	400	251	464	1,795
\$75,000-100,000	218	450	348	425	618	2,059
\$100,000-125,000	119	364	244	261	234	1,222
\$125,000-150,000	60	162	79	55	87	443
\$150,000-200,000	27	157	57	105	95	441
\$200,000+	28	119	47	80	37	311
Total	3,452	4,106	2,545	2,260	2,305	15,168



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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	0.9%	1.4%	1.2%	0.9%	5.8%
\$10,000-20,000	2.5%	0.8%	1.0%	1.3%	0.9%	6.5%
\$20,000-30,000	1.2%	2.3%	2.2%	1.3%	2.4%	9.3%
\$30,000-40,000	2.0%	1.3%	2.2%	1.9%	3.3%	10.8%
\$40,000-50,000	2.5%	1.8%	1.0%	1.7%	0.7%	7.8%
\$50,000-60,000	2.7%	2.1%	1.9%	1.8%	2.0%	9.9%
\$60,000-75,000	0.7%	2.8%	3.2%	1.9%	4.6%	13.1%
\$75,000-100,000	1.6%	2.7%	2.5%	3.6%	6.5%	16.9%
\$100,000-125,000	0.8%	2.2%	2.0%	2.7%	2.0%	9.7%
\$125,000-150,000	0.4%	1.1%	0.6%	0.6%	0.9%	3.5%
\$150,000-200,000	0.1%	1.2%	0.4%	1.2%	1.0%	3.9%
\$200,000+	0.1%	0.9%	0.3%	0.9%	0.3%	2.6%
Total	15.6%	20.1%	18.7%	20.0%	25.5%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.3%	2.4%	0.8%	0.5%	1.2%	10.2%
\$10,000-20,000	7.3%	5.4%	2.1%	0.9%	1.0%	16.7%
\$20,000-30,000	6.1%	5.4%	1.7%	1.0%	1.0%	15.2%
\$30,000-40,000	4.3%	3.3%	1.1%	0.8%	1.3%	10.8%
\$40,000-50,000	2.0%	2.4%	1.1%	0.9%	0.8%	7.3%
\$50,000-60,000	1.9%	3.8%	1.4%	0.6%	0.8%	8.4%
\$60,000-75,000	1.5%	4.2%	2.0%	1.4%	1.3%	10.3%
\$75,000-100,000	1.3%	3.3%	2.0%	1.9%	1.2%	9.6%
\$100,000-125,000	0.7%	2.6%	1.2%	0.6%	1.0%	6.1%
\$125,000-150,000	0.4%	1.1%	0.4%	0.1%	0.2%	2.2%
\$150,000-200,000	0.3%	0.8%	0.3%	0.1%	0.2%	1.7%
\$200,000+	0.3%	0.6%	0.3%	0.1%	0.1%	1.3%
Total	31.3%	35.4%	14.4%	8.8%	10.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.9%	3.0%	1.0%	0.6%	0.8%	12.1%
\$10,000-20,000	9.9%	5.5%	2.2%	0.9%	1.3%	19.7%
\$20,000-30,000	8.3%	5.8%	1.5%	0.8%	0.8%	17.3%
\$30,000-40,000	5.0%	3.0%	1.0%	0.8%	1.3%	11.0%
\$40,000-50,000	2.5%	2.1%	1.1%	0.8%	0.3%	6.6%
\$50,000-60,000	1.9%	3.7%	0.8%	0.4%	0.8%	7.7%
\$60,000-75,000	1.3%	4.2%	1.0%	0.6%	1.5%	8.6%
\$75,000-100,000	1.5%	2.8%	1.1%	1.4%	1.4%	8.3%
\$100,000-125,000	0.5%	1.5%	0.8%	0.5%	0.7%	4.0%
\$125,000-150,000	0.4%	0.8%	0.1%	0.1%	0.2%	1.5%
\$150,000-200,000	0.2%	0.5%	0.1%	0.1%	0.2%	1.1%
\$200,000+	0.2%	0.2%	0.1%	0.0%	0.1%	0.6%
Total	38.5%	34.3%	10.8%	7.0%	9.4%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.2%	1.6%	1.1%	0.9%	1.0%	7.9%
\$10,000-20,000	4.7%	2.9%	1.5%	1.1%	0.9%	11.2%
\$20,000-30,000	3.4%	3.7%	2.0%	1.2%	1.3%	12.0%
\$30,000-40,000	3.1%	2.2%	1.7%	1.4%	2.4%	10.8%
\$40,000-50,000	2.3%	2.1%	1.1%	1.3%	0.8%	7.5%
\$50,000-60,000	2.1%	2.9%	1.6%	1.2%	1.5%	9.3%
\$60,000-75,000	1.1%	3.4%	2.6%	1.7%	3.1%	11.8%
\$75,000-100,000	1.4%	3.0%	2.3%	2.8%	4.1%	13.6%
\$100,000-125,000	0.8%	2.4%	1.6%	1.7%	1.5%	8.1%
\$125,000-150,000	0.4%	1.1%	0.5%	0.4%	0.6%	2.9%
\$150,000-200,000	0.2%	1.0%	0.4%	0.7%	0.6%	2.9%
\$200,000+	0.2%	0.8%	0.3%	0.5%	0.2%	2.1%
Total	22.8%	27.1%	16.8%	14.9%	15.5%	100.0%



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Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	911	669	731	486	573	3,370
\$10,000-20,000	526	713	734	451	260	2,684
\$20,000-30,000	472	369	504	331	485	2,161
\$30,000-40,000	217	221	279	242	287	1,179
\$40,000-50,000	205	295	185	101	287	1,073
\$50,000-60,000	104	169	115	102	122	612
\$60,000-75,000	188	213	121	95	257	874
\$75,000-100,000	118	189	150	230	170	857
\$100,000-125,000	28	85	40	19	126	298
\$125,000-150,000	30	37	12	51	39	169
\$150,000-200,000	52	23	53	17	17	162
\$200,000+	9	11	3	5	11	39
Total	2,860	2,994	2,927	2,108	2,589	13,478

Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,239	235	97	46	48	1,665
\$10,000-20,000	798	411	62	60	60	1,391
\$20,000-30,000	351	187	44	40	25	647
\$30,000-40,000	272	155	27	59	62	575
\$40,000-50,000	151	108	45	22	14	340
\$50,000-60,000	127	83	17	17	14	258
\$60,000-75,000	79	49	10	18	29	185
\$75,000-100,000	145	56	37	25	24	287
\$100,000-125,000	45	38	12	19	10	124
\$125,000-150,000	35	11	10	6	5	67
\$150,000-200,000	32	8	5	12	3	60
\$200,000+	23	8	18	7	3	59
Total	3,297	1,349	384	331	297	5,658

Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	742	129	31	17	14	933
\$10,000-20,000	666	285	37	46	52	1,086
\$20,000-30,000	274	138	10	34	22	478
\$30,000-40,000	164	125	18	49	12	368
\$40,000-50,000	93	46	38	12	10	199
\$50,000-60,000	66	46	12	13	12	149
\$60,000-75,000	66	27	4	14	28	139
\$75,000-100,000	57	39	12	18	9	135
\$100,000-125,000	21	29	8	17	4	79
\$125,000-150,000	23	2	2	3	3	33
\$150,000-200,000	12	3	1	6	3	25
\$200,000+	7	5	1	6	3	22
Total	2,191	874	174	235	172	3,646

Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2,150	904	828	532	621	5,035
\$10,000-20,000	1,324	1,124	796	511	320	4,075
\$20,000-30,000	823	556	548	371	510	2,808
\$30,000-40,000	489	376	306	279	304	1,754
\$40,000-50,000	356	403	330	123	301	1,413
\$50,000-60,000	231	252	132	119	136	870
\$60,000-75,000	267	262	131	113	286	1,059
\$75,000-100,000	263	245	187	255	184	1,144
\$100,000-125,000	73	123	52	38	136	422
\$125,000-150,000	65	48	22	57	44	236
\$150,000-200,000	84	31	58	29	20	222
\$200,000+	32	19	21	12	14	98
Total	6,157	4,343	3,311	2,439	2,886	19,136



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Percent Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.3%	5.0%	5.4%	3.6%	4.3%	25.0%
\$10,000-20,000	3.9%	5.3%	5.4%	3.3%	1.9%	19.0%
\$20,000-30,000	3.5%	2.7%	3.7%	2.5%	3.6%	16.0%
\$30,000-40,000	1.6%	1.6%	2.1%	1.6%	1.8%	8.7%
\$40,000-50,000	1.5%	2.2%	1.4%	0.7%	2.1%	8.0%
\$50,000-60,000	0.8%	1.3%	0.9%	0.8%	0.9%	4.5%
\$60,000-75,000	1.4%	1.6%	0.9%	0.7%	1.9%	6.5%
\$75,000-100,000	0.9%	1.4%	1.1%	1.7%	1.3%	6.4%
\$100,000-125,000	0.2%	0.6%	0.3%	0.1%	0.9%	2.2%
\$125,000-150,000	0.2%	0.3%	0.1%	0.4%	0.3%	1.3%
\$150,000-200,000	0.4%	0.2%	0.4%	0.1%	0.1%	1.2%
\$200,000+	0.1%	0.1%	0.0%	0.0%	0.1%	0.3%
Total	21.2%	22.2%	21.7%	15.6%	19.2%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	21.9%	4.2%	1.7%	0.8%	0.8%	29.4%
\$10,000-20,000	14.1%	7.3%	1.1%	1.1%	1.1%	24.6%
\$20,000-30,000	6.2%	3.3%	0.8%	0.7%	0.4%	11.4%
\$30,000-40,000	4.8%	2.7%	0.5%	1.0%	1.1%	10.2%
\$40,000-50,000	2.7%	1.9%	0.8%	0.4%	0.2%	6.0%
\$50,000-60,000	2.2%	1.5%	0.3%	0.3%	0.2%	4.6%
\$60,000-75,000	1.4%	0.9%	0.2%	0.3%	0.5%	3.3%
\$75,000-100,000	2.6%	1.0%	0.7%	0.4%	0.4%	5.1%
\$100,000-125,000	0.8%	0.7%	0.2%	0.3%	0.2%	2.2%
\$125,000-150,000	0.6%	0.2%	0.2%	0.1%	0.1%	1.2%
\$150,000-200,000	0.6%	0.1%	0.2%	0.1%	0.1%	1.1%
\$200,000+	0.4%	0.1%	0.3%	0.1%	0.1%	1.0%
Total	58.3%	23.8%	6.8%	5.9%	5.2%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	20.4%	3.5%	0.9%	0.5%	0.4%	25.6%
\$10,000-20,000	18.3%	7.8%	1.0%	1.3%	1.4%	29.8%
\$20,000-30,000	7.5%	3.8%	0.3%	0.9%	0.6%	13.1%
\$30,000-40,000	4.5%	3.4%	0.5%	1.3%	0.3%	10.1%
\$40,000-50,000	2.6%	1.3%	1.0%	0.3%	0.3%	5.5%
\$50,000-60,000	1.8%	1.3%	0.3%	0.4%	0.3%	4.1%
\$60,000-75,000	1.8%	0.7%	0.1%	0.4%	0.8%	3.8%
\$75,000-100,000	1.6%	1.1%	0.3%	0.5%	0.2%	3.7%
\$100,000-125,000	0.6%	0.8%	0.2%	0.5%	0.1%	2.2%
\$125,000-150,000	0.6%	0.1%	0.1%	0.1%	0.1%	0.9%
\$150,000-200,000	0.3%	0.1%	0.0%	0.2%	0.1%	0.7%
\$200,000+	0.2%	0.1%	0.0%	0.2%	0.1%	0.6%
Total	60.1%	24.0%	4.8%	6.4%	4.7%	100.0%

Percent Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.2%	4.7%	4.3%	2.8%	3.2%	26.3%
\$10,000-20,000	6.9%	5.9%	4.2%	2.7%	1.7%	21.3%
\$20,000-30,000	4.3%	2.9%	2.9%	1.9%	2.7%	14.7%
\$30,000-40,000	2.6%	2.0%	1.6%	1.5%	1.6%	9.2%
\$40,000-50,000	1.9%	2.1%	1.2%	0.6%	1.6%	7.4%
\$50,000-60,000	1.2%	1.3%	0.7%	0.6%	0.7%	4.5%
\$60,000-75,000	1.4%	1.4%	0.7%	0.6%	1.5%	5.5%
\$75,000-100,000	1.4%	1.3%	1.0%	1.3%	1.0%	6.0%
\$100,000-125,000	0.4%	0.6%	0.3%	0.2%	0.7%	2.2%
\$125,000-150,000	0.3%	0.3%	0.1%	0.3%	0.2%	1.2%
\$150,000-200,000	0.4%	0.3%	0.3%	0.2%	0.1%	1.2%
\$200,000+	0.2%	0.1%	0.1%	0.1%	0.1%	0.5%
Total	32.2%	22.7%	17.3%	12.7%	15.1%	100.0%



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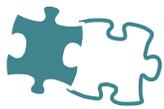
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Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	93	81	130	91	67	462
\$10,000-20,000	183	60	79	163	89	584
\$20,000-30,000	71	150	178	98	215	712
\$30,000-40,000	138	120	232	206	310	1,006
\$40,000-50,000	184	152	82	138	40	596
\$50,000-60,000	140	139	133	122	161	695
\$60,000-75,000	44	219	209	103	271	846
\$75,000-100,000	99	219	164	240	464	1,186
\$100,000-125,000	77	193	163	216	175	824
\$125,000-150,000	49	129	58	50	66	352
\$150,000-200,000	3	70	33	112	92	310
\$200,000+	18	87	27	73	23	228
Total	1,109	1,619	1,488	1,612	1,973	7,901

Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	432	156	59	32	73	752
\$10,000-20,000	586	395	137	68	87	1,256
\$20,000-30,000	354	364	84	48	63	913
\$30,000-40,000	324	278	95	59	127	883
\$40,000-50,000	116	170	84	50	39	469
\$50,000-60,000	113	262	116	46	45	582
\$60,000-75,000	87	294	139	64	76	660
\$75,000-100,000	61	197	128	105	65	556
\$100,000-125,000	53	166	78	51	55	403
\$125,000-150,000	20	60	45	9	18	160
\$150,000-200,000	8	59	20	7	6	100
\$200,000+	13	27	11	7	6	64
Total	2,149	2,428	1,004	546	660	6,787

Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	361	126	42	19	32	580
\$10,000-20,000	480	275	96	50	69	970
\$20,000-30,000	318	261	43	26	31	679
\$30,000-40,000	250	187	55	33	84	609
\$40,000-50,000	97	114	56	37	12	316
\$50,000-60,000	67	187	42	20	26	342
\$60,000-75,000	48	199	34	15	62	368
\$75,000-100,000	45	108	48	47	58	306
\$100,000-125,000	30	77	43	38	24	212
\$125,000-150,000	17	22	5	3	11	58
\$150,000-200,000	2	27	5	4	6	44
\$200,000+	10	16	2	2	2	33
Total	1,725	1,599	471	294	418	4,507

Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	525	237	189	123	140	1,214
\$10,000-20,000	761	455	216	231	176	1,830
\$20,000-30,000	425	514	272	146	278	1,635
\$30,000-40,000	462	398	327	265	437	1,889
\$40,000-50,000	300	322	166	188	79	1,065
\$50,000-60,000	253	401	249	168	206	1,277
\$60,000-75,000	131	513	348	167	347	1,506
\$75,000-100,000	160	416	292	345	529	1,742
\$100,000-125,000	130	359	241	267	230	1,227
\$125,000-150,000	69	189	101	59	84	502
\$150,000-200,000	11	129	53	119	98	410
\$200,000+	31	114	28	80	20	292
Total	3,258	4,047	2,492	2,158	2,633	14,588



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Percent Owner Households					
Age 15 to 54 Years					
Year 2014 Estimates					
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.2%	1.0%	1.7%	1.2%	0.9%
\$10,000-20,000	2.5%	0.8%	1.0%	2.1%	1.1%
\$20,000-30,000	0.9%	1.9%	2.3%	1.3%	2.8%
\$30,000-40,000	1.8%	1.5%	3.0%	2.6%	4.0%
\$40,000-50,000	2.4%	1.9%	1.1%	1.8%	0.5%
\$50,000-60,000	1.8%	1.8%	1.7%	1.6%	2.1%
\$60,000-75,000	0.6%	2.8%	2.7%	1.3%	3.5%
\$75,000-100,000	1.3%	2.8%	2.1%	3.1%	5.9%
\$100,000-125,000	1.0%	2.5%	2.1%	2.8%	2.2%
\$125,000-150,000	0.6%	1.7%	0.7%	0.6%	0.8%
\$150,000-200,000	0.0%	0.9%	0.4%	1.4%	1.2%
\$200,000+	0.2%	1.1%	0.3%	0.9%	0.3%
Total	14.2%	20.8%	19.1%	20.7%	25.3%

Percent Owner Households					
Aged 55+ Years					
Year 2014 Estimates					
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.4%	2.3%	0.9%	0.5%	1.1%
\$10,000-20,000	8.4%	5.8%	2.0%	1.0%	1.3%
\$20,000-30,000	5.2%	5.4%	1.4%	0.7%	0.9%
\$30,000-40,000	4.8%	4.1%	1.4%	0.9%	1.9%
\$40,000-50,000	1.7%	2.5%	1.2%	0.7%	0.6%
\$50,000-60,000	1.7%	3.9%	1.7%	0.7%	0.7%
\$60,000-75,000	1.3%	4.3%	2.0%	0.9%	1.1%
\$75,000-100,000	0.9%	2.9%	1.9%	1.5%	1.0%
\$100,000-125,000	0.8%	2.4%	1.1%	0.8%	0.8%
\$125,000-150,000	0.3%	0.9%	0.6%	0.1%	0.3%
\$150,000-200,000	0.1%	0.9%	0.3%	0.1%	1.5%
\$200,000+	0.2%	0.4%	0.2%	0.1%	0.8%
Total	31.7%	35.8%	14.8%	8.0%	9.7%

Percent Owner Households					
Aged 62+ Years					
Year 2014 Estimates					
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.0%	2.8%	0.9%	0.4%	0.7%
\$10,000-20,000	10.7%	6.1%	2.1%	1.1%	1.5%
\$20,000-30,000	7.1%	5.8%	1.0%	0.6%	0.7%
\$30,000-40,000	5.5%	4.1%	1.2%	0.7%	1.9%
\$40,000-50,000	2.2%	2.5%	1.2%	0.8%	0.3%
\$50,000-60,000	1.5%	4.1%	0.9%	0.4%	0.6%
\$60,000-75,000	1.1%	4.4%	0.8%	0.3%	1.4%
\$75,000-100,000	1.0%	2.4%	1.1%	1.0%	1.3%
\$100,000-125,000	0.7%	1.7%	1.0%	0.8%	0.5%
\$125,000-150,000	0.4%	0.5%	0.1%	0.1%	1.3%
\$150,000-200,000	0.0%	0.6%	0.1%	0.1%	1.0%
\$200,000+	0.2%	0.4%	0.0%	0.0%	0.7%
Total	38.3%	35.5%	10.5%	6.5%	100.0%

Percent Owner Households					
All Age Groups					
Year 2014 Estimates					
1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.6%	1.6%	1.3%	0.8%	1.0%
\$10,000-20,000	5.2%	3.1%	1.5%	1.6%	1.2%
\$20,000-30,000	2.9%	3.5%	1.9%	1.0%	1.9%
\$30,000-40,000	3.2%	2.7%	2.2%	1.8%	3.0%
\$40,000-50,000	2.1%	2.2%	1.1%	1.3%	0.5%
\$50,000-60,000	1.7%	2.7%	1.7%	1.2%	1.4%
\$60,000-75,000	0.9%	3.5%	2.4%	1.1%	2.4%
\$75,000-100,000	1.1%	2.9%	2.0%	2.4%	3.6%
\$100,000-125,000	0.9%	2.5%	1.7%	1.8%	1.6%
\$125,000-150,000	0.5%	1.3%	0.7%	0.4%	0.6%
\$150,000-200,000	0.1%	0.9%	0.4%	0.8%	0.7%
\$200,000+	0.2%	0.8%	0.3%	0.5%	0.2%
Total	22.3%	27.7%	17.1%	14.8%	18.0%



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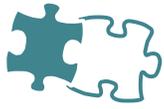


Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	851	597	675	447	506	3,076
\$10,000-20,000	461	658	718	412	252	2,481
\$20,000-30,000	432	364	487	292	443	2,018
\$30,000-40,000	198	209	274	232	248	1,161
\$40,000-50,000	193	295	198	118	282	1,086
\$50,000-60,000	97	147	109	95	126	574
\$60,000-75,000	194	201	140	114	290	939
\$75,000-100,000	115	203	171	255	186	930
\$100,000-125,000	29	92	51	31	152	355
\$125,000-150,000	42	50	16	61	56	225
\$150,000-200,000	80	20	67	22	21	210
\$200,000+	20	24	7	6	12	69
Total	2,712	2,840	2,913	2,085	2,574	13,114

Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	1,317	242	103	52	49	1,763
\$10,000-20,000	848	440	61	65	67	1,481
\$20,000-30,000	407	217	55	52	24	755
\$30,000-40,000	276	170	37	66	68	617
\$40,000-50,000	171	117	51	30	16	385
\$50,000-60,000	150	84	15	24	13	286
\$60,000-75,000	89	53	17	17	40	216
\$75,000-100,000	170	65	32	34	27	328
\$100,000-125,000	63	53	12	19	18	165
\$125,000-150,000	58	22	9	9	5	103
\$150,000-200,000	29	18	11	9	6	73
\$200,000+	45	19	28	8	8	108
Total	3,623	1,500	431	385	341	6,280

Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	837	138	36	20	16	1,047
\$10,000-20,000	720	326	41	52	55	1,194
\$20,000-30,000	328	165	11	41	21	566
\$30,000-40,000	174	139	26	56	16	411
\$40,000-50,000	115	55	47	16	11	244
\$50,000-60,000	83	52	12	20	12	179
\$60,000-75,000	71	28	9	14	38	160
\$75,000-100,000	77	48	6	28	5	164
\$100,000-125,000	36	40	10	17	9	112
\$125,000-150,000	37	9	2	7	3	58
\$150,000-200,000	10	9	3	4	4	30
\$200,000+	22	14	2	2	6	46
Total	2,510	1,023	205	277	196	4,211

Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	2,168	839	778	499	555	4,839
\$10,000-20,000	1,309	1,078	779	477	319	3,962
\$20,000-30,000	839	581	542	344	467	2,773
\$30,000-40,000	474	379	311	298	316	1,778
\$40,000-50,000	364	412	249	148	298	1,471
\$50,000-60,000	247	231	124	119	139	860
\$60,000-75,000	283	254	157	131	330	1,155
\$75,000-100,000	285	268	203	289	213	1,168
\$100,000-125,000	92	145	63	50	170	520
\$125,000-150,000	100	72	25	70	61	328
\$150,000-200,000	109	38	78	31	27	283
\$200,000+	65	43	35	14	20	177
Total	6,335	4,340	3,344	2,470	2,915	19,404



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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.5%	4.5%	5.1%	3.4%	3.9%	23.4%
\$10,000-20,000	3.2%	4.9%	5.5%	3.1%	1.9%	18.9%
\$20,000-30,000	3.3%	2.8%	3.7%	2.2%	3.4%	16.4%
\$30,000-40,000	1.5%	1.6%	2.1%	1.8%	1.9%	8.8%
\$40,000-50,000	1.2%	2.2%	1.5%	0.9%	2.1%	8.3%
\$50,000-60,000	0.7%	1.1%	0.8%	0.7%	1.0%	4.4%
\$60,000-75,000	1.5%	1.5%	1.1%	0.9%	2.2%	7.2%
\$75,000-100,000	0.9%	1.5%	1.3%	1.9%	1.4%	7.1%
\$100,000-125,000	0.2%	0.7%	0.4%	0.2%	1.2%	2.7%
\$125,000-150,000	0.3%	0.4%	0.1%	0.5%	0.4%	1.7%
\$150,000-200,000	0.6%	0.2%	0.5%	0.2%	0.2%	1.6%
\$200,000+	0.2%	0.2%	0.1%	0.0%	0.1%	0.5%
Total	20.7%	21.6%	22.2%	15.9%	19.6%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	21.0%	3.9%	1.6%	0.8%	0.8%	28.1%
\$10,000-20,000	13.5%	7.0%	1.0%	1.1%	1.1%	23.6%
\$20,000-30,000	6.2%	3.5%	0.9%	0.8%	0.4%	12.0%
\$30,000-40,000	4.4%	2.7%	0.6%	1.1%	1.1%	9.8%
\$40,000-50,000	2.7%	1.9%	0.8%	0.5%	0.3%	6.1%
\$50,000-60,000	2.4%	1.3%	0.2%	0.4%	0.2%	4.6%
\$60,000-75,000	1.4%	0.8%	0.3%	0.3%	0.6%	3.4%
\$75,000-100,000	2.7%	1.0%	0.5%	0.5%	0.4%	5.2%
\$100,000-125,000	1.0%	0.8%	0.2%	0.3%	0.3%	2.6%
\$125,000-150,000	0.9%	0.4%	0.1%	0.1%	0.1%	1.6%
\$150,000-200,000	0.5%	0.3%	0.2%	0.1%	0.1%	1.2%
\$200,000+	0.7%	0.3%	0.4%	0.1%	0.1%	1.7%
Total	57.7%	33.9%	6.9%	6.1%	5.4%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	19.9%	3.3%	0.9%	0.5%	0.4%	24.9%
\$10,000-20,000	17.1%	7.7%	1.0%	1.2%	1.3%	28.4%
\$20,000-30,000	7.8%	3.6%	0.3%	1.0%	0.5%	13.4%
\$30,000-40,000	4.1%	3.3%	0.6%	1.3%	0.4%	9.8%
\$40,000-50,000	2.7%	1.3%	1.1%	0.4%	0.3%	5.8%
\$50,000-60,000	2.0%	1.2%	0.5%	0.5%	0.5%	4.3%
\$60,000-75,000	1.7%	0.7%	0.2%	0.3%	0.9%	3.8%
\$75,000-100,000	1.8%	1.1%	0.1%	0.7%	0.1%	3.9%
\$100,000-125,000	0.9%	0.8%	0.2%	0.4%	0.2%	2.7%
\$125,000-150,000	0.9%	0.2%	0.0%	0.2%	0.1%	1.4%
\$150,000-200,000	0.2%	0.2%	0.1%	0.1%	0.1%	0.7%
\$200,000+	0.2%	0.2%	0.0%	0.0%	0.1%	1.1%
Total	59.6%	24.3%	4.9%	6.6%	4.7%	100.0%

Percent Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.2%	4.3%	4.0%	2.6%	2.9%	24.9%
\$10,000-20,000	6.7%	5.6%	4.0%	2.5%	1.6%	20.4%
\$20,000-30,000	4.3%	3.0%	2.8%	1.8%	2.4%	14.3%
\$30,000-40,000	2.4%	2.0%	1.6%	1.5%	1.6%	9.2%
\$40,000-50,000	1.9%	2.1%	1.3%	0.8%	1.5%	7.0%
\$50,000-60,000	1.3%	1.2%	0.6%	0.6%	0.7%	4.4%
\$60,000-75,000	1.5%	1.3%	0.8%	0.7%	1.7%	6.0%
\$75,000-100,000	1.5%	1.4%	1.0%	1.5%	1.1%	6.5%
\$100,000-125,000	0.5%	0.7%	0.3%	0.3%	0.9%	2.7%
\$125,000-150,000	0.5%	0.4%	0.1%	0.4%	0.3%	1.7%
\$150,000-200,000	0.6%	0.2%	0.4%	0.2%	0.1%	1.5%
\$200,000+	0.3%	0.2%	0.2%	0.1%	0.1%	0.9%
Total	32.6%	22.4%	17.2%	12.7%	15.0%	100.0%



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Camden, NJ PMA



Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	74	61	101	92	57	385
\$10,000-20,000	172	44	69	148	66	499
\$20,000-30,000	61	119	161	94	204	639
\$30,000-40,000	118	107	209	186	260	880
\$40,000-50,000	158	134	69	134	26	621
\$50,000-60,000	125	135	126	94	132	612
\$60,000-75,000	41	173	232	88	254	788
\$75,000-100,000	107	185	142	218	444	1,096
\$100,000-125,000	80	219	173	225	177	874
\$125,000-150,000	56	165	59	46	88	414
\$150,000-200,000	4	79	38	146	111	378
\$200,000+	30	124	29	112	32	341
Total	1,026	1,545	1,418	1,584	1,854	7,427

Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	484	140	56	31	82	743
\$10,000-20,000	599	386	145	61	88	1,279
\$20,000-30,000	364	383	111	40	68	966
\$30,000-40,000	336	306	107	55	126	930
\$40,000-50,000	125	177	82	51	48	483
\$50,000-60,000	112	274	115	46	42	589
\$60,000-75,000	105	343	151	63	76	738
\$75,000-100,000	67	201	133	112	69	582
\$100,000-125,000	54	184	103	54	76	471
\$125,000-150,000	28	76	54	13	19	190
\$150,000-200,000	23	72	23	5	11	134
\$200,000+	24	46	16	9	10	106
Total	2,271	2,588	1,096	540	715	7,210

Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	368	115	42	20	40	585
\$10,000-20,000	509	261	107	46	71	994
\$20,000-30,000	333	292	54	21	36	736
\$30,000-40,000	264	213	61	30	83	651
\$40,000-50,000	104	124	54	39	8	329
\$50,000-60,000	70	203	49	18	24	364
\$60,000-75,000	64	243	42	10	59	418
\$75,000-100,000	52	114	50	55	64	335
\$100,000-125,000	31	85	58	42	40	256
\$125,000-150,000	19	32	8	3	12	74
\$150,000-200,000	13	29	6	2	9	59
\$200,000+	18	21	4	6	4	63
Total	1,845	1,742	535	292	450	4,864

Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	508	201	157	123	139	1,128
\$10,000-20,000	771	450	214	209	154	1,778
\$20,000-30,000	425	502	272	134	272	1,605
\$30,000-40,000	454	413	316	241	386	1,810
\$40,000-50,000	283	311	151	185	74	1,004
\$50,000-60,000	237	409	241	140	174	1,201
\$60,000-75,000	146	516	383	151	330	1,526
\$75,000-100,000	174	386	275	330	513	1,678
\$100,000-125,000	134	403	276	279	253	1,345
\$125,000-150,000	84	241	113	39	107	604
\$150,000-200,000	27	151	61	151	122	512
\$200,000+	54	179	55	122	45	446
Total	3,297	4,133	2,514	2,124	2,569	14,637



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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	1.0%	0.8%	1.4%	1.2%	0.8%	5.2%
\$10,000-20,000	2.3%	0.6%	0.9%	2.0%	0.9%	6.7%
\$20,000-30,000	0.8%	1.6%	2.2%	1.3%	2.7%	8.6%
\$30,000-40,000	1.6%	1.4%	2.8%	2.5%	3.5%	11.8%
\$40,000-50,000	2.1%	1.8%	0.9%	1.8%	0.4%	7.0%
\$50,000-60,000	1.7%	1.8%	1.7%	1.3%	1.8%	8.2%
\$60,000-75,000	0.6%	2.3%	3.1%	1.2%	3.4%	10.6%
\$75,000-100,000	1.4%	2.5%	1.9%	2.9%	6.0%	14.8%
\$100,000-125,000	1.1%	2.8%	2.3%	3.0%	2.4%	11.8%
\$125,000-150,000	0.8%	2.2%	0.8%	0.6%	1.2%	5.6%
\$150,000-200,000	0.1%	1.1%	0.5%	2.0%	1.5%	5.1%
\$200,000+	0.4%	1.7%	0.5%	1.5%	0.5%	4.6%
Total	13.8%	20.8%	19.1%	21.3%	25.0%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	6.0%	1.9%	0.8%	0.4%	1.1%	10.3%
\$10,000-20,000	8.3%	5.4%	2.0%	0.8%	1.2%	17.7%
\$20,000-30,000	5.0%	5.3%	1.5%	0.6%	0.9%	13.4%
\$30,000-40,000	4.7%	4.2%	1.5%	0.8%	1.7%	12.9%
\$40,000-50,000	1.7%	2.5%	1.1%	0.7%	0.7%	6.7%
\$50,000-60,000	1.6%	3.8%	1.6%	0.6%	0.6%	8.2%
\$60,000-75,000	1.5%	4.8%	2.1%	0.9%	1.1%	10.2%
\$75,000-100,000	0.9%	2.8%	1.8%	1.6%	1.0%	8.1%
\$100,000-125,000	0.7%	2.6%	1.4%	0.7%	1.1%	6.5%
\$125,000-150,000	0.4%	1.1%	0.7%	0.2%	0.3%	2.6%
\$150,000-200,000	0.3%	1.0%	0.3%	0.1%	0.2%	1.9%
\$200,000+	0.3%	0.6%	0.2%	0.1%	0.1%	1.5%
Total	31.5%	35.9%	15.2%	7.5%	9.9%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	7.6%	2.4%	0.9%	0.4%	0.3%	12.0%
\$10,000-20,000	10.5%	5.4%	2.2%	0.9%	1.5%	20.4%
\$20,000-30,000	6.8%	6.0%	1.1%	0.4%	0.7%	15.1%
\$30,000-40,000	5.4%	4.4%	1.3%	0.6%	1.7%	13.4%
\$40,000-50,000	2.1%	2.5%	1.1%	0.8%	0.2%	6.8%
\$50,000-60,000	1.4%	4.2%	1.0%	0.4%	0.5%	7.5%
\$60,000-75,000	1.3%	5.0%	0.9%	0.2%	1.2%	8.6%
\$75,000-100,000	1.1%	2.3%	1.0%	1.1%	1.3%	6.9%
\$100,000-125,000	0.6%	1.7%	1.2%	0.9%	0.8%	5.3%
\$125,000-150,000	0.4%	0.7%	0.2%	0.1%	0.2%	1.5%
\$150,000-200,000	0.3%	0.6%	0.1%	0.0%	0.2%	1.2%
\$200,000+	0.4%	0.6%	0.1%	0.1%	0.1%	1.3%
Total	37.9%	35.8%	11.0%	6.0%	9.3%	100.0%

Percent Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	3.5%	1.4%	1.1%	0.8%	0.9%	7.7%
\$10,000-20,000	5.3%	2.9%	1.5%	1.4%	1.1%	12.1%
\$20,000-30,000	2.9%	3.4%	1.9%	0.9%	1.9%	11.0%
\$30,000-40,000	3.1%	2.8%	2.2%	1.6%	2.6%	12.4%
\$40,000-50,000	1.9%	2.1%	1.0%	1.3%	0.5%	6.9%
\$50,000-60,000	1.6%	2.8%	1.6%	1.0%	1.2%	8.2%
\$60,000-75,000	1.0%	3.5%	2.6%	1.0%	2.3%	10.4%
\$75,000-100,000	0.9%	2.8%	1.9%	2.3%	3.5%	11.5%
\$100,000-125,000	0.6%	2.8%	1.9%	1.9%	1.7%	9.2%
\$125,000-150,000	0.2%	1.6%	0.8%	0.4%	0.7%	4.1%
\$150,000-200,000	0.2%	1.0%	0.4%	1.0%	0.8%	3.5%
\$200,000+	0.4%	1.2%	0.4%	0.3%	0.3%	3.0%
Total	22.5%	28.2%	17.2%	14.5%	17.6%	100.0%



www.ribbondata.com

Geographies Selected:

<u>Geocode/ID</u>	<u>State</u>	<u>County</u>	<u>MCD</u>
34007600200	New Jersey	Camden County	Camden city
34007600400	New Jersey	Camden County	Camden city
34007600700	New Jersey	Camden County	Camden city
34007600800	New Jersey	Camden County	Camden city
34007600900	New Jersey	Camden County	Camden city
34007601000	New Jersey	Camden County	Camden city
34007601101	New Jersey	Camden County	Camden city
34007601102	New Jersey	Camden County	Camden city
34007601200	New Jersey	Camden County	Camden city
34007601300	New Jersey	Camden County	Camden city
34007601400	New Jersey	Camden County	Camden city
34007601500	New Jersey	Camden County	Camden city
34007601600	New Jersey	Camden County	Camden city
34007601700	New Jersey	Camden County	Camden city
34007601800	New Jersey	Camden County	Camden city
34007601900	New Jersey	Camden County	Camden city
34007602000	New Jersey	Camden County	Camden city
34007602503	New Jersey	Camden County	Pennsauken township
34007604100	New Jersey	Camden County	Woodlynne borough
34007604200	New Jersey	Camden County	Collingswood borough
34007604300	New Jersey	Camden County	Collingswood borough
34007604400	New Jersey	Camden County	Collingswood borough
34007610300	New Jersey	Camden County	Camden city
34007610400	New Jersey	Camden County	Camden city
34007610600	New Jersey	Camden County	Pennsauken township
34007611600	New Jersey	Camden County	Collingswood borough



Utility Allowance Schedule



Assumptions And Limiting Conditions

ASSUMPTIONS AND LIMITING CONDITIONS

Unless otherwise stated, this report and/or appraisal are subject to the following conditions and stipulations:

1. We have made a reasonable effort to verify that the accuracy of the data contained within this analysis is accurate.
2. Demographic, housing and economic estimates and projections have been obtained from well known national sources that are based on government data and are commonly used in the industry.
3. Market information has been obtained from sources judged to be reliable, including developers, sales and leasing agents and other knowledgeable local sources. However, we cannot warrant this information is completely accurate. This is the kind of information typically used in this industry.
4. Absorption and pricing estimates are based upon the assumption that normal economic conditions will continue and will remain relatively stable during the development and marketing of the subject property. Significant changes in the condition of the economy are likely to result in differences in absorption paces and price/rent levels.
5. Absorption and pricing estimates are based upon the assumption that the recommendations regarding design, features and amenities among other things will be substantially implemented as recommended in this report.
6. Absorption and pricing estimates are based upon the assumption that the developer will utilize good quality construction methods and materials, and employ proven marketing and management practices to the development and marketing of the property.
7. Recommendations are subject to the proposed project's compliance with all applicable regulations.
8. The description of the property as reported herein is in accordance with information furnished by the property owner, consultants for the project, local governing agencies, or other sources considered by the analyst to be reliable.
9. Possession of this report or any copy thereof does not carry with it the right of publication nor may it be used for any purpose other than as indicated in the analysis.



10. The analyst is not to be required by reason of this report, to give testimony or attendance in Court in reference to the property and market area analyzed.
11. Employment in, and compensation for, making these recommendations are in no manner contingent on the matter involved.
12. The analyst has no present or contemplated future interest in the property studied.
13. Neither all nor any part of the contents of this report shall be conveyed to the public through advertising, public relations, news, sales or other media, without the written consent and approval of the author, particularly as to valuation conclusions, the identity of the market analyst, appraiser or firm with which he/she is connected, or any reference to the Appraisal Institute, or to the MAI designation.
14. This report has been made in conformance with the Uniform Standards of Professional Appraisal Practice and represents the best judgment of the analyst.
15. The physical condition of the property described herein was based on visual inspection.
16. This analysis does not consider conditions relating to surface or subsurface waters including water table, flood plain, rights of the State in riparian lands and drainage and any rights of governmental body to control or restrict the use of the property by reason thereof.

Qualifications



Qualifications

Richard E. Polton, MAI, AICP/PP

General

Principal: Value Research Group, LLC
301 South Livingston Avenue
Livingston, New Jersey 07039

Professional Affiliations

MAI: Appraisal Institute
AICP American Institute of Certified Planners
Licensed Professional Planner 5255, State of New Jersey
CTA: Certified Tax Assessor, New Jersey
Certified: Real Estate Appraiser, State of New Jersey
Member: American Planning Association

Education

Graduate: Columbia University, B.A.
Rhode Island School of Design, B.Arch.
Massachusetts Institute of Technology,
M.Arch. A.S., M.C.P.

Professional Education

Appraisal Institute: All Courses Required for the MAI Designation.

Qualified As Expert Witness

Municipal Authorities, Committees
Tax Court of the State of New Jersey
U.S. Bankruptcy Court, Southern District, New York
New Jersey Superior Court
State Tax Appeal Board, Montana
County Boards of Taxation, New Jersey
Market Analyst, NJHMFA, Trenton, New Jersey

Experience

Actively engaged in real estate since 1979. Appraisals include: vacant land, apartment buildings, subsidized housing, condominium projects, shopping centers, manufacturing and warehouse facilities, hotels, casino hotels, and motels, office buildings, and nursing homes.

Qualifications

Richard E. Polton, MAI, AICP/PP

Publications And Teaching

"Valuing Property Developed with Low-Income Housing Tax Credits", the Appraisal Journal, July 1994

"Appraising Low-Income Tax Credit Properties: An Overview for the Development Community", The Tax Credit Advisor, February 1995.

Seminar Developer, Appraisal Institute, Chicago, Illinois, "Valuation of Low Income Housing"; National Appraisal Institute seminar to be introduced in 1996.

Certification

The Appraisal Institute conducts a voluntary program of continuing education for its designated members. MAI's who meet the minimum standards of this program are awarded periodic educational certification. Richard E. Polton is currently certified under this program.



Qualifications (continued)

Robin Kase Weiss

General

Director of Market Research:	2005-present
Market Research Analyst	2003-2005
	Value Research Group, LLC 301 South Livingston Avenue Livingston, New Jersey 07039
President:	1989-2003
	Robin J. Weiss Associates Livingston, New Jersey 07039

Education

Graduate:	Smith College, B.A. Harvard University, Master in City and Regional Planning
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Experience

Ms. Weiss is responsible for the preparation of market feasibility studies for affordable and market rate housing developments throughout New Jersey and nationally. She has served in an advisory capacity to housing authorities in asset management for aging housing stock. She has reviewed market studies and rent comparability studies for the New Jersey Housing and Mortgage Finance Agency.

Prior to joining Value Research Group, Ms. Weiss was President of Robin J. Weiss Associates, a consulting firm providing assistance in the areas of planning, community development and real estate market research. Projects included developing a community plan for the Science Park development in Newark, analyzing disposition of residential properties for the Resolution Trust Corporation and writing grant applications for housing and community development projects.

Ms. Weiss has served as a Senior Planner with the Essex County, New Jersey Division of Housing and Community Development where she coordinated various aspects of the County's Community Development Block Grant (CDBG) program. Prior to this she was a Senior Planner with the Northern Virginia Planning District Commission where she provided technical assistance to small cities with their CDBG programs and organized regional housing task forces.

She also worked for the Montgomery County Maryland Housing Opportunities Commission in its development division, handling all aspects of developing and marketing new public housing and coordinating the Moderately Priced Dwelling Unit program. Ms. Weiss was a program assistant with the New York State Division of Housing and Community Renewal's Neighborhood Preservation Program, providing technical assistance to community groups conducting housing and community development projects.

She is an active member of the National Council of Affordable Housing Market Analysts and participates in its educational sessions.

She has been a resident of Livingston New Jersey for over 24 years and has served on various Township committees including Long-range Planning and Open Space; and as President of the League of Women Voters of Livingston.

*Michaels Development Company, Market Analysis and Feasibility Study, , Mt. Ephraim Neighbo
Camden, Camden County, New Jersey, March 11, 2014*

NCAHMA Guidelines

NCHMA MEMBER CERTIFICATION



Formerly known as
National Council of Affordable
Housing Market Analysts

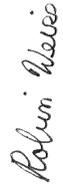
This market study has been prepared by **Value Research Group, LLC**, a member in good standing of the National Council of Housing Market Analysts (NCHMA). This study has been prepared in conformance with the standards adopted by NCHMA for the market analysts' industry. These standards include the *Standard Definitions of Key Terms Used in Market Studies*, and *Model Content Standards for the Content of Market Studies*. These Standards are designed to enhance the quality of market studies and to make them easier to prepare, understand, and use by market analysts and by the end users. These Standards are voluntary only, and no legal responsibility regarding their use is assumed by the National Council of Housing Market Analysts.

Value Research Group, LLC is duly qualified and experienced in providing market analysis for Affordable Housing. The company's principals participate in the National Council of Housing Market Analysts (NCHMA) educational and information sharing programs to maintain the highest professional standards and state-of-the-art knowledge.

Value Research Group, LLC is an independent market analyst. No principal or employee of **Value Research Group, LLC** has any financial interest whatsoever in the development for which this analysis has been undertaken.

Recommendations and conclusions are based solely on professional opinion and best efforts.


Richard E. Polton


Robin Weiss

(NOTE: Information on the National Council of Housing Market Analysts may be obtained by calling 202-939-1750, or by visiting www.housingonline.com)



NCHMA Market Study Index

Introduction: Members of the National Council of Housing Market Analysts provide the following checklist referencing various components necessary to conduct a comprehensive market study for rental housing. By completing the following checklist, the NCHMA Analyst certifies that he or she has performed all necessary work to support the conclusions included within the comprehensive market study. By completion of this checklist, the analyst asserts that he/she has completed all required items per section.

Executive Summary		Section
1	Executive Summary	A
Scope of Work		B
Project Description		
3	Unit mix including bedrooms, bathrooms, square footage, rents, and income targeting	A2
4	Utilities (and utility sources) included in rent	C
5	Target market/population description	A
6	Project description including unit features and community amenities	C
7	Date of construction/preliminary completion	C
8	If rehabilitation, scope of work, existing rents, and existing vacancies	N/A
Location		
9	Concise description of the site and adjacent parcels	D
10	Site photos/maps	D
11	Map of community services	D
12	Site evaluation/neighborhood including visibility, accessibility, and crime	D
Market Area		
13	PMA description	E
14	PMA Map	E
Employment and Economy		
15	At-Place employment trends	F
16	Employment by sector	F
17	Unemployment rates	F
18	Area major employers/employment centers and proximity to site	F
19	Recent or planned employment expansions/reductions	F



Demographic Characteristics		
20	Population and household estimates and projections	E
21	Area building permits	E
22	Population and household characteristics including income, tenure, and size	E
23	For senior or special needs projects, provide data specific to target market	G
Competitive Environment		
24	Comparable property profiles and photos	ADDENDA
25	Map of comparable properties	G
26	Existing rental housing evaluation including vacancy and rents	G
27	Comparison of subject property to comparable properties	ADDENDA
28	Discussion of availability and cost of other affordable housing options including homeownership, if applicable	G
29	Rental communities under construction, approved, or proposed	G
30	For senior or special needs populations, provide data specific to target market	G
Affordability, Demand, and Penetration Rate Analysis		
31	Estimate of demand	E
32	Affordability analysis with capture rate	H
33	Penetration rate analysis with capture rate	H
Analysis/Conclusions		
34	Absorption rate and estimated stabilized occupancy for subject	I
35	Evaluation of proposed rent levels including estimate of market/achievable rents.	G
36	Precise statement of key conclusions	I
37	Market strengths and weaknesses impacting project	A8
38	Product recommendations and/or suggested modifications to subject	A
39	Discussion of subject property's impact on existing housing	A
40	Discussion of risks or other mitigating circumstances impacting subject	A
41	Interviews with area housing stakeholders	G
Other Requirements		
42	Certifications	ADDENDA
43	Statement of qualifications	ADDENDA
44	Sources of data not otherwise identified	THROUGHOUT

MARKET ANALYSIS AND FEASIBILITY STUDY

MT. EPHRAIM NEIGHBORHOOD

CARL MILLER BOULEVARD AND SOUTH 9TH STREET

CAMDEN

CAMDEN COUNTY, NEW JERSEY

**PREPARED FOR
MICHAELS DEVELOPMENT COMPANY**

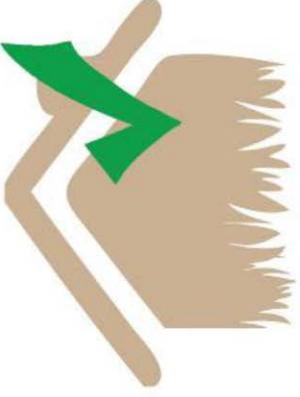
**AS OF
MARCH 11, 2014**



Appendix D

Camden POWER





CAMDEN POWER

A BETTER BUILDINGS INITIATIVE

**CITY OF CAMDEN, NEW JERSEY
PROGRAM OFFERING WIDESPREAD ENERGY RECOVERY
(POWER)**

Award Number DE-EE003570

Project Director: Stanley Witkowski, City of Camden

Better Buildings Partners:

**NJ Economic Development Authority
New Jersey Housing Mortgage Finance Agency
Cooper's Ferry Partnership
New Jersey Community Capital
County of Camden
Board of Public Utilities**

The information contained in this report may be shared, used or disclosed to the general public.



Executive Summary

The Camden Residential POWER Program, Program Offering Widespread Energy Recovery, is a program designed to benefit Camden homeowners, stabilize neighborhoods and put local contractors to work. Camden POWER granted up to \$18,600 to fund energy efficient home improvements and necessary life/safety rehabilitation repairs. The program was designed as a self-sustaining, neighborhood approach to bringing long-term energy and financial savings to the community. Valuable home upgrades were completed, including high-efficiency furnaces, hot water heaters, insulation, insulated roofs and blower door guided air-sealing. The goal of all improvements were to reduce energy consumption, lower utility bills, improve property values and promote neighborhood stabilization.

The New Jersey Housing & Mortgage Finance Agency is the designated Financial Institution (F.I.) for the residential component of the POWER Grant with Coopers Ferry Partnership acting in a support role with Program management and Scungio Borst & Associates serving as construction manager.

It is anticipated that One hundred sixty (160) homes will be retrofitted through the Residential POWER Program. .

As can be seen in the following totals, the \$713,300 in Better Building Funds were leveraged with over \$2 million dollars in NJ EDA funds and Home Energy Performance Rebates. These leveraged funds greatly increased the number of residential homes that were able to be retrofitted through the POWER program.

Total Better Buildings Funds:	\$ 713,300
Total NJ EDA Funds	\$ 1,144,211
<u>Home Performance Rebate:</u>	<u>\$ 765,000</u>
Total Retrofit Costs:	\$ 2,622,511

While the minimum required Total Energy Savings (TES) for the program was 25%, many homes achieved 30-45% TES, and four homes achieved 50+% TES. This TES will provide long-term benefits for Camden homeowners who will see a substantial savings in their utility bills. Eligible Camden City homeowners had access to a combination of forgivable loans and Home Performance with ENERGY STAR rebates to complete up to \$18,600 in repairs with the condition that as long as residents live in their homes for five years after receiving the loans, they do not have to pay any of the money back. A portion of the loan amount is "forgiven" every year until the lien is satisfied. To be eligible, among other requirements, the resident must have owned and lived in the home for at least one year; meet certain income requirements; and achieve 25% energy savings after repairs. Additionally, under the POWER program,

homeowners received funds to complete certain life safety repairs, including gas shut-off valves, moisture prevention, stabilization of loose railings and steps, smoke detectors, and other repairs to remove existing code violations

Funding Sources for the Camden Residential POWER Program:

U.S. Department of Energy \$ 750,000
 NJ Economic Development Authority \$ 1,500,000
 NJ Board of Public Utilities (BPU) Clean Energy Program \$ 800,000

The Camden POWER Commercial program offered grants and low-interest loans to Camden business and commercial property owners for the installation of energy efficiency improvements and upgrades. Capitalized with funds from the BPU, U.S. Department of Energy, Camden County, the Camden Economic Recovery Board and New Jersey Community Capital who also served as the commercial F.I., the combined efforts of this consortium resulted in the offering of financial packages that integrated low interest loans & direct grants which connected them with incentives and financing that lowered the up-front costs of their participation. All owners of business and commercial properties located in the City of Camden were eligible to participate in the Camden POWER Commercial Program including local Non-profit organizations.

Eligible business and commercial program participants received a free energy assessment. Afterwards, the program helped them develop a scope of work and project budget. Qualified business owners were eligible for up to \$50,000 in energy efficiency upgrade incentives from New Jersey's Clean Energy Direct Install Program, up to \$25,000 in facade improvements from the Camden Urban Enterprise Zone, and low-interest loans from New Jersey Community Capital.

The Camden Commercial POWER program financing was administered by New Jersey Community Capital. Cooper's Ferry Partnership assisted the Project Director with outreach & served as the liaison for coordinating/communicating the application process..

It is anticipated that ninety-nine (99) businesses will be retrofitted through the Commercial POWER Program. While the minimum required total energy savings (TES) averaged 20%, many businesses achieved higher percentages based on the nature & extent of the retrofits completed. These TES will provide long-term benefits for Camden businesses who will see a substantial savings in their utility bills.

Funding Sources for the Camden Commercial POWER Program:

U.S. Department of Energy: \$1,790,000
 County of Camden: \$250,000
 Camden Economic Recovery Board: \$500,000
 New Jersey Community Capital: \$ 750,000



Board of Public Utilities: (Direct Install Program) \$1,450,899.

Funding Synopsis

The City of Camden, NJ received a \$5 million Energy Efficiency and Conservation Block Grant (EECBG). Figure 1 shows grant expenditures, other federal expenditures and non-federal expenditures compared to the total investment in building upgrades (reported as invoiced cost). The grantee had a slow start and investment in upgrades did not start to take off until Q1-2012. The total investment in building upgrades exceeds BBNP spending.

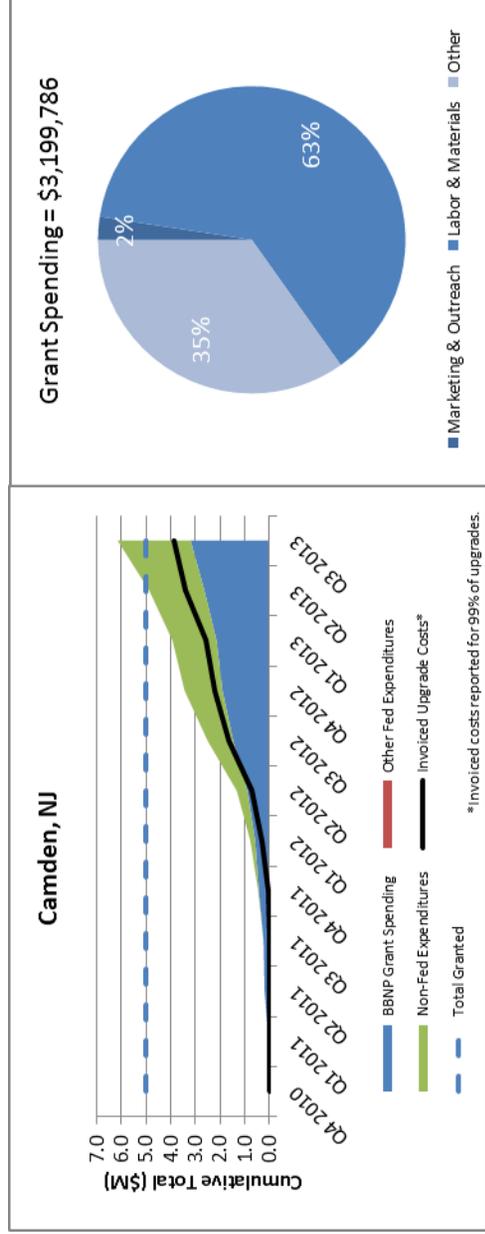


Figure 1. Camden cumulative expenditures and upgrade invoice costs.

The pie chart in Figure 1 shows grantee reported spending by category. Two percent of grant spending was for marketing and outreach activities, 63% for labor & material expenses associated with energy assessments or building improvements, and 35% for other program expenses. Camden has invested about 51% of BBNP funds for financing including commercial and residential revolving loan funds, loan loss reserve and interest rate buy-down.

Program Design Synopsis

Designed as a neighborhood approach to bring long-term energy and financial savings to the community, Camden POWER delivered energy efficiency upgrades to a low-income urban center, where buildings would benefit most from improvements. Local business owners received financial incentives for energy efficiency upgrades, and Camden residents had access to upgrades that could save them a minimum of 25% on energy costs, as well as life safety improvements.

One of Camden POWER's goals was to create a replicable model of whole-neighborhood renovations in low-income communities. The program offered incentives to both residential and commercial customers. In using the whole-neighborhood approach and including health and safety and facade repairs along with energy efficiency upgrades, Camden POWER dramatically improved quality of life for some of the city's low-income residents, increased property values, supported jobs, and help stabilize at-risk neighborhoods.

Camden POWER's commercial offering included a combination of low-interest loans and direct grants subsidized under the Clean Energy Direct Install Program. Local businesses, commercial property owners, and nonprofit organizations could use these loans and grants to make energy efficiency improvements and upgrades. The program helped connect eligible business and commercial property owners with incentives and financing that lower the capital costs of improvements to help them reduce energy and save on utility costs. All business and commercial properties located within the city were eligible to participate in the Camden POWER program and qualify for incentives.

Driving Demand Synopsis

To overcome the barriers that have thwarted some other citywide efforts in the past, the Camden POWER program employed a more hands-on approach.

Many of Camden residents lack the awareness to recognize the importance of energy conservation and the means to access capital markets to finance these improvements. Initially, POWER utilized door to door canvassing, billboard messaging, establishment of a local web-site and bi-lingual outreach efforts via neighborhood organizations and local churches to help promote and educate our residents about the Program and incentives obtained by their participation. The lack of a response and low attendance at community meetings prompted a re-evaluation of our marketing strategy. While continuing the community meetings, we shifted our focus to prior recipients of local programs. Notifying them by direct mail and attaching program literature, the benefits of involving this portion of our residential population generated an immediate response. Factors contributing to this positive reaction involved their familiarity with the documentation required to process their applications and their comfort level in dealing with the local government.

Notwithstanding our ongoing strategy to keep the program “front & center” in all promotional outlets, our research indicates this action triggered the first quantitative response that subsequently escalated from word of mouth advertising that directly contributed to reaching our program goal.

Following is a summary of the Marketing and Outreach efforts undertaken during the program's implantation:

MARKETING AND OUTREACH	
Business organization outreach	Number attending session
Contests	Number of contests
	100



	Number of participants	934
Direct mail	Number of direct mail slips	
	Number of applications with direct mail IDs	
Door to door	Number of homes visited	
	Number of homes agreeing	197
Hotline	Number of calls that lead to applications	122
	Number of visitors	23
One-stop-shop	Number who requests services	23
	Number of clients served	23
Online advertising	Number of advertisements	
	Number of clicks	
	Number of click-throughs to apply to program	
School, church, library	Number attending session	160
	Number of audit signups	
Neighborhood meeting	Attendees	708
Social media	Number of clicks	
	Number of click-throughs to apply to program	
Telethon/direct phone calls	Number of calls made	50
	Number of calls answered	589
	Number of calls that lead to applications	117
Traditional advertising: Radio	Number of advertisements	2
Traditional advertising: Newspaper	Number of advertisements	
Traditional advertising: TV	Number of advertisements	100
Webinar	Number of webinars	
	Number of participants	
	Number of unique visits	4955
Website	Number of unique visits on application page	745
	Number of web applicants	325

Figure 2, below, shows energy assessments and upgrades reported through the end of September 2013 and the estimated source energy savings (right axis).

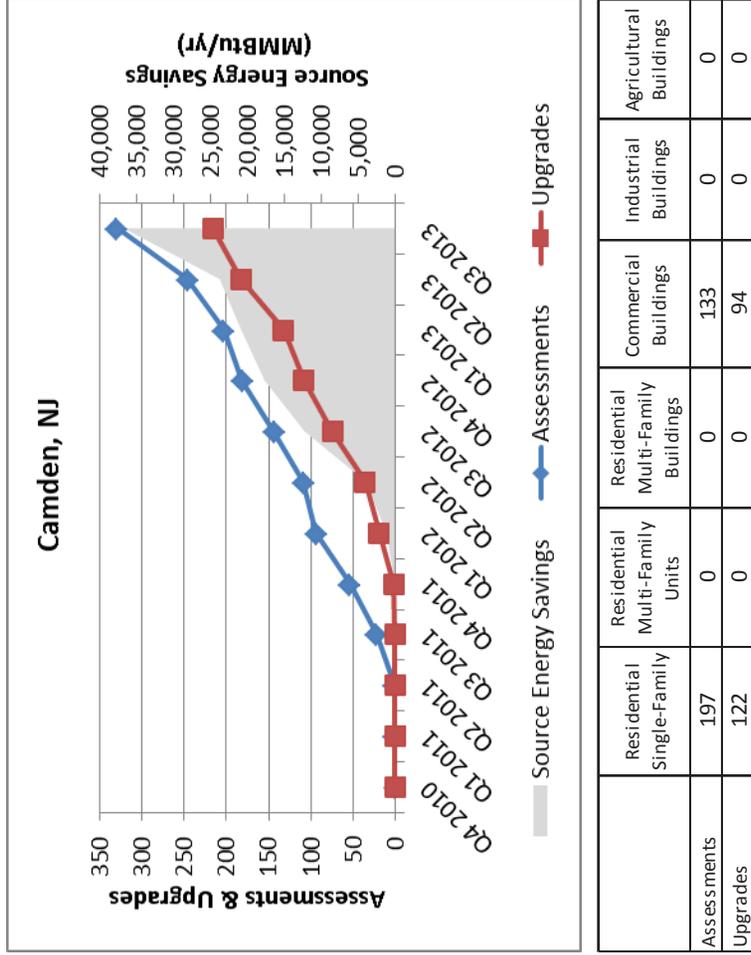


Figure 2. Camden evaluations and upgrades.

*The number of residential upgrades should be 158 and will be updated in the final version. This was due to a data processing issue.

Financing & Incentives Synopsis

1. The **Camden Residential POWER Program** offered eligible Camden City homeowners a combination of a 0%, no monthly payment, forgivable loan and a Home Performance with ENERGY STAR rebate to complete up to \$18,600 in energy upgrades and life safety repairs. Homeowners could receive up to \$8,900 from the NJEDA funds, \$4,700 from the DOE funds and \$5,000 from the HOME Performance Rebate program for a total of \$18,600. The HOME Performance Rebates were not included in the loans secured on the properties. No minimum FICO score was required.

Following is a synopsis of the Financing & Incentives for the Residential Program which will be finalized upon Grant close-out

1. Financing Investments and Results for the Residential POWER Program As of 9/30/13*



	Total Funding Available	Total Expended As of 9/30/13
Revolving Loan Fund – Department of Energy Funding (DOE)	\$750,000	\$713,300
NJ Economic Development Authoring Funding (NJEDA)	\$1,500,000	\$1,144,211
<u>Home Performance Rebates</u>	<u>\$800,000</u>	<u>\$765,000</u>
Total Financing and Retrofit Costs	\$3,050,000	\$2,622,511
Total Dollar Amount included in Loans (DOE and NJEDA Funding)		\$1,857,511
Number of Retrofits (Residential)	160 Goal	158
Average Total Retrofit Cost per Home	\$18,600 Maximum	\$16,598
Average Loan Amount per Home (Residential)		\$11,756

2a. The **Camden Commercial POWER Program** offered two separate programs for eligible Camden City businesses. The first program, the **Direct Install GRANT program**, offered a grant to fund the 30% match for the BPU Clean Energy Program. The funding for the Direct Install Grant was originally included in the funding for the Loan Loss Reserve Program, Revolving Loan Program and the Interest Rate Buy-down programs. It was separated out when funding for the Direct Install Program was changed from a loan to a grant.

2a. Financing Investments and Results for the Commercial Direct Install GRANT POWER Program As of 9/30/13		Total Expended As of 9/30/13
	Total Funding Available	
Grant Fund – Department of Energy Funding (DOE)	\$195,000 – From Interest Rate Buydown Funds in 2b \$200,000 – From Loan Loss Reserve 2b \$240,000 – From <u>Revolving Loan Fund2b</u> \$635,000 - Total	\$521,873
Direct Install Program Funding	\$1,500,000	\$1,248,321
Total Financing and Retrofit Costs	\$2,135,000	\$1,770,194
Number of Retrofits Through the Direct Install Commercial POWER Program		93
Average Total Retrofit Cost per Business		\$19,034
Average Grant Funded Through DOE		\$5,611

2b. The second **Commercial program** is the **Loan Loss Reserve/Interest Rate Buydown** program. Eligible business and commercial program participants receive a free energy assessment. Afterwards, the program helps them develop a scope of work and project budget. Qualified business owners could be eligible

for up to \$50,000 in energy efficiency upgrade incentives from New Jersey's Clean Energy Direct Install Program, up to \$25,000 in facade improvements from the Camden Urban Enterprise Zone, and low-interest commercial loans from New Jersey Community Capital, Camden County and the NJ Economic Development Authority.

Utilizing the interest rate buy-down, we are able to reduce the annual effective rate to a maximum of 2%. The communication of these loan terms i.e. the interest buy-down has provided necessary incentives to attract private capital and reduce the rates of loan default. It is also anticipated the repayment of these loans will provide an income stream for reinvestment in like activities.

2b. Financing Investments and Results for the Commercial Loan Loss Reserve and Interest Rate Buydown POWER Program As of 9/30/13			
	Total Project Funding	Total Expended As of 9/30/13	Balance
US Department of Energy Funding Interest Rate Buydown (IRB) (DOE)	\$540,000	\$195,000 – Transferred to Direct Install Grant Program in 2a <u>\$33,145</u> – Expended for IRB Project \$228,145 – Total Expended	\$311,815
US Department of Energy Loan Loss Reserve (DOE)	\$1,000,000	200,000 -Transferred to Direct Install Grant Program in 2a	\$800,000
NJ Economic Development Authority	\$500,000	\$140,000 – Expended for IRB Project	\$360,000
Camden County	\$250,000	\$250,000– Expended for IRB Project	\$0
US Department of Energy Revolving Loan Fund (DOE)	\$250,000	\$240,000 - Transferred to Direct Install Grant Program in 2a \$10,000 - Expended for IRB Project \$250,000 – Total Expended	\$0
NJ Community Capital	\$750,000	\$100,000– Expended for IRB Project	\$650,000
Total Financing and Retrofit Costs	\$3,290,000	\$1,168,1450	\$2,121,815
Number of Businesses Assisted Through the Commercial Loan Loss Reserve & Interest Rate Buydown POWER Program			1
Average Total Retrofit Cost per Business		\$533,145	
Average Funded Through DOE		\$43,145	



Figure 3 shows jobs created or retained and reported both under the Recovery Act Reporting and the BBNP Reporting guidelines (see below Note for explanation of reporting guidelines). This is estimated based on total hours worked during the quarter reported by the grantee divided by 520 hours per quarter.

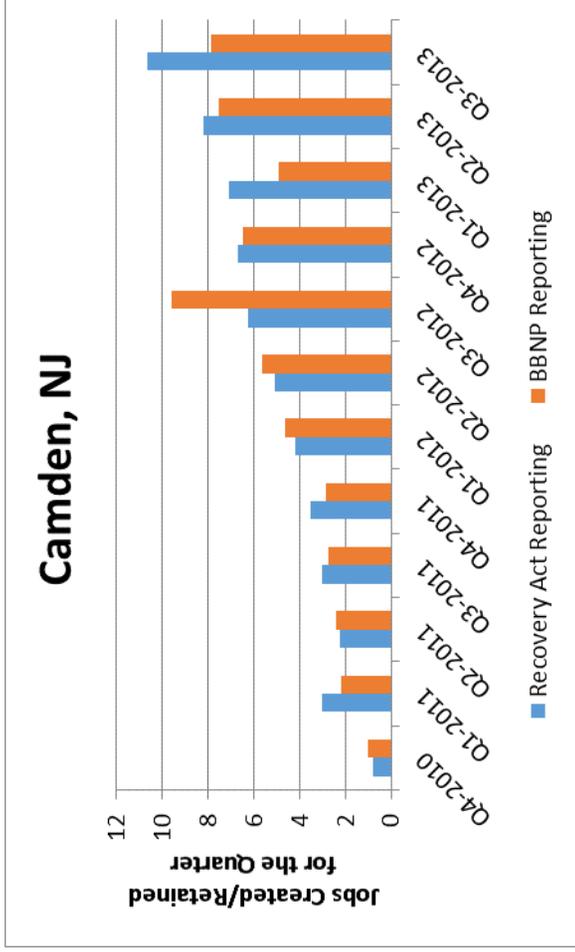


Figure 3. Camden, NJ Jobs Created/Retained for the Quarter

Note: Jobs created and retained for Recovery Act reporting is an estimate of the combined number of jobs created and jobs retained funded by the Recovery Act during the current reporting quarter in the United States and outlying areas. For grants and loans, the number shall include the number of jobs created and retained by sub recipients and vendors. The number shall be expressed as “full-time equivalent” (FTE), calculated quarterly as all hours worked and funded by the Recovery Act during the current reporting quarter divided by the total number of hours in a full-time schedule for the quarter, as defined by the recipient or federal contractor. BBNP jobs created and retained is calculated as the reported job hours worked in the Quarterly Program Report divided by the number of days in the quarter. A job hour worked for BBNP reporting includes hours worked administrating or working under projects funded by SEP and leveraged funds (i.e., state and local funds, utilities, financial institutions, private contributions, etc). This includes, but is not limited to, administrative staff, consultants and contractors involved in the management or deployment of retrofit and audit activities. This definition is broader than the Recovery Act jobs created and retained, which means the reported job numbers may not be equal.

Upgrades & Energy Savings Synopsis

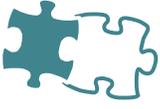
The Estimated Energy Savings – **Upgrade Project Totals** table below shows the total estimated energy savings reported from each building upgrade project reported by the grantee. The Estimated Energy Savings – **Program Totals** shows the total estimated

energy savings reported for the whole program. Differences between these two tables can be because some building upgrade projects were not reported or the energy savings information was missing.

Estimated Energy Savings - Upgrade Project Totals		
Method(s) of Savings Prediction	Total Number of Projects	Installed Measure Savings Reported
	CSG REAL HOME ANALYZER, NEW JERSEY OFFICE OF CLEAN ENERGY ASSESSMENT TOOL	
kWh Electricity Savings reported for project installed measures	93	2,439,553
Therms Natural Gas Saving reported for project installed measures	150	52,324
Gallons of Oil Saving reported for project installed measures	0	0
Gallons of Propane Savings reported for project installed measures	0	0
Total Estimated MMBTU Saved (Source Energy)¹	214	33,724
Total Estimated Annual Energy Cost Savings	213	\$404,899

Estimated Energy Savings - Program Totals	
kWh Electricity	2,603,944
Therms Natural Gas	62,675
Gallons of Oil	0
Gallons of Propane	0
Total Estimated MMBTU Saved (Source Energy)²	36,742
Average % Savings per upgrade / # of upgrades used to calculate³	
Total Estimated Annual Energy Cost Savings	\$419,670

¹ Total estimated source energy savings is calculated by DOE.



In addition to presenting a summary of the data grantees have reported from 2010 through September 30, 2013, DOE is compiled the data in Figure 3 to show how the grantees overall results compared to the other grantees. The first metric is the grantees Energy Cost Savings/Upgrade (red bars in the graph). The second metric is the grantees Savings-to-Investment Ratio (blue bars in the graph).

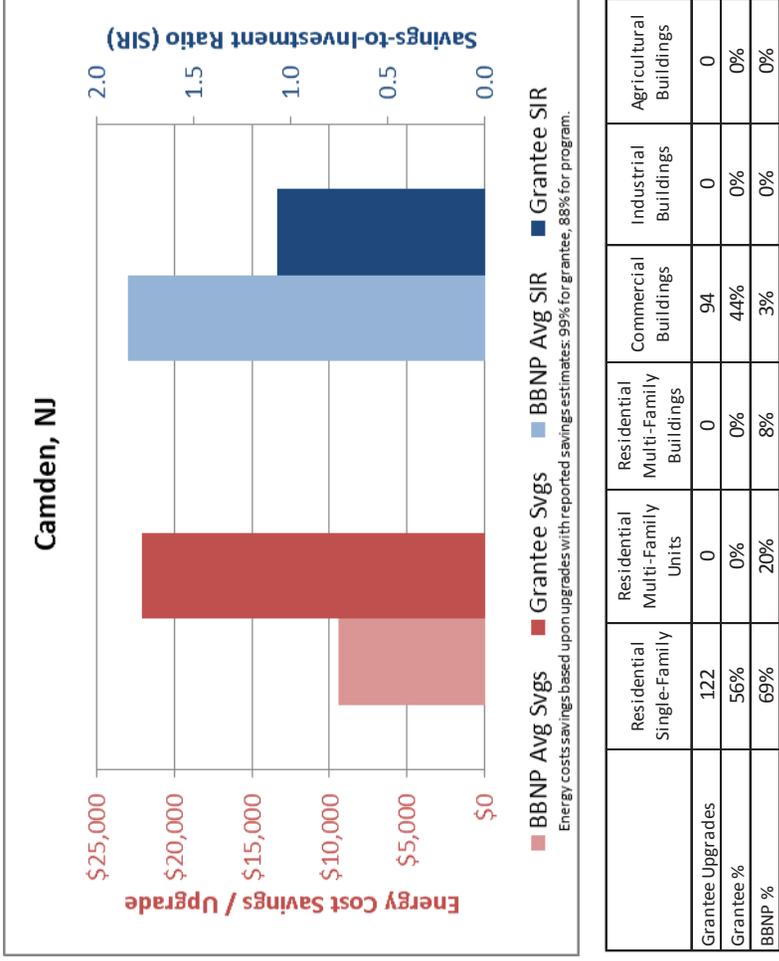


Figure 3. Camden cumulative present value of energy savings per upgrade and SIR. *

* These numbers may slightly change due to the 36 projects not currently represented in this version

The Energy Cost Savings/Upgrade is based on the Present Value of Lifetime Energy Costs Saving (PVLS) divided by the total number of computed upgrades. DOE calculated the PVLS using estimated energy costs savings reported by the grantee and assumptions about the measure life of the energy efficiency improvements completed.

Energy Cost Savings/Upgrade metric can be influenced by the size of upgrade projects. For example, commercial and multi-family building project will likely achieve larger energy cost savings per upgrade. There was not enough time to separate Energy Cost Savings/Upgrade by building sector for this version of the report, but DOE will attempt to do this in the final version.

The Energy Costs Savings/Upgrade metric can be influenced by regional differences in energy rates. DOE will consider calculating the Energy Savings/Upgrade for the final report instead of the Energy Cost Savings/Upgrade.

The Savings-to-Investment Ratio (SIR) is based on the PVLS divided by the grantees reported Outlays. Because grantees reported total outlays it is not possible to separate

the outlays by building sector. If grantees had large expenditures for Revolving Loan Funds or Loan-Loss Reserves it may be many years before the return on these investments will be realized.

I. Accomplishments

Statement of Project Objective Task 1: Residential Retrofit Program

Target: Complete 160 energy audits

Actual: The Camden BBNP Program completed 160 energy audits and 160 residential energy upgrades, averaging 25% energy savings each

Statement of Project Objective Task 2: Commercial Retrofit Program

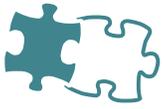
Target: Complete 40 energy audits

Actual: The Camden BBNP Program completed 93 energy audits and 93 energy upgrades, averaging 20% energy savings each

Statement of Project Objective Task 3: Revolving Loan Loss Reserve

Target 5 Loans

Actual 1 Loans



Appendix E

Community Survey - Needs Assessment



BRANCH VILLAGE HOUSEHOLD SURVEY RESULTS SUMMARY

Household Composition

- Almost half of the respondents (48%) indicated that they moved to Branch Village within the past 5 years.
- Half of the households (50%) included at least one child, many with 2 or more children (29%).
- The youth population within Branch Village is made up of 16% of the total residents under the age of 5, 15% between 5-10 years old, and 12% between 10-18 years old.
- 43% of the population of Branch Village is under the age of 18
- The primary language spoken within the respondent's households was English (85%), followed by Spanish (9%).

Education

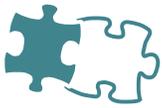
- 32% of the residents are currently enrolled in school. The highest education achieved in most households was High School (48%), with only 27% graduating.
- Of the student population, a majority (31%) attend R.T. Cream elementary school, followed by Camden High School (8%), and Due Season elementary (7%).
- Only 34% of respondents indicated that their child's school adequately prepares them for college or a career, but 55% consider the quality of their child's education to be average to excellent.
- About 25% of households with children indicated that their children do not participate in extracurricular programs.
- For households with children in school, their primary mode of transportation to school is walking or biking (27%), followed by driving (19%)
- A majority of respondents indicated that if they could not think of one thing to change about their child's school. 17% did mention that the quality of the staff and teachers could be improved.
- Of parents who have looked into alternative education opportunities for their children, there is more interest in charter or other non-public schools (39-44%) than faith based schools (8%).

Health

- 33% of respondents indicated that the individuals in their household were in excellent health. A majority (71%) would consider themselves and household members to be in good health or better.
- Although only 2% of respondents have employer-provided insurance, almost everyone (97%) is covered by insurance.
- The most frequent place where respondents indicated they went when sick was the doctor (43%), followed by the Emergency Room (40%), and CamCare (25%).
- 31% of households included someone with a long term illness, and 39% of households included a disabled individual.
- Respondents reported a physical health condition of not good for an average of 6.75 days over the past month.
- Almost everyone (98%) has been to the doctor within the past year for a routine checkup.
- Most respondents indicated that they have a single personal doctor or healthcare professional.
- Diagnosis among residents included 60% with high blood pressure, 67% with asthma.
- Almost half (47%) of residents consider themselves a smoker.
- Based on the height and weight reported by respondents, more than half (56%) would be considered obese or overweight.
- Most residents (88%) indicated that the individuals within their household have adequate access to healthcare.

Housing & Neighborhood

- Most residents (60%) consider themselves somewhat satisfied or very satisfied with their housing unit.
- The thing most residents like about their living situation is their apartment, followed by their location, followed by their neighbors.
- When asked what they like about their neighborhood, the most frequent answer was nothing, followed by neighbors/people (23%), and the quiet (11%).
- The number one thing residents indicated that they disliked about their neighborhood was drugs (20%), followed by Crime/Shootings (11%).



- The primary concern for residents was neighborhood safety, with a majority of things they would change focused on reducing criminal activity, drugs, and violence.
- Almost all respondents (99%) felt that demolishing the existing homes and building new ones would make the area a better place to live, followed by improved safety and security (98%).
- For residents who indicated that they wanted to leave Branch Village, the number one reason was the age of the building (95%), followed by the size of their apartment (93%).
- When asked if there are other problems with the apartment or Branch Village site, the most frequent issue raised was general improvements or maintenance (24%), and infestation (22%).
- For residents who indicated that they would like to leave, most indicated that they would go to Section 8 apartments (96%), followed by a different neighborhood (92%), and then somewhere else in the same neighborhood (89%).
- Most residents do have a desire to be a home owner (61%).
- Residents rely on a variety of transportation modes to reach their daily destinations. Many respondents indicated that they rely on public transportation and walking, but many rely on rides from friends, or using their own vehicle.

Safety

- Most residents think crime is a moderate or major problem (81%).
- A little less than half of the residents feel safe inside Branch Village (49%).
- A little less than half of the residents feel safe in their Centerville neighborhood (47%).
- The types of crime that most residents worry about are shootings/guns (50%), followed by drugs (20%), and the potential for violence toward them as individuals (6%).
- 26% of respondents indicated that they or a member of their household has been a victim of crime.

Recreation

- Most children are not participating in any extra-curricular programs or activities. Of the

- children that are involved, after school programs and sports teams are the most common.
- Residents feel that there are not enough activities for their children. Only 9% felt that there are enough neighborhood activities for their children.
- Of the local programs that residents indicated an interest in, basketball and Baseball/Tee-ball were the most frequent (both 65%), followed by soccer (63%), and biking (62%).
- Many respondents (30%) indicated that they did not know about what types of activities are available to them at Branch Village. 8% listed an after school program.

Job Training & Employment

- Many residents considered themselves to be not employed (28%), followed by 16% in full time positions (15% self-employed), and 6% in part time positions (both temporary and permanent).
- Half of these residents have held their current position for less than six months.
- For residents who are working, about an equal amount use a car or take the bus to get to their jobs.
- Only 8% of residents indicated that their primary source of household income was from a salary or wages. Most income sources were SSI, TANF, Disability, and other support.
- For residents without jobs who answered, the most frequent reason indicated was health problems, followed by the fact that there are no jobs, child care/family issues, and a lack of transportation.
- 29% of residents have participated in a job training or workforce development program in the last 5 years.
- Of the types of training listed, respondents had the highest interest in Nursing, followed by homeownership training, general job training, culinary arts, trade school, and computer technology.

Community & Supportive Services

- 50% of residents have accessed help for utilities, 46% for food, and 30% to help pay rent.
- Only 34% of residents indicated that they have a bank account.
- Only 30% have access to a computer and internet at home.

NIMMO COURT HOUSEHOLD SURVEY RESULTS SUMMARY

Household Composition

- Almost half of the respondents (52%) indicated that they moved to Nimmo Court within the past 5 years.
- A majority of households (71%) included at least one child.
- There is a significant youth population in Nimmo Courts, with 60% under the age of 18.
- The primary language spoken within the respondent's households was English (90%), followed by Spanish (10%).

Education

- Of the student-age population, a majority (52%) attend R.T. Cream elementary school.
- Most respondents (82%) indicated that their child's school adequately prepares them for college or a career.
- 65% of respondents think that their kids would benefit from an after school program.
- For households with children in school, their primary mode of transportation to school is split equally between walking (40%), and driving (40%)
- Of parents who have looked into alternative education opportunities for their children, there is more interest in charter or other non-public schools (64%-68%) than private or faith based schools (11%-27%).

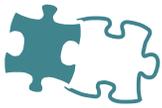
Health

- 15% of respondents indicated that the individuals in their household were in excellent health. A majority (84%) would consider themselves and household members to be in good health or better.
- Although only 2% of respondents have employer-provided insurance, almost everyone (99%) is covered by insurance.
- The most frequent place where respondents indicated they went when sick was the doctor (33%), followed by the Emergency Room (15%), and CamCare (14%).

- Almost everyone (97%) has been to the doctor within the past year for a routine checkup.
- Most respondents (82%) indicated that they have a single personal doctor or healthcare professional.
- Only 19% of residents consider themselves to be a smoker.
- Based on the height and weight reported by respondents, half (50%) of Nimmo Court residents would be considered obese or overweight.
- Most residents (90%) indicated that the individuals within their household have adequate access to healthcare.

Housing & Neighborhood

- Most residents (69%) consider themselves somewhat satisfied or very satisfied with their housing unit.
- The thing most residents like about their living situation is their apartment (85%), followed by their location (83%), followed by their neighbors (82%).
- When asked what they like about their neighborhood, the most frequent answer was neighbors/people (50%).
- The primary concern for residents was neighborhood safety, with a majority of things they would change focused on reducing criminal activity, drugs, and violence.
- Many respondents (28%) felt that demolishing the existing homes and building new ones would make the area a better place to live, followed by improved safety and security (27%).
- For residents who indicated that they wanted to leave Nimmo Court, many cited the lack of a washer and dryer, and the size of apartment for moving.
- For residents who indicated that they would like to leave, many indicated that they would stay in the neighborhood (18%), followed by a different neighborhood (12%), and then another Section 8 site (12%).
- Most residents do have a desire to be a home owner (64%).



Safety

- Most residents think crime is a moderate or major problem (61%).
- Most residents feel safe inside Nimmo Court (76%).
- A little less than half of the residents feel safe in their Centerville neighborhood (46%).
- The types of crime that most residents worry about are shootings/guns, followed by drugs.
- 21% of respondents indicated that they or a member of their household has been a victim of crime.

Recreation

- Most children are not participating in any extra-curricular programs or activities. Of the children that are involved, after school programs and sports teams are the most common.
- Residents feel that there are not enough activities for their children. Only 9% felt that there are enough neighborhood activities for their children.
- Of the local programs that residents indicated an interest in, basketball and Baseball/ Tee-ball were the most frequent for children, and adult fitness classes for adults.

Job Training & Employment

- Only a few residents surveyed considered themselves to be employed and most in part time positions (both temporary and permanent).
- For residents who are working, about an equal amount use a car or take the bus to get to their jobs.
- Only a few residents surveyed indicated that their primary source of household income was from a salary or wages. Most income sources were SSI, TANF, Disability, and other support.
- For residents without jobs, the most frequent reason indicated was that there are no jobs available.
- Only a few residents have participated in a job training or workforce development program in the last 5 years.

Community & Supportive Services

- Most residents (78%) have a bank account, but only a few have participated in a savings program.
- Only 20% of households have a computer with internet access.
- The expense that residents most often accessed help for was utilities, with only a few residents accessing help for rent, food, or clothing.

SUMMARY OF SURVEYS FROM WHITMAN PARK - OCTOBER 15, 2013

A total of 250 surveys were conducted in Whitman Park

Question 1 – What is your primary language you speak: (Total of 248 responses)

1. 231 speak English = 93%
2. 17 speak Spanish = .06%
3. 7 speak both = .01%

Question 2 – How long have you lived in Whitman Park: (Total of 250 responses)

1. Less than 1 year – 23 = .09%
2. 1 to 5 years – 60 = 24%
3. 5 – 10 years – 42 = 17%
4. 10-20 years – 31 = 12%
5. 20+ years – 94 = 38%

Question 3 – Are you currently Employed: (Total of 265 responses - retired in the nos and not counted)

1. Yes – 82 = 31%
2. No- 183 = 69%
3. Retired – 40

Question 4 – If not employed what makes it difficult for you to get or stay in a job?: (Total responses 140)

1. Lack of skills – 4 = .3%
2. Lack of education – 1 = .007%
3. Language barriers – 0
4. Health problems – 45 = 32%
5. Transportation – 10 = 7%
6. Jobs do not pay enough – 9 = 6%

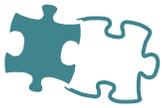
7. Child care/family problems – 5 = .4%
8. No jobs are available – 24 = 17%
9. Seasonal work – 1 = .007%
10. Disabled – 9 = 6%
11. SSI – 1 = .007%
12. Other – 4 = 2%
13. NA or no Answer – 26 = 18%
14. Criminal record – 1 = .007%

Question 5 – What is your satisfaction with your home(house/apartment?): (Total of 244 responses)

1. Very satisfied – 35 = 15%
2. Satisfied – 51 = 21%
3. Somewhat satisfied – 98 = 40%
4. Somewhat dissatisfied – 19 = 8%
5. Dissatisfied – 28 = 11%
6. Very Dissatisfied – 13 – 5%

Question 6 – What would make your home better place to live?: (Total of 241 responses - Top six answers given)

1. Renovations – 78 = 32%
2. Improvements – 56 = 23%
- Suggestions for Improvements:
 - Vacant houses removed or fixed – 38 = 16%
 - Cleaner streets and neighborhood – 22 = 9%
 - Basement repaired – 19 = 8%
 - Repair roofs – 14 = 6%
 - Windows repaired – 9 = 4%
 - Painting – 5 = 2%



Question 7 – Do you have a desire to be a homeowner?: (Total of 218 responses)

1. Yes – 175 = 80%
2. No – 21 = 10%
3. already homeowner – 22 = 10%

Question 8 – What is the highest level of education you have achieved?: (Total of 246 responses)

1. Elementary School – 2 = .008%
2. Middle School – 4 = 2%
3. Some high school – 31 = 12%
4. High school graduate – 100 = 40%
5. GED – 19 = 7%
6. Some college – 56 = 23%
7. College graduate – 29 = 12%
8. Graduate school – 5 = 2%

Question 9 – What schools are currently attended by children in your household?: (Total of 211 responses)

1. Due Season Charter School – 21 = 10%
2. Bonsall Elementary – 1st child - 50 – 2nd child – 9 – 3rd child – 1 - 6th child – 1 = 61 = 29%
3. Sumner Elementary – 5 = 2%
4. RT Crème Elementary – 7 = 3%
5. HB Wilson Elementary – 3 = 1%
6. Charles Brimm – 7 = 3%
7. Camden High School – 43 = 20%
8. Day Care – 10 = 4%
9. Other – 44 – 21% (mostly college, other charter schools)

Question 10 – Do you feel your child's school prepares him/her for

college or a career?: (Total of 232 responses)

1. Yes – 99 = 43%
2. No – 35 = 15%
3. Not Applicable – 98 = 42%

Question 11 – Do you worry about your child's safety?: (Total of 244 responses)

1. To and From School – 150 = 61%
2. No – 34 = 14%
3. At School – 60 = 25%

Question 12 – Do you participate or volunteer in your child's school?: (Total of 229 responses)

1. Yes – 82 = 36%
2. No – 40 = 17%
3. N/A – 107 = 47%

Question 13 – What one thing about your child's school/education would you change: (Total of 35 responses - Top five answers)

1. Better teachers, books and materials – 13 = 37%
2. Security – 6 = 17%
3. Better food in lunchroom – 6 = 18%
4. Hire more teachers 6 = 17%
5. Length of class hours and smaller classes – 4 = 11%

Question 14 – Are there enough neighborhood activities for your children?: (Total of 238 responses)

1. Yes – 32 = 14%
2. No – 120 = 50%
3. N/A – 86 = 36%
- Suggestions for what is needed: (Total of 115 responses - Top six answers)
 1. Neighborhood Center – 46 = 40%

2. After School Program – 26 = 22%
3. More Recreation year round – 15 = 13%
4. More summer programs for children – 10 = 9%
5. Pool for kids – 10 = 9%
6. Playground – 8 = 7%

Question 15 – Would you say that in general your health is ... (Total of 240 responses)

1. Excellent – 32 = 13%
2. Very Good – 64 = 27%
3. Good – 71 = 30%
4. Fair – 60 = 25%
5. Poor – 13 = 5%

Question 16 – Where do you go when you are sick?: (Total of 328 responses – multiply answers by some respondents)

1. Emergency Room – 135 = 41%
2. Doctor's office – 149 = 45%
3. CamCare – 28 = 6%
4. Other – 15 = 5%
5. No where – 1 = 3%

Question 17 – Is there a person you think of as your personal Doctor or healthcare provider?: (Total of 230 responses)

1. Yes – only 1 person – 137 = 59%
2. Yes – more than 2 – 52 = 22%
3. No – 41 = 19%

Question 18 – Do you think crime is a problem in Whitman Park?: (Total of 224 responses)

1. Yes – 217 = 97%
2. No – 7 = 3%

Question 19 – Compared to 3 years ago, how would you say Whitman Park has changed?: (Total of 233 responses)

1. Stayed the same – 46 = 20%
2. Improved some – 43 = 18%
3. Improved a lot – 8 = 3%
4. Declined some – 37 = 17%
5. Decline a lot – 99 = 42%

Question 20 – What do you like about living in Whitman Park?: (Total of 308 responses – multiply answers by some respondents)

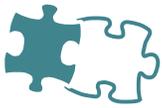
1. Your home – 88 = 29%
2. Your neighborhood – 51 = 16%
3. Affordable – 51 = 17%
4. Near family/friends – 74 = 24%
5. Location – 44 = 14%

Question 21 – Where do you shop for groceries most often?: (Total of 418 responses – multiply answers by most respondents)

1. Aldi – 89 = 21%
2. Cousins – 64 = 15%
3. Save-A-Lot – 95 = 23%
4. Pathmark – 76 = 18%
5. Corner Store – 46 = 11%
6. Shop-Rite – 33 = 8%
7. Walmart – 15 = 4%

Question 22 – How do you get to your daily destinations?: (Total of 331 responses – multiply answers by most respondents)

1. Walk – 52 = 16%
2. Bicycle – 10 = 3%
3. Public bus – 80 = 24%



4. Taxi/van service – 25 = 7%
5. Ride with Friends – 58 = 16%
6. Car – 99 = 30%
7. Other – 13 = 4%

Question 23 – How satisfied are you living in Whitman Park?: (Total of 237 responses)

1. Very satisfied – 19 = 8%
2. Satisfied – 39 = 16%
3. Somewhat satisfied – 96 = 41%
4. Somewhat dissatisfied – 29 = 12%
5. Dissatisfied – 30 = 13%
6. Very dissatisfied – 24 = 10%

Question 24 – What one thing would you change about Whitman Park: (Total of 236 responses - Top five answers)

1. Eliminate or reduce crime – 80 = 33%
2. Eliminate drugs – 55 = 23%
3. Better lighting – 40 = 17%
4. More police – 48 = 20%
5. YMCA/YWCA - 13 = 7%

Question 25 – Would you like to participate in activities to improve Whitman park?: (Total of 194 responses)

1. Yes – 151 = 77%
2. No – 40 = 21%
3. Not sure – 4 = 2%

SUMMARY OF SURVEYS FROM LIBERTY PARK - MARCH 27, 2014

A total of 90 surveys were conducted in Liberty Park

Question 1 – What is your primary language you speak: (Total of 90 responses)

1. 81 speak English = 90%
2. 3 speak Spanish = .03%
3. 6 speak both = .07%

Question 2 – How long have you lived in Whitman Park: (Total of 90 responses)

1. Less than 1 year – 2 = .02%
2. 1 to 5 years – 16 = 18%
3. 5 – 10 years – 34 = 38%
4. 10-20 years – 13 = 14%
5. 20+ years – 25 = 28%

Question 3 – Are you currently Employed: (Total of 80 responses)

1. Yes – 42 = 52%
2. No- 37 = 46%
3. 1 – own business = .02%
4. Retired/SSI Disabled – 23 (counted in the No's)

Question 4 – If not employed what makes it difficult for you to get or stay in a job?: (Total responses 23)

1. Lack of skills – 3 = .11%
2. Lack of education – 0
3. Language barriers – 0
4. Health problems – 4 = 17%
5. Transportation – 1 = .04%
6. Jobs do not pay enough – 1 = 4%

7. Child care/family problems – 2 = .9%
8. No jobs are available – 11 = 39%
9. Over qualified – 1 = .04%
10. Laid Off – 2 = 08%

Question 5 – What is your satisfaction with your home (house/apartment)?: (Total of 85 responses)

1. Very satisfied – 4 = .05%
2. Satisfied – 45 = 52%
3. Somewhat satisfied – 28 = 32%
4. Somewhat dissatisfied – 5 = 8%
5. Dissatisfied – 2 = .02%
6. Very Dissatisfied – 1 = .01%

Question 6 – What would make your home better place to live?: (Total of 59 responses - Top six answers given)

1. Renovations – 59 = 100%
2. Improvements – 0
- Suggestions for Improvements:
 1. Streets/Sidewalk Repairs – 14 = 24%
 2. Basement repaired – 9 = .15%
 3. Repair roofs – 10 = .17%
 4. Better Street Lighting – 10 = .17%
 5. Windows repaired – 4 = .07%
 6. Various other repairs – 12 = 20%

Question 7 – Do you have a desire to be a homeowner?: (Total of 81 responses)

1. Yes – 40 = 49%
2. No – 41 = 50%

Question 8 – What is the highest level of education you have

achieved?: (Total of 40 responses)

1. Elementary School – 2 = .03%
2. Middle School – 2 = 32%
3. Some high school – 4 = .05%
4. High school graduate – 45 = 57%
5. GED – 13 = 16%
6. Some college – 5 = 0.6%
7. College graduate – 6 = 07%
8. Graduate school – 2 = .03%

Question 9 – What schools are currently attended by children in your household?: (Total of 79 responses)

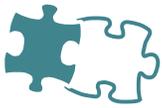
1. Due Season Charter School – 2 = .05%
2. Bonsall Elementary – 11 = .28%
3. Sumner Elementary – 5 = 12%
4. RT Crème Elementary – 7 = 18%
5. HB Wilson Elementary – 4 = 10%
6. Charles Brimm – 0
7. Camden High School – 8 = 20%
8. Other – 3 = 7% (mostly college, other charter schools)

Question 10 – Do you feel your child's school prepares him/her for college or a career?: (Total of 42 responses)

1. Yes – 28 = 67%
2. No – 14 = 33%

Question 11 – Do you worry about your child's safety?: (Total of 43 responses)

1. To and From School – 28 = 65%
2. No – 8 = 19%
3. At School – 7 = 16%



Question 12 – Do you participate or volunteer in your child’s school?: (Total of 28 responses)

1. Yes – 5 = 18%
2. No – 23 = 82%

Question 13 – What one thing about your child’s school/education would you change: (Total of 19 responses - Top three answers)

1. Better teachers, books and materials – 7 = 36%
2. Better dress code – 6 = .32%
3. Smaller classroom – 6 = .32%

Question 14 – Are there enough neighborhood activities for your children?: (Total of 50 responses)

1. Yes – 28 = 56%
 2. No – 22 = 44%
- Suggestions for what is needed: (Total of 27 responses - Top six answers)
 1. Neighborhood Center/Boys & Girls Club – 4 = 15%
 2. After School Program – 6 = 22%
 3. More Recreation year round – 9 = 33%
 4. More sports for children – 5 = 19%
 5. Leadership Training – 3 = 11%

Question 15 – Would you say that in general your health is ... (Total of 80 responses)

1. Excellent – 2 = 03%
2. Very Good – 7 = .07%
3. Good – 41 = 52%
4. Fair – 29 = 37%
5. Poor – 1 = .01%

Question 16 – Where do you go when you are sick?: (Total of 92 responses – multiply answers by some respondents)

1. Emergency Room – 14 = .15%
2. Doctor’s office – 31 = 34%
3. CamCare – 23 = 25%
4. Other – 24 = .26%

Question 17 – Is there a person you think of as your personal Doctor or healthcare provider?: (Total of 74 responses)

1. Yes – only 1 person – 25 = 34%
2. Yes – more than 2 – 18 = 24%
3. No – 31 = 42%

Question 18 – Do you think crime is a problem in Whitman Park?: (Total of 83 responses)

1. Yes – 72 = 87%
2. No – 10 = 13%
3. Somewhat – 1 = .01%

Question 19 – Compared to 3 years ago, how would you say Whitman Park has changed?: (Total of 79 responses)

1. Stayed the same – 0
2. Improved some – 5 = .06%
3. Improved a lot – 0
4. Declined some – 48 = 61%
5. Decline a lot – 26 = 33%

Question 20 – What do you like about living in Whitman Park?: (Total of 108 responses – multiply answers by some respondents).

1. Your home – 31 = 29%
2. Your neighborhood – 9 = 08%

3. Affordable – 28 = 26%
4. Near family/friends – 33 = 31%
5. Location – 7 = 06%

Question 21 – Where do you shop for groceries most often?: (Total of 131 responses – multiply answers by most respondents)

1. Aldi – 24 = 18%
2. Cousins – 25 = 19%
3. Save-A-Lot – 21 = 16%
4. Corner Store – 2 = .02%
5. Other – 59 = 45%

Question 22 – How do you get to your daily destinations?: (Total of 111 responses – multiply answers by most respondents)

1. Walk – 3= 02%
2. Bicycle – 0
3. Public bus – 22= 20%
4. Taxi/van service – 15= 14%
5. Ride with Friends – 20= 18%
6. Car – 51 = 46%

Question 23 – How satisfied are you living in Whitman Park?: (Total of 83 responses)

1. Very satisfied – 5 = 5%
2. Satisfied – 24 = 29%
3. Somewhat satisfied – 37 = 45%
4. Somewhat dissatisfied – 9 = 11%
5. Dissatisfied – 8 = 10%
6. Very dissatisfied – 0

Question 24 – What one thing would you change about Whitman Park: (Total of 61 responses - Top five answers)

1. Eliminate or reduce crime – 7 = 15%
2. Better lighting – 5 = 11%
3. Eliminate drugs – 21 =44%
4. Reduce vacant houses and lots – 9 = 19%
5. Senior Care – 5 = 11%

Question 25 – Would you like to participate in activities to improve Whitman park?: (Total of 71 responses)

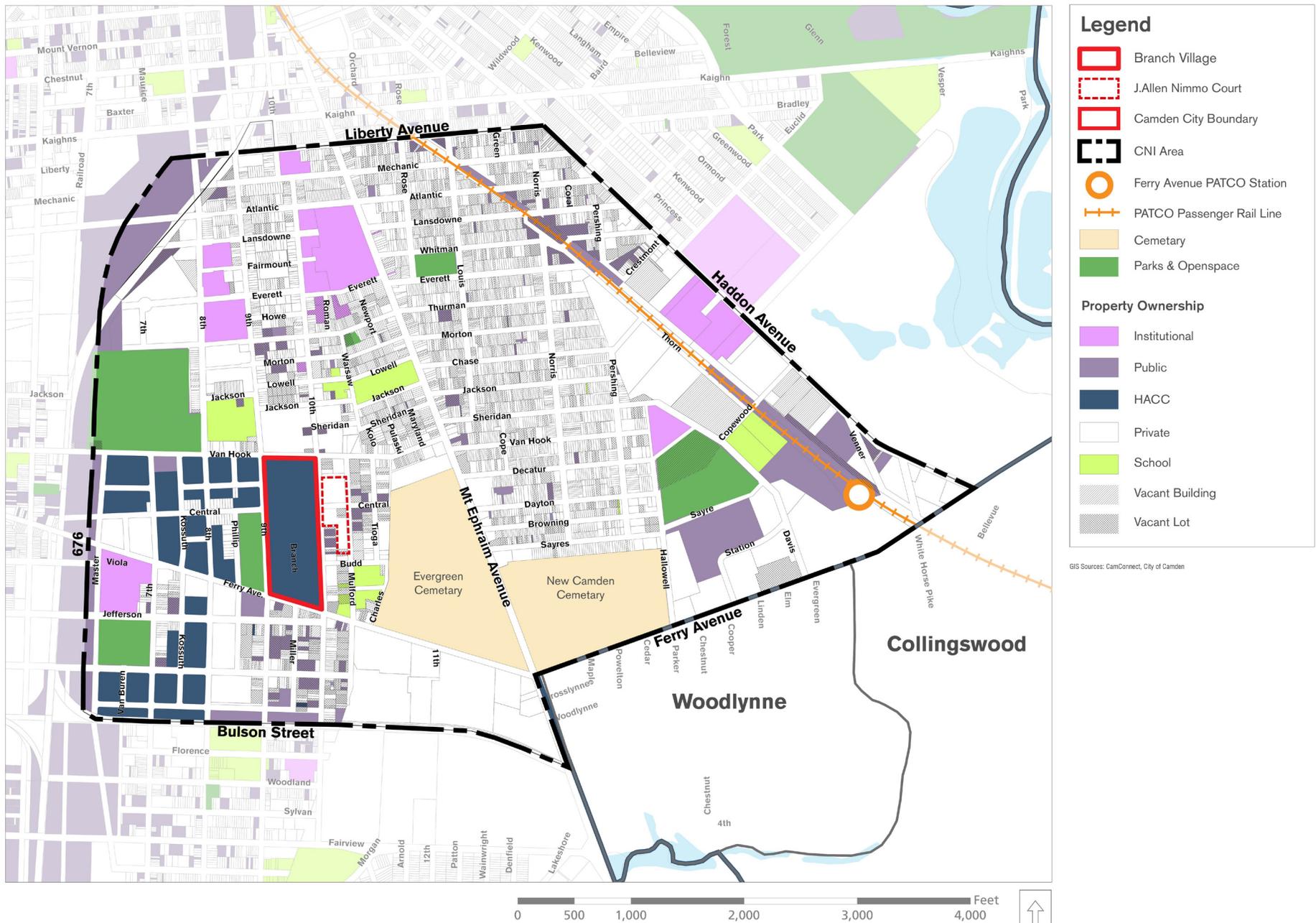
1. Yes – 31= 44%
2. No – 39 = 55%
3. Maybe – 1 = .01%

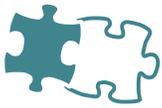


Appendix F

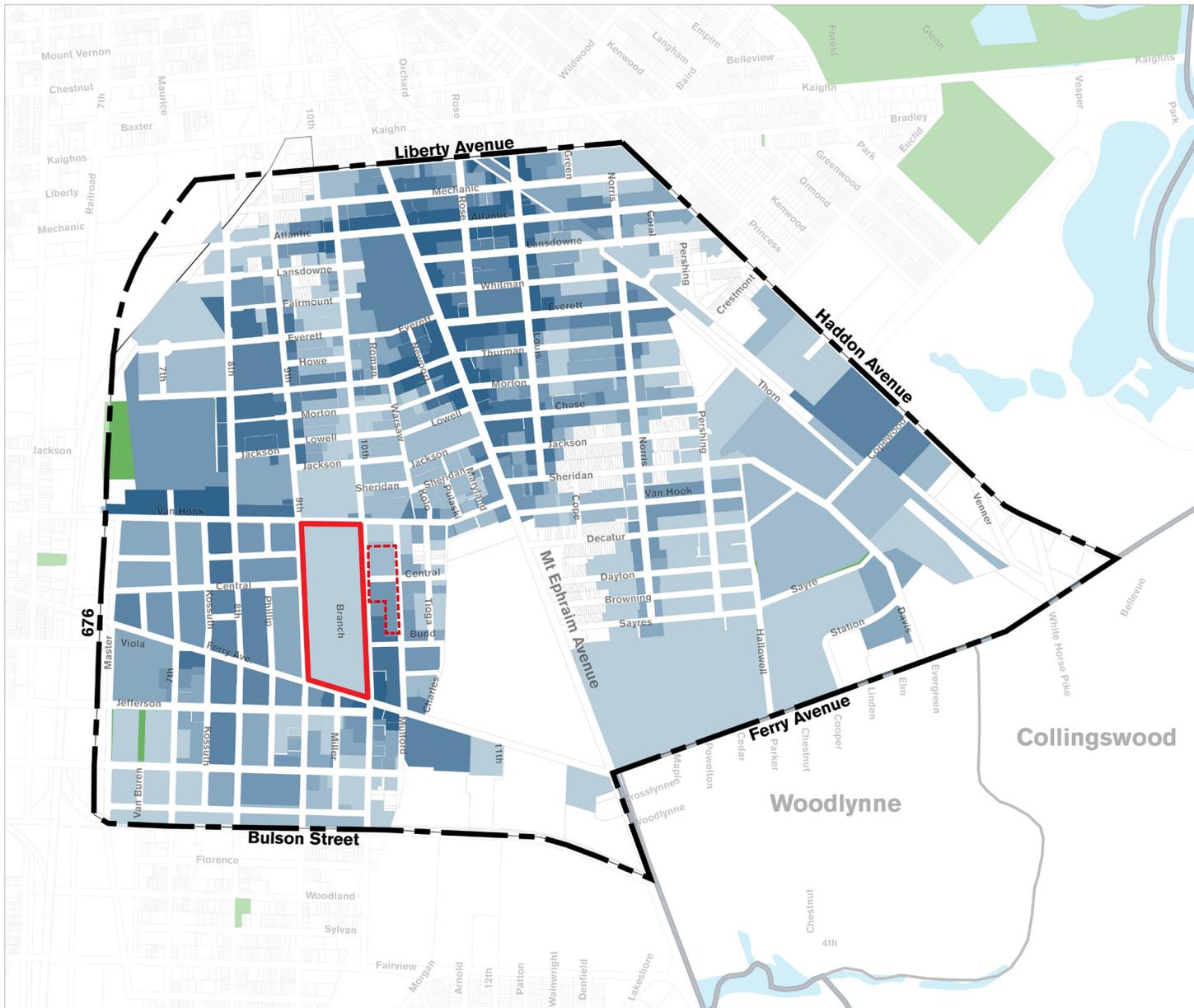
Analysis Maps

MT. EPHRAIM CHOICE NEIGHBORHOOD - PROPERTY OWNERSHIP





MT. EPHRAIM CHOICE NEIGHBORHOOD - PROXIMITY ANALYSIS



Legend

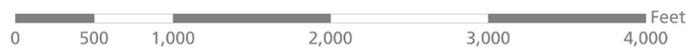
- Branch Village
- J. Allen Nimmo Court
- Camden City Boundary
- CNI Area

Parcel Proximity to Assets/Infrastructure

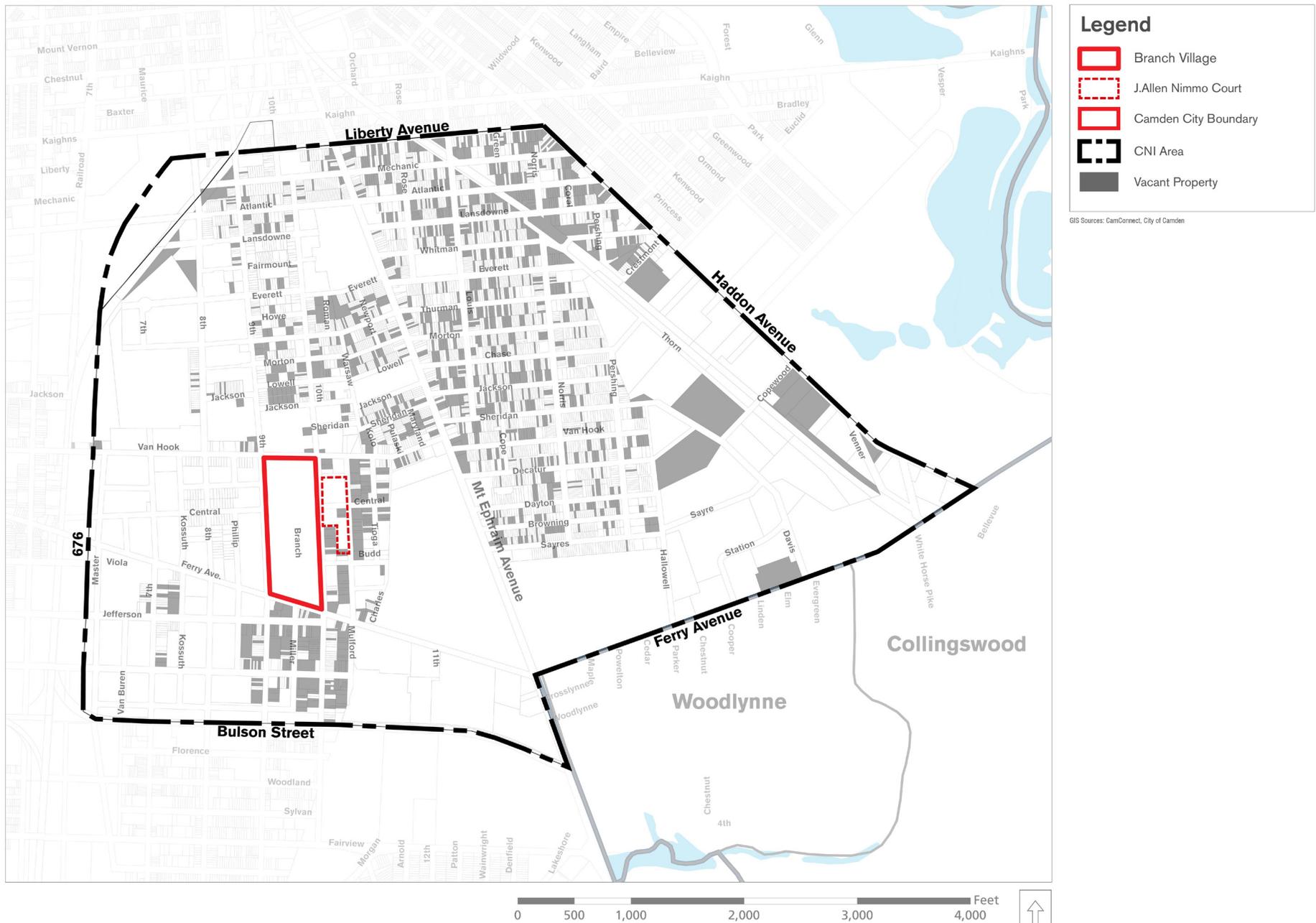
- High Proximity
- Low Proximity

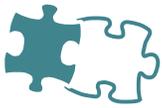
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GIS Sources: CamConnect, City of Camden



MT. EPHRAIM CHOICE NEIGHBORHOOD - VACANCY





MT. EPHRAIM CHOICE NEIGHBORHOOD - OPPORTUNITY ANALYSIS

