

Action Plan

Grantee: Housing Authority of Camden City

Grant: B-09-CN-NJ-0010

LOCCS Authorized Amount:	\$ 14,140,923.00
Grant Award Amount:	\$ 14,140,923.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 2,505,000.00
Total Budget:	\$ 16,645,923.00

Funding Sources

Funding Source	Funding Type
NJ CHOICE	State Funds
Sales Proceeds	Program Income
Wells Fargo	Other Private Funds
NSP 1	Other Federal Funds
City of Camden/HOME	City Funds

Narratives

Executive Summary:

As demonstrated by higher absorption rates in the areas in which Heart of Camden has concentrated its efforts, the proposed NSP2 plan will be effective in preventing foreclosures in Waterfront South where there is only one month of housing inventory because of more robust sales in that neighborhood in 2008. Even though, Waterfront South, Census Tract 6018, has the second highest vacancy percentage in the City with 111 of the 573 residential units vacant or 19.4%, this number has decreased from 312 residential vacancies just 10 years ago. This effort has been through a variety of efforts to both selectively rehabilitate and demolish properties by both the Heart of Camden, Inc. and various government entities. Because of high vacancy rates in that area, acquisition and rehabilitation and targeted demolition of housing will further stabilize its housing market. This same approach will be applied in Liberty Park and Morgan Village; both neighborhoods have not had the benefit of ongoing local development in these areas. NSP2 will finish the job that has been going on in earnest to stabilize what was once Camden's most distressed community because of its proximity to most of the industry of the old manufacturing era.

The experience in the Centerville neighborhood led by the HACC, Michaels Development, and Pennrose Properties eliminated blight that was overpowering the area due to vacancy and sub-standard housing. This, combined with investment in public buildings transformed the neighborhood. Absorption rates will improve in the other three targeted neighborhoods as blight is eliminated in the target areas and programs are put in place to comprehensively improve the housing stock and make it affordable to area residents due to the NSP2 funding.

A multi-pronged strategy is necessary to stabilize the three targeted neighborhoods, given the number of abandoned and foreclosed properties. The NSP2 that rehabilitates viable housing, and demolishes extremely blighted structures should promote needed improvement and other private investment. The acquired and rehabbed units will be sold to families receiving counseling and those newly employed as noted in the employment forecast. This strategy will succeed based on the NSP2 team's experience and the prior use of this strategy elsewhere.

Target Geography:

The target geography for this NSP2 application is three contiguous neighborhoods located in the southern portion of the City of Camden, New Jersey, locally known as Liberty Park, Waterfront South, and Morgan Village (also known as census tracts 6016, 6018, and 6019).



Program Approach:

The Housing Authority of the City of Camden along with non-profit consortia partner, The Heart of Camden, Inc. and for-profit partners, Michaels Development Company and Pennrose Properties will implement a Neighborhood Stabilization Plan to acquire and rehabilitate 53 units of currently vacant housing that, once complete, will be sold for homeownership throughout the core residential areas of both the Waterfront South and Liberty Park neighborhoods. Forty (40) new units of social service enriched mixed income rental housing will be developed on publicly owned vacant parcels in the Morgan Village neighborhood expanding the \$100 million in revitalization activities that have been occurring in neighboring Centerville under the auspices of the Housing Authority and its development partners since 2004. An additional 12 vacant blighted units will be demolished.

All activities will be carried out over the required 3 year timeframe.

Consortium Members:

Non - Profit Consortium Member:
Heart of Camden

For-Profit Development Partners:
Liberty Homeownership, Inc.
Michaels Development

How to Get Additional Information:

Charles Valentine, Director Modernization
Housing Authority of the City of Camden
Camden, NJ 08105
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Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1408	Housing Counseling	M514081	Housing Counseling
		M514082	
1410	Administration	M514101	Administration (HACC)
		M514102	Administration (Heart Of Camden)
1460	Acq/Rehab/Redev	M514601A	Acq/Rehab
		M514601B	Acq/Rehab/Redev
		M514602A	Acq/Rehab
		M514602B	Acq/Rehab/Redev
		M514603	Acq/Redev
1485	Demolition	M14852	Demolition
		M514851	
9999	Restricted Balance	No activities in this project	
M514102	Administration	No activities in this project	



Activities

Project # / Title: 1408 / Housing Counseling

Grantee Activity Number: M514081
Activity Title: Housing Counseling

Activity Type:

Public services

Project Number:

1408

Projected Start Date:

07/01/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Planned

Project Title:

Housing Counseling

Projected End Date:

02/11/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

EXEMPT

Total Budget:

\$ 77,079.00

Other Funds

\$ 0.00

Total Funds

\$ 77,079.00

Benefit Report Type:

Direct (Person)

Proposed Beneficiaries

of Persons

Total

420

Low

168

Mod

252

Low/Mod%

100.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Heart of Camden, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Heart of Camden, Inc.

Organization Type

Non-Profit

Proposed

\$ 77,079.00



Location Description:

In the South section of the City of Camden, NJ in the WaterFront South neighborhood - Census Tract 6018.

Activity Description:

Heart Of Camden will contract with Jersey Counseling to make available housing counseling services to families in South Camden who are interested in buying the 28 units that HOC is acquiring and rehabilitating.



Grantee Activity Number: M514082
Activity Title: Housing Counseling

Activity Type:

Public services

Project Number:

1408

Projected Start Date:

07/01/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Planned

Project Title:

Housing Counseling

Projected End Date:

02/11/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

EXEMPT

Total Budget: \$ 0.00

Other Funds \$ 0.00

Total Funds \$ 0.00

Benefit Report Type:

Direct (Person)

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
375	338	37	100.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Liberty Park Homeownership, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Liberty Park Homeownership, Inc.

Organization Type

Unknown

Proposed

\$ 77,079.00

Location Description:

In the South section of the City of Camden, NJ in the Liberty Park neighborhood - Census Tract 6016.

Activity Description:

Liberty Park Homeownership, Inc (LPH) will contract with Jersey Counseling to make available housing counseling



servicesto families in South Camden who are interested in buying the 25 units that LPH is acquiring and rehabilitating.

Project # / Title: 1410 / Administration

Grantee Activity Number: M514101
Activity Title: Administration (HACC)

Activitiy Type:

Administration

Project Number:

1410

Projected Start Date:

01/14/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

02/11/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Total Budget: \$ 1,056,482.00

Other Funds \$ 0.00

Total Funds \$ 1,056,482.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:**Organization carrying out Activity:**

Housing Authority of the City of Camden

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

Housing Authority of the City of Camden

Organization Type

Local Government

Proposed

\$

Location Description:

The target geography for this NSP2 application is three contiguous neighborhoods located in the southern portion of the City of Camden, New Jersey, locally known as Liberty Park, Waterfront South, and Morgan Village (also known as census tracts 6016, 6018, and 6019).

Activity Description:

HACC will be monitoring and reviewing contract and program activity of the one consortium member and the two partners to make sure it is all in compliance with the NSP2 grant. We will be overseeing contracting and implementation of the work including inspections and review and approval of all invoices for work completed.

HACC will be requesting, receiving and compiling quarterly reports from all three entities above and submitting an aggregate report for this NSP2 grant.

Grantee Activity Number:	M514102
Activity Title:	Administration (Heart Of Camden)

Activity Type:

Administration

Project Number:

1410

Projected Start Date:

01/14/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:**Activity Status:**

Under Way

Project Title:

Administration

Projected End Date:

02/11/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Block Drawdown By Grantee:**

Not Blocked

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Total Budget:	\$ 196,419.00
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Other Funds	\$ 0.00
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Total Funds	\$ 196,419.00
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Activity is being carried out by Grantee:

No

Activity is being carried out through:**Organization carrying out Activity:**

Heart of Camden, Inc.

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

Heart of Camden, Inc.

Organization Type

Non-Profit

Proposed

\$ 196,419.00

Location Description:

Heart Of Camden's work under this NSP2 grant will be located in South section of the City of Camden, NJ in the WaterFront South Neighborhood - Census Tract 6018.

Activity Description:

Heart Of Camden (HOC) will be primarily monitoring and reviewing their own contract and program activity, including that of the Housing Counseling Agency that they will be contracting with, to make sure it is all in



compliance with the NSP2 grant. Since HOC is a non-profit consortium member, they are not able to receive a developer fee for their work as a result they will be receiving a portion of the 10% administrative fee for their services. They will be required to oversee their general contract and review all invoices for work completed prior to submission. HOC will be required to submit at minimum a monthly report on their progress in a form consistent with NSP2 report requirements.

Project # / Title: 1460 / Acq/Rehab/Redev

Grantee Activity Number: M514601A
Activity Title: Acq/Rehab

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

1460

Projected Start Date:

01/14/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Under Way

Project Title:

Acq/Rehab/Redev

Projected End Date:

10/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Total Budget: \$ 3,077,561.75

Other Funds \$ 1,314,836.00

Total Funds \$ 4,392,397.75

Program Income Account:

HoC Program Income - Sale

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
11	11		100.00

Proposed Accomplishments

of Housing Units

Total

11

#Units deconstructed

11

#Units with bus/rail access

11

#Low flow showerheads



#Low flow toilets	11
#Refrigerators replaced	11
#Replaced hot water heaters	11
#Replaced thermostats	11
# of Properties	11

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Heart of Camden, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Heart of Camden, Inc.	Non-Profit	\$

Funding Source Name	Matching Funds	Funding Amount
NJ CHOICE	No	\$ 750,000.00
City of Camden/HOME	No	\$ 217,950.00
NSP 1	No	\$ 270,018.00
Wells Fargo	No	\$ 76,868.00
Sales Proceeds	No	\$ 0.00

Location Description:

The 11 units will be located in South section of the City of Camden, NJ in the WaterFront South Neighborhood - Census Tract 6018.

Activity Description:

Heart of Camden will acquire and rehabilitate 11 residential units that will be sold to low income households.



Grantee Activity Number: M514601B
Activity Title: Acq/Rehab/Redev

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

1460

Projected Start Date:

01/14/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Under Way

Project Title:

Acq/Rehab/Redev

Projected End Date:

10/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Total Budget:

\$ 1,775,389.25

Other Funds

\$ 0.00

Total Funds

\$ 1,775,389.25

Proposed Beneficiaries

of Households

Total

17

Low

Mod

17

Low/Mod%

100.00

Proposed Accomplishments

of Housing Units

Total

17

#Units with bus/rail access

17

#Low flow showerheads

17

#Low flow toilets

17

#Refrigerators replaced

17

#Replaced hot water heaters

17

#Replaced thermostats

17

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Heart of Camden, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed



Location Description:

The 17 units will be located in south section of the city of Camden, NJ in the Waterfront South Neighborhood - census tract 6018.

Activity Description:

Heart of Camden will acquire and rehabilitate 11 residential units that will be sold to low and moderate income households.

Grantee Activity Number: M514602A
Activity Title: Acq/Rehab

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

1460

Projected Start Date:

01/14/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Acq/Rehab/Redev

Projected End Date:

10/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 3,414,523.00

Other Funds \$ 106,133.00

Total Funds \$ 3,520,656.00

Program Income Account:

LP Program Income - Sale

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
23	23		100.00

Proposed Accomplishments

of Housing Units

Total

23

ELI Households (0-30% AMI)

#Units with bus/rail access

23

#Low flow showerheads

23

#Low flow toilets

23

#Refrigerators replaced

23

#Replaced hot water heaters

23

#Replaced thermostats

23

of Properties

23



Activity is being carried out by Grantee:

No

Activity is being carried out through:**Organization carrying out Activity:**

Liberty Park Homeownership, Inc.

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

Liberty Park Homeownership, Inc.

Organization Type

Unknown

Proposed

\$

Funding Source Name

Sales Proceeds

Wells Fargo

Matching Funds

No

No

Funding Amount

\$ 0.00

\$ 106,133.00

Location Description:

The 23 residential properties are in the south section of the City of Camden, NJ in the Liberty Park neighborhood - Census tract 6016.

Activity Description:

Liberty Park Homeownership, Inc will acquire and rehabilitate 23 residential properties in Liberty Park and sell the units to low income households.

Grantee Activity Number: M514602B
Activity Title: Acq/Rehab/Redev

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

1460

Projected Start Date:

01/14/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Under Way

Project Title:

Acq/Rehab/Redev

Projected End Date:

10/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

UNDERWAY

Total Budget:

\$ 51,317.00

Other Funds

\$ 0.00

Total Funds

\$ 51,317.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

of Households

Total

2

Low

Mod

2

Low/Mod%

100.00

Proposed Accomplishments

of Housing Units

Total

2

#Units with bus/rail access

2

#Low flow showerheads

2

#Low flow toilets

2

#Refrigerators replaced

2

#Replaced hot water heaters

2

#Replaced thermostats

2

of Properties

2



Activity is being carried out by Grantee:

No

Activity is being carried out through:**Organization carrying out Activity:**

Liberty Park Homeownership, Inc.

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

Liberty Park Homeownership, Inc.

Organization Type

Unknown

Proposed

\$ 211,517.00

Location Description:

The 2 residential properties are in the south section of the City of Camden, NJ in the Liberty Park neighborhood - Census tract 6016.

Activity Description:

Liberty Park Homeownership, Inc will acquire and rehabilitate 2 residential properties in Liberty Park and sell the units to low and moderate income households.

Grantee Activity Number: M514603
Activity Title: Acq/Redev

Activity Type:

Construction of new housing

Project Number:

1460

Projected Start Date:

03/01/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Under Way

Project Title:

Acq/Rehab/Redev

Projected End Date:

03/30/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Environmental Assessment:

UNDERWAY

Total Budget:

\$ 6,807,495.00

Other Funds

\$ 0.00

Total Funds

\$ 6,807,495.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

of Households

Total

40

Low

40

Mod

Low/Mod%

100.00

Proposed Accomplishments

of Housing Units

Total

40

ELI Households (0-30% AMI)

40

#Units & other green

40

#Units exceeding Energy Star

40

#Units with bus/rail access

40

#Low flow showerheads

40

#Low flow toilets

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

The Michaels Development Company I, LP

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed



Location Description:

These 40 residential rental units will be built on severely distressed and obsolete vacant land that presently has a negative effect on the surrounding property values in the South section of Camden, NJ in the neighborhood of Morgan Village - Census Tract 6019.

Activity Description:

HACC will acquire severely distressed and obsolete vacant land that has had a negative effect on surrounding property values. Michaels Development Company will then construct 40 new rental units using tax exempt bonds and 4% tax credits.

Project # / Title: 1485 / Demolition

Grantee Activity Number: M14852
Activity Title: Demolition

Activity Type:

Clearance and Demolition

Project Number:

1485

Projected Start Date:

10/20/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:**Activity Status:**

Under Way

Project Title:

Demolition

Projected End Date:

01/31/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Block Drawdown By Grantee:**

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

COMPLETED

Benefit Report Type:

NA

Total Budget:

\$ 140,562.00

Other Funds

\$ 0.00

Total Funds

\$ 140,562.00

Proposed Accomplishments**Total**

# of Housing Units	7
# of Properties	7

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Liberty Park Homeownership, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Liberty Park Homeownership, Inc.	Unknown	\$ 160,200.00

Location Description:

Liberty Park Homeownership Inc. (LPHI) will ask that the local municipality work with them to condemn the 7 severely blighted vacant units. LPHI will then use the NSP2 funds budgeted for this activity to have the units demolished.

Activity Description:

Grantee Activity Number: M514851
Activity Title: Demolition

Activity Type:

Clearance and Demolition

Project Number:

1485

Projected Start Date:

10/20/2010

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Activity Status:

Under Way

Project Title:

Demolition

Projected End Date:

05/31/2011

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

COMPLETED

Benefit Report Type:

NA

Total Budget: \$ 49,095.00

Other Funds \$ 0.00

Total Funds \$ 49,095.00

Proposed Accomplishments

of Housing Units

of Properties

Total

12

12

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Heart of Camden, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Heart of Camden, Inc.

Organization Type

Non-Profit

Proposed

\$ 54,310.00

Location Description:

These 12 units will be demolished in the South section of the City of Camden, NJ in the WaterFront South neighborhood - Census Tract 6018

Activity Description:

Heart of Camden (HOC) will ask that the local municipality work with them to condemn the 12 severely blighted vacant units. HOC will then use the NSP2 funds budgeted for this activity to have the units demolished. The demolition in this proposal, all located within the Waterfront South census tract (a low income census tract) , was strategically aligned with the area's approved municipal plans. All 23 units are in a one block region in Waterfront South's north boundary and out of the main residential area. A portion of the demolition is on land that has a future proposed use as light industrial. Clearance of these homes will fully clear the block where a primary feature is 9.9 acres of unused vacant land and has always been coveted as a prime area to bring in new

Camden, New Jersey NSP2 Application - Housing Authority of City of Camden business to the area. The remaining portion's future development potential would be determined when the neighborhood to the north, Bergen Square completes its redevelopment plan and has an approved vision for the future. This north neighborhood lies between the major center city development planned and the south neighborhoods that have already made considerable strides toward redevelopment in the past 5 years. In addition, consistent with the requirements of this NOFA, while Waterfront South core

Action Plan Comments:

- LUCILLE Action Plan is consistent with the approved application. Activities as identified are eligible. Some amendments as indicated are required before approval can be made.
- LUCILLE Action plan provides the comprehensive identification of proposed activities in a clear and concise manner. Sufficinet info provided to determine eligibility of activities and addresses appropriate national objective requirements, including LH-25 activities. Plan and budget are consistent with approved application.
- LUCILLE Reviewer: L.Spada 2/7/2013 revisions approved

Action Plan History

Version	Date
B-09-CN-NJ-0010 AP#1	10/19/2015
B-09-CN-NJ-0010 AP#2	07/16/2014
B-09-CN-NJ-0010 AP#3	02/07/2013
B-09-CN-NJ-0010 AP#4	01/14/2013
B-09-CN-NJ-0010 AP#5	04/21/2010

