

City of Camden  
Redevelopment Agency

# Residents' Housing Report

May 2019





## TABLE OF CONTENTS

Table of Contents.....	i
Message from The Mayor .....	iii
Executive Summary .....	v
1.0 Introduction .....	1
1.1 Camden Housing Surveys.....	1
1.2 Overview of Report .....	1
1.3 Survey Methodology .....	2
1.3.1 About Econsult Solutions.....	2
2.0 Profile of Survey Respondents .....	3
2.1 Demographics .....	3
3.0 Demand for Housing .....	9
3.1 Current Housing Status .....	9
3.2 Commuting Patterns .....	14
3.3 Demand for Housing Change .....	17
3.4 Impressions of Camden Housing Stock .....	20
3.5 Characteristics of Desired Housing .....	22
4.0 Incentives for Living in Camden .....	29
4.1 Background on Proposed Incentives .....	29
4.2 Incentives for Homeownership .....	29
5.0 Factors Impacting Residents' Interest in Staying in Camden .....	33
5.1 Background .....	33
5.2 Factors Influencing Willingness to Remain in Camden .....	33
6.0 Perceptions of Camden .....	37
6.1 Background .....	37
6.2 Housing Quality .....	37
6.3 How the City of Camden Has Changed.....	38
6.4 Expectations of How Camden will Change .....	39
6.5 Conclusion .....	40
Appendix A – Distribution Partners.....	A-1
Appendix B – Map of Survey Responses by Neighborhoods and Census Tracts .....	A-3
Appendix C – Survey .....	A-5





OFFICE OF THE MAYOR  
CITY OF CAMDEN  
NEW JERSEY

FRANCISCO "FRANK" MORAN  
MAYOR

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Dear Friends,

In an effort to understand where residents choose to live, as well as the demand for rental and homeownership opportunities, a survey was recently conducted on behalf of the City of Camden by the Camden Redevelopment Agency in collaboration with ESI Econsult Solutions, Inc. The findings of the survey are published in this Camden Residents' Housing Survey 2019 Report. The results are both encouraging and enlightening.

The survey respondents overwhelmingly expressed a shared view of the City of Camden having made considerable progress over the last decade and this upward trend will continue. These are among the reasons why so many want to remain here in Camden.

We applaud the City of Camden residents for taking time to provide feedback. The survey data will assist the City and development partners in crafting strategies aimed at addressing existing issues and expanding services within our neighborhoods. This information can be a useful resource for determining where to live based on the quality of life in neighborhoods, the conditions of the housing, and overall public safety.

Homeownership is the cornerstone of strong communities. With successful economic development leading Camden's revitalization, we are equally committed to re-investing in our vibrant communities and neighborhoods.

Should you have any questions or concerns about this report, please do not hesitate to contact my office or the City of Camden Redevelopment Agency's Interim Executive Director Olivette Simpson.

These are exciting times for our City. Together, let's keep Camden Rising.

Sincerely,

Francisco "Frank" Moran  
Mayor



## EXECUTIVE SUMMARY

The City of Camden is home to more than 77,000 residents. Camden Redevelopment Agency (CRA) hired Econsult Solutions, Inc. (ESI) to survey Camden residents as part of a two-part analysis of Camden residents and public sector employees regarding housing issues and their perceptions of the City. These analyses help officials of the City of Camden and CRA to better understand the demand for rental and homeownership opportunities, as well as the preferred attributes and amenities in housing and neighborhoods, and to identify gaps in current housing quality and residents' needs.

This report presents the results of the residents survey. The public sector employees' survey was previously released.

Regarding housing demand, the residents survey result demonstrated:

- 60 percent of respondents are interested in remaining in Camden;
- Respondents under 45 are the most likely to consider remaining in Camden, and more than 80 percent of respondents under age 35 are interested in staying in the City;
- Respondents with children are less likely to consider staying in Camden;
- Two-thirds of current renters are likely to or may purchase a home in the next two years;
- More than 40 percent of respondents commute less than 15 minutes to work, and more than 75 percent are unwilling to commute more than 30 minutes;
- 77 percent of respondents have considered moving out of Camden. The top reasons they have considered leaving the City are safety/security, a lack of available quality and affordable housing in Camden, and too few amenities in the City;
- Quality of life in the neighborhood, the overall physical condition of housing, and safety/security are the three most important factors for current or potential homeowners in determining where they live;
- For renters, in-unit washer and dryer, on-site parking, proximity to grocery stores, and access to public transportation are essential amenities when considering residential properties, and

- Financial assistance programs, including homeownership grants and rental assistance programs, will increase the likelihood of living in Camden for more than half of respondents.

The survey also demonstrates a strong consensus among residents that the City has improved over the last decade and they expect it to continue to improve over the next 10 years:

- 46 percent of respondents believe Camden's housing stock has improved over the last decade;
- For more than 58 percent of respondents, the overall perception of Camden is better now than it was 10 years ago, and
- 80 percent of respondents believe Camden will continue to improve over the next 10 years.

## 1.0 INTRODUCTION

### 1.1 CAMDEN HOUSING SURVEYS

The City of Camden has experienced significant economic growth in recent years. Major development projects accompanied improved policing, and expanded education options. To prepare for future housing demand, the CRA commissioned two surveys: public sector employees and residents. The reports identify where public sector employees and residents they choose to live, the demand for rental and homeownership opportunities, and gaps in current housing quality and needs. This second report details the results of the residents' survey. The results of the public sector survey are in a report released previously.

### 1.2 OVERVIEW OF REPORT

In this report, we analyze how City of Camden residents choose where to live, the demand for rental and homeownership opportunities in Camden, and the receptiveness to programs intended to increase the number of residents who want to stay in Camden and purchase homes in the City.

The public sector and residents surveys include many shared questions, to enable comparisons between the two groups, as well as questions tailored to each respondent group. The tailored questions incorporate feedback from major stakeholders, including City employees and community group members.

The report has seven sections:

Section 1: Introduction – Section 1 introduces the purpose of commissioning this survey. This section includes a review of the survey methodology and provides context on how the public sector survey relates to the housing surveys in Camden.

Section 2: Profile of Survey Respondents – This section details the demographics of survey respondents, including institutional affiliation, employment status, race/ethnicity, age, and household income.

Section 3: Demand for Housing – In section 3, we detail respondents' current housing status – including housing type, location, and commuting patterns – and evaluate potential demand for new housing, both rental and homeowner, in Camden. The analyses include desired amenities, housing types, and perceptions of current housing stock in the City.

Section 4: Incentives for Living in Camden – Survey respondents were asked to evaluate whether a set of financial incentives would impact their willingness to remain in Camden. This section details how financial incentives affect relocation interest and which groups are most motivated by the proposed incentives.

Section 5: Factors Impacting Residents' Interest in Staying in Camden – Section 5 reviews respondents' interest in moving to another home in Camden, compared to moving to a home outside the City. In this section, we cross-tab responses to identify which groups are most interested in remaining in Camden.

Section 6: Perceptions of Camden – Finally, section 7 reviews respondents' perceptions of the City, including how they believe Camden has changed over the last 10 years and how they expect it to change over the next decade.

### 1.3 SURVEY METHODOLOGY

This report incorporates a survey completed by residents in the City of Camden, distributed in both English and Spanish. The survey was open from February 1, 2018, to April 30, 2018. Information about the survey was distributed through the City of Camden website as well as local English- and Spanish-language news outlets and neighborhood associations throughout the City. Third parties also shared the survey through social media. In total, 334 residents completed the survey or 0.4 percent of the City's population.

#### 1.3.1 ABOUT ECONCONSULT SOLUTIONS



Econsult Solutions, Inc., is a Philadelphia-based economic consulting firm, providing businesses and public policymakers with economic consulting services in urban economics, real estate economics, transportation, public infrastructure, development, public policy and finance, community neighborhood and development, and planning, as well as litigation expert witness support services.

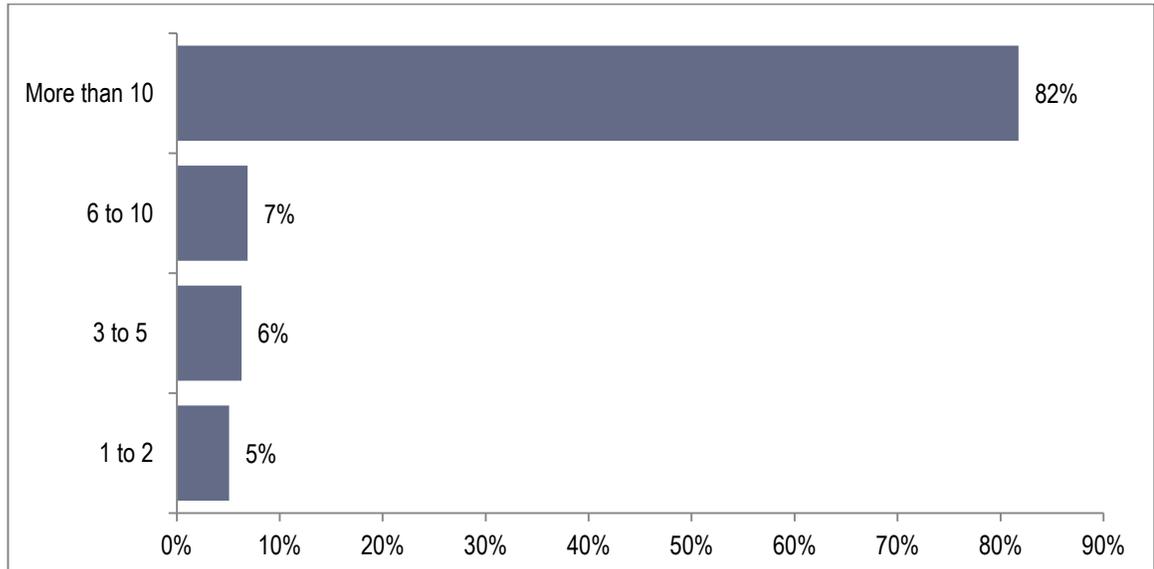
## 2.0 PROFILE OF SURVEY RESPONDENTS

The survey included a series of demographic questions to help understand survey respondents' backgrounds. The demographic questions also enable us to compare how the survey respondents differ from Camden residents based on age, race, gender, and income.

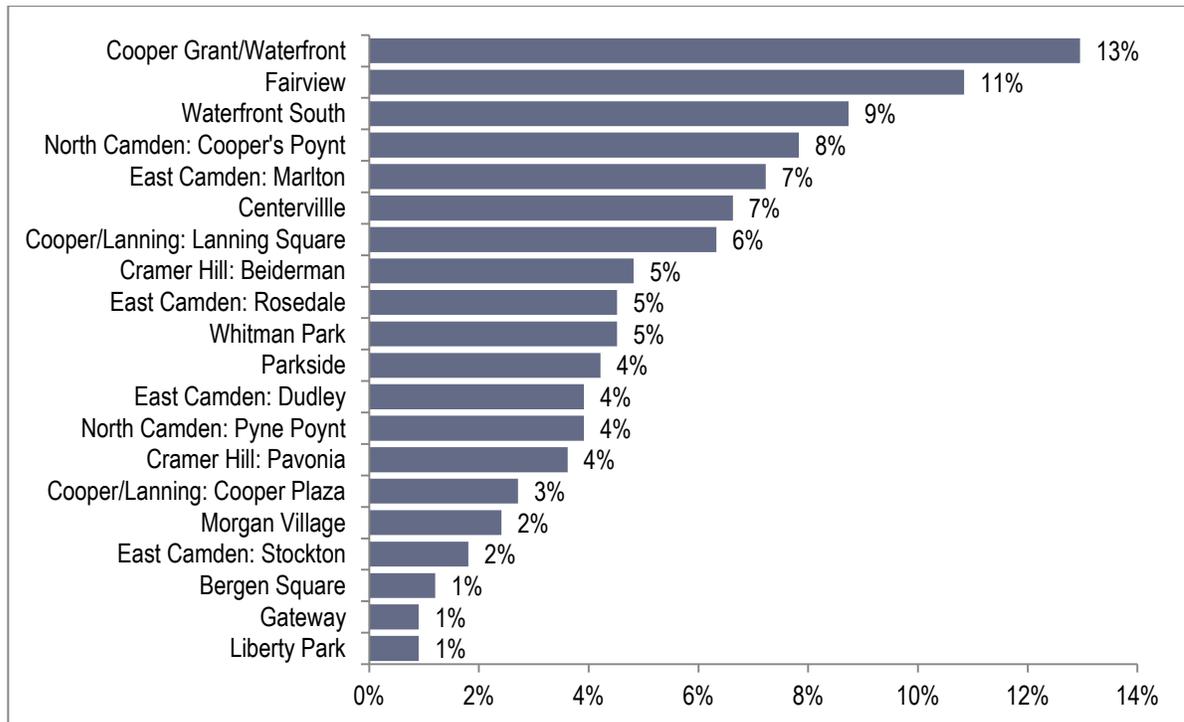
### 2.1 DEMOGRAPHICS

The majority of respondents have lived in Camden for more than 10 years (82 percent). The top neighborhoods where respondents live are: Cooper Grant/Waterfront, Fairview, Waterfront South, and North Camden – Cooper's Poynt (see Figure 2.2).

**FIGURE 2.1 – LENGTH OF TIME LIVING IN CAMDEN IN YEARS, N = 334**

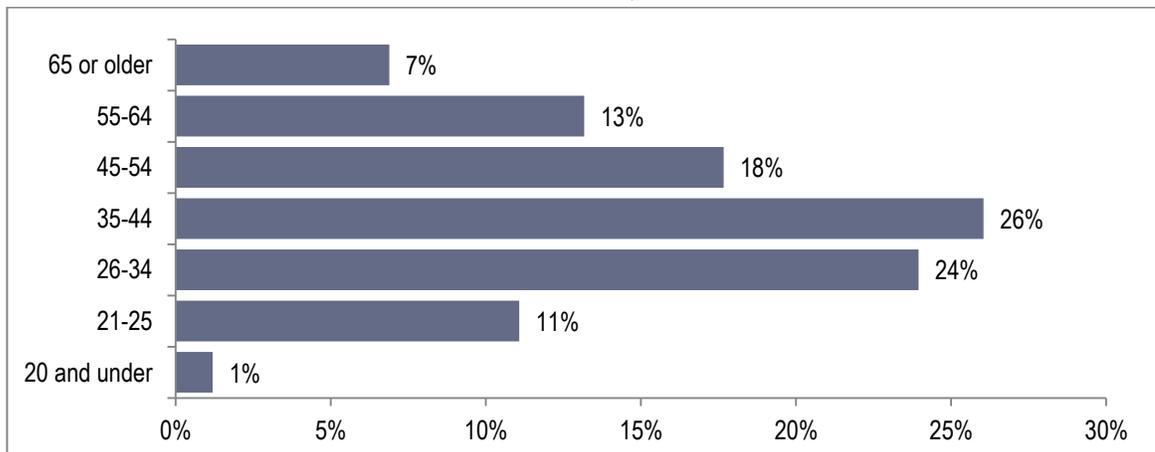


Source: Camden Housing Survey: Residents (2018)

**FIGURE 2.2 – WHERE RESPONDENTS LIVE BY NEIGHBORHOOD, N = 332**

Source: Camden Housing Survey: Residents (2018)

About 50 percent of survey respondents are between the ages of 26 to 44 years old, with a plurality of respondents in the 35 to 44 years old age group (see Figure 2.3). Among all Camden residents, 28 percent of residents are between 25 and 44 years of age, and 35 percent of residents are under 20 years of age, compared to 1 percent of respondents to the survey.<sup>1</sup>

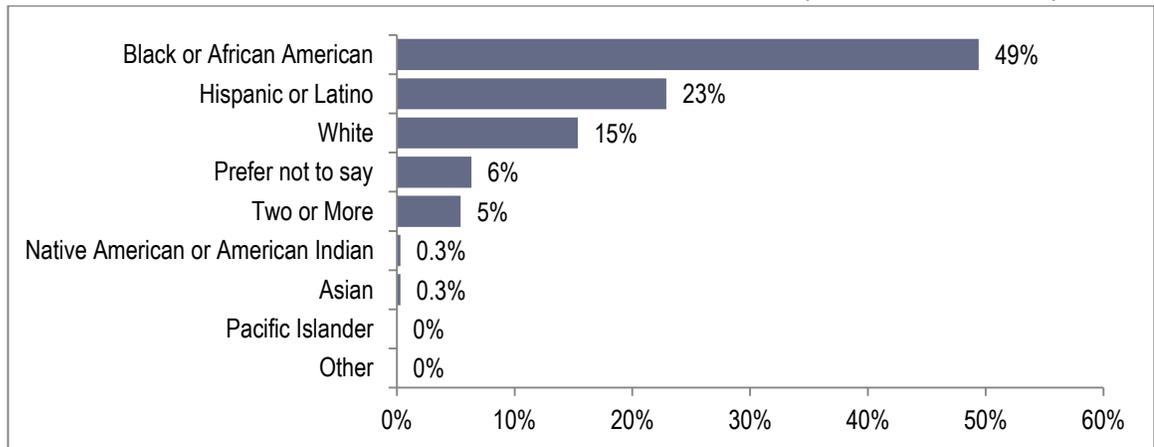
**FIGURE 2.3 – AGE, N = 334**

Source: Camden Housing Survey: Residents (2018)

<sup>1</sup> US Census, [www.census.gov](http://www.census.gov).

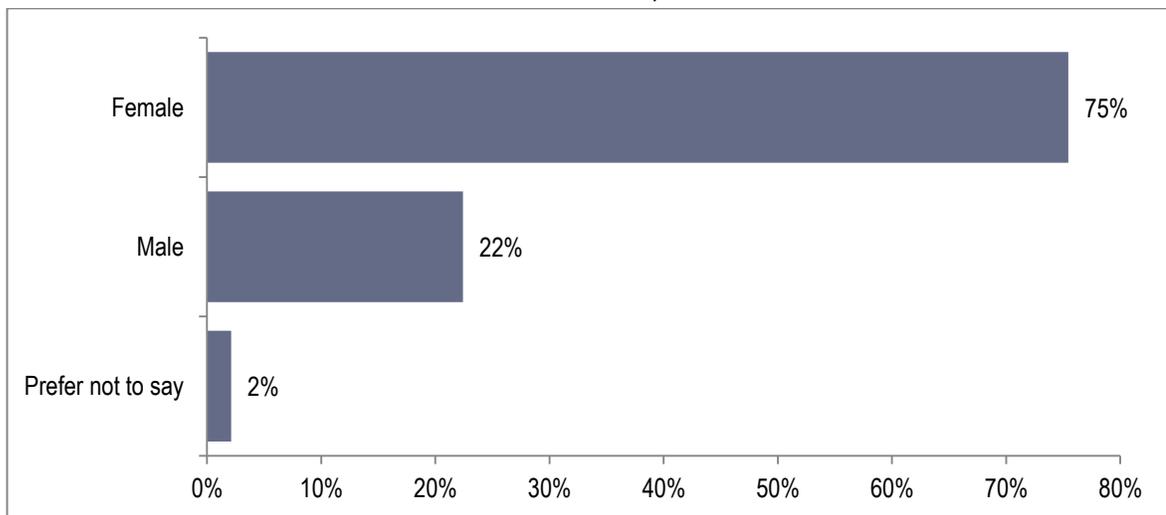
In total, Black or African-American residents make up 49 percent of the survey responses, followed by Hispanic or Latino (23 percent) and white (15 percent) (see Figure 2.4).<sup>2</sup> Also, 75 percent of respondents identify themselves as female (see Figure 2.5). Respondents can choose more than one response for race or ethnicity in the American Community Survey.

**FIGURE 2.4 – “WHICH OF THE FOLLOWING DESCRIBES YOUR RACE OR ETHNICITY (CHECK ALL THAT APPLY)?”, N = 332**



Source: Camden Housing Survey: Residents (2018)

**FIGURE 2.5 – GENDER, N = 330**

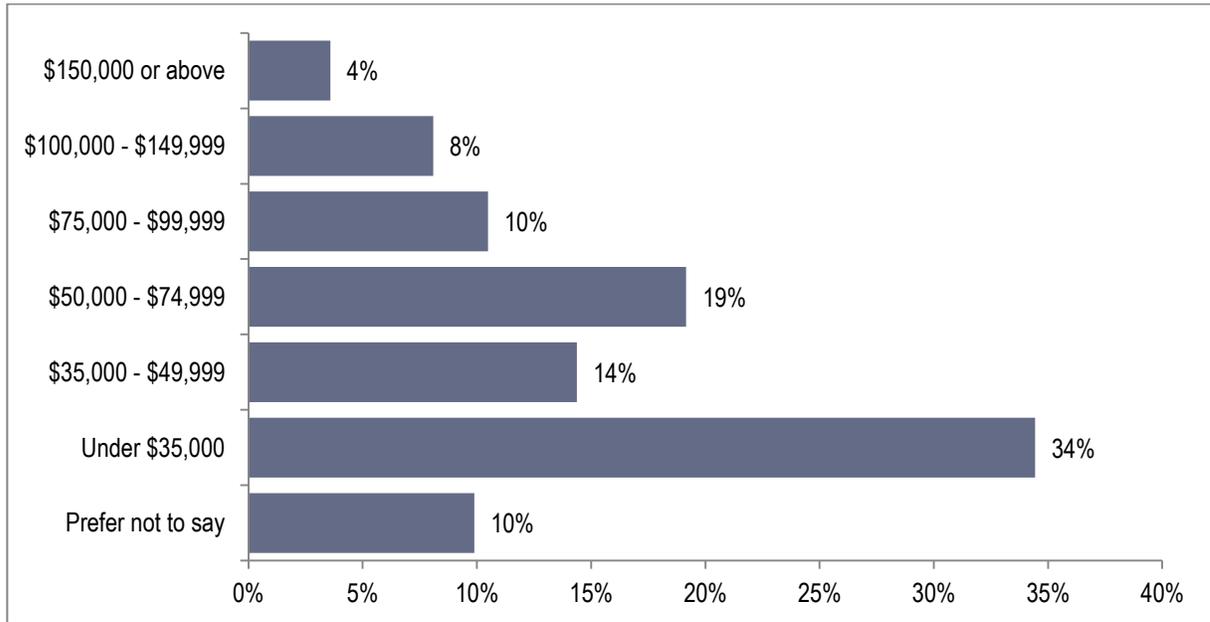


Source: Camden Housing Survey: Residents (2018)

<sup>2</sup> American Community Survey (ACS), 2018. Among Camden residents, 48 percent of residents are Black or African American and 16 percent of residents are white. The City's Hispanic population, 48 percent of residents, is underrepresented in the survey results. Despite the distribution of the survey in both English and Spanish, only 23 percent of survey respondents identify as Hispanic or Latino. Respondents can choose more than one response for race or ethnicity in the ACS.

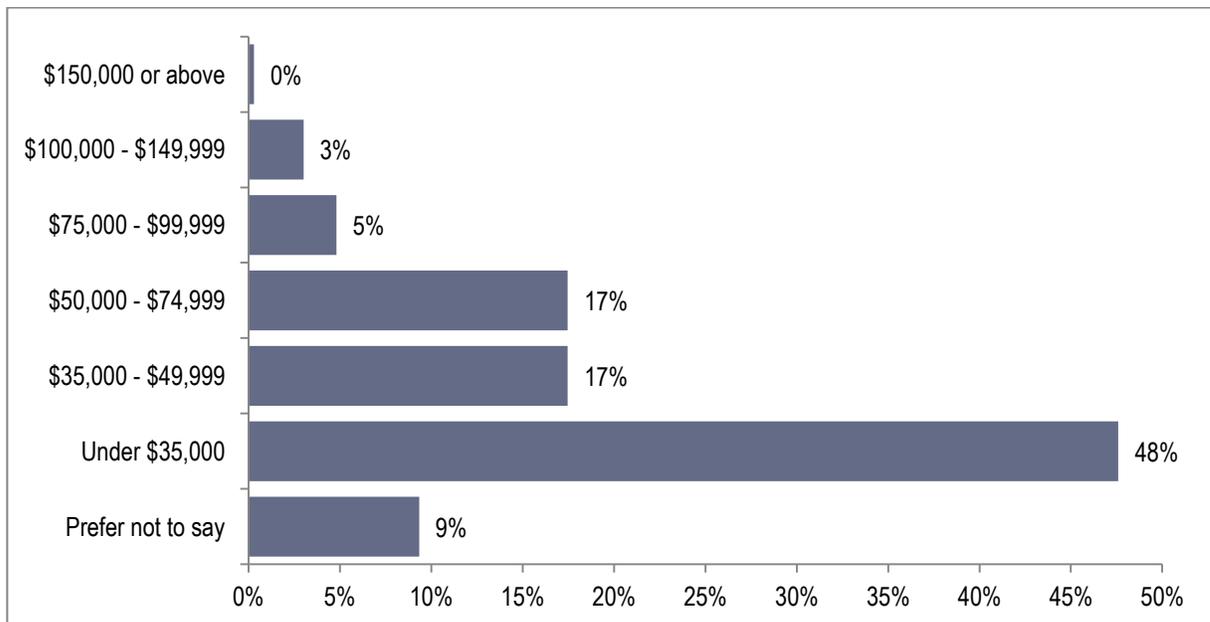
While the majority of respondents have household incomes above \$35,000, more than one-third of respondents do not (see Figure 2.6). Notably, over 40 percent have household incomes above \$50,000. However, nearly half of respondents had a personal income of under \$35,000 (see Figure 2.7)

**FIGURE 2.6 – “WHAT IS YOUR ANNUAL HOUSEHOLD INCOME?” N = 334**



Source: Camden Housing Survey: Residents (2018)

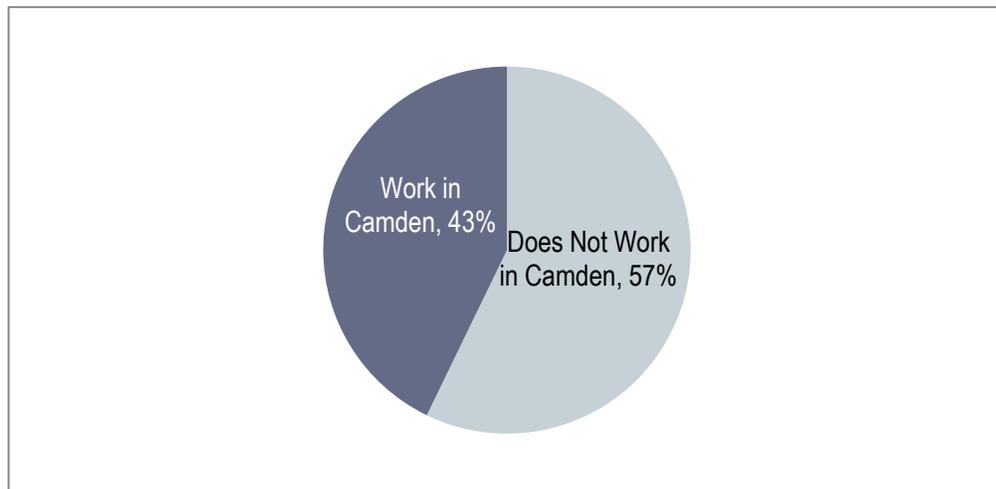
**FIGURE 2.7 – “WHAT IS YOUR PERSONAL HOUSEHOLD INCOME?” N = 332**



Source: Camden Housing Survey: Residents (2018)

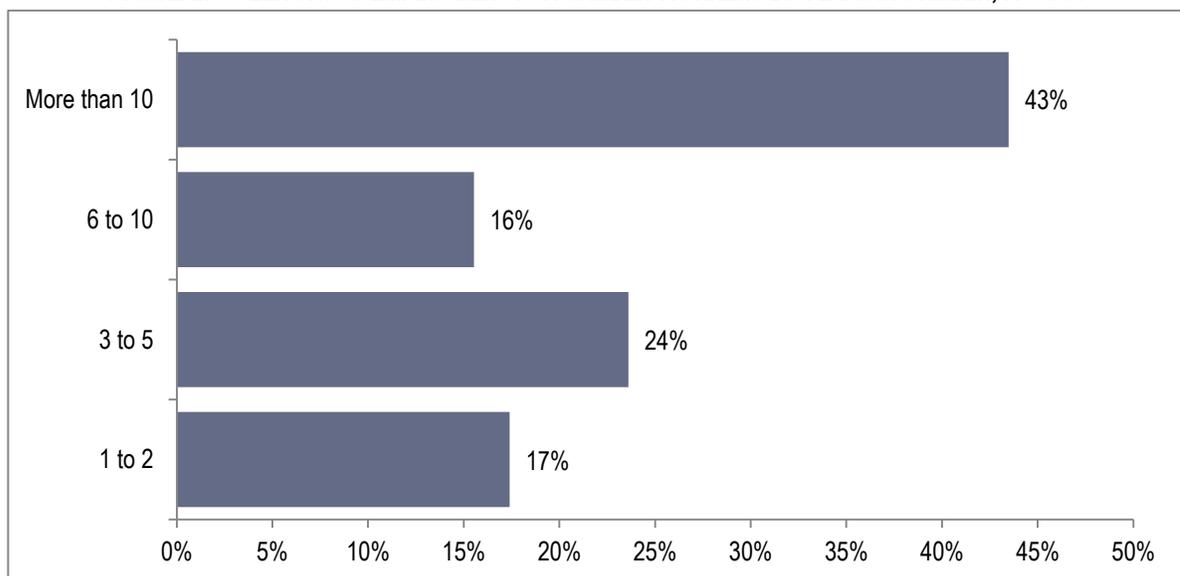
The majority of survey respondents do not work in Camden (see Figure 2.8). For respondents who work in Camden, most respondents have worked in Camden for more than 10 years (43 percent), while 40 percent have worked in Camden from three to less than ten years (see Figure 2.9).

**FIGURE 2.8 – RESPONDENTS' WORK LOCATION, N = 334**



Source: Camden Housing Survey: Residents (2018)

**FIGURE 2.9 – LENGTH OF EMPLOYMENT FOR CAMDEN WORKERS BY YEARS IN CAMDEN, N = 161**



Source: Camden Housing Survey: Residents (2018)



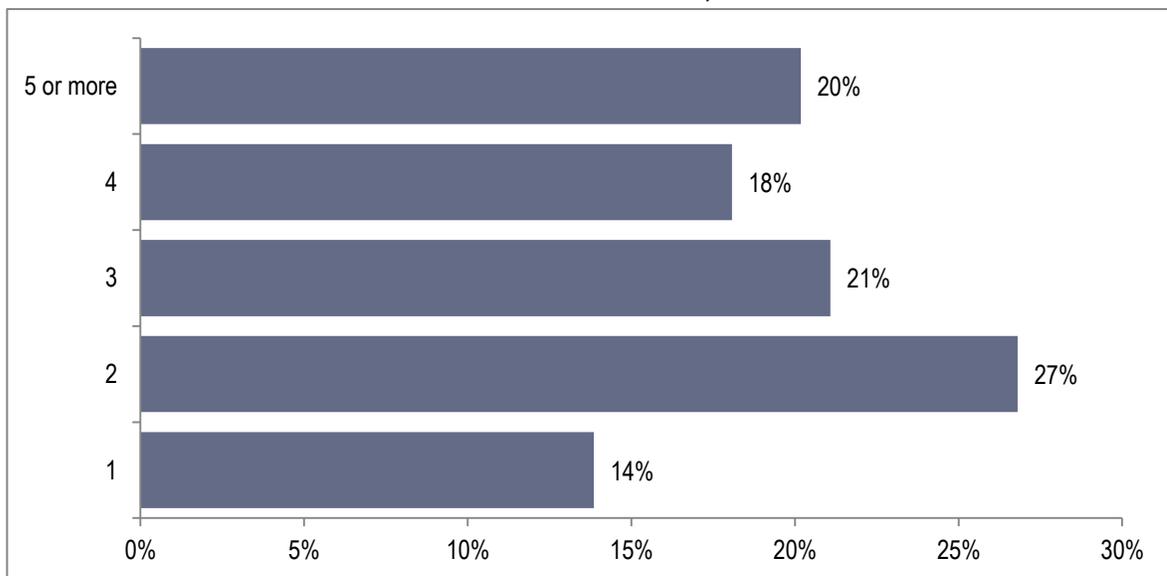
## 3.0 DEMAND FOR HOUSING

The survey was used to examine respondents' current housing situation, their satisfaction with their current circumstance, and the potential need for new housing within Camden. Survey respondents answered questions about the types of housing they are interested in renting or purchasing – including single family homes, townhomes, and units in multifamily buildings – and the number of bedrooms in the desired housing. We also surveyed residents about other factors that drive housing choice, including rental or mortgage costs, commuting times, access to public transit, proximity to services, and amenities.<sup>3</sup>

### 3.1 CURRENT HOUSING STATUS

In total, 59 percent of respondents have a household size greater than three persons, with most respondents stating they live with their spouse/partner or children (see Figure 3.2). About 48 percent of respondents live with children, and most respondents who live with children at home have one or two children, ages 5-17 (see Figure 3.3).

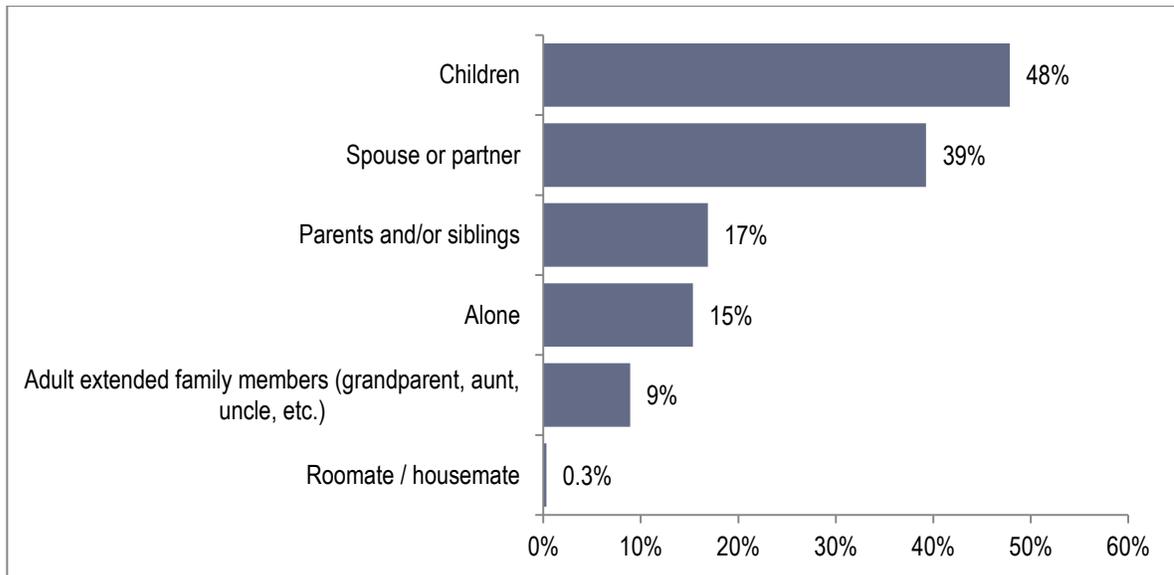
FIGURE 3.1 – HOUSEHOLD SIZE, N = 332



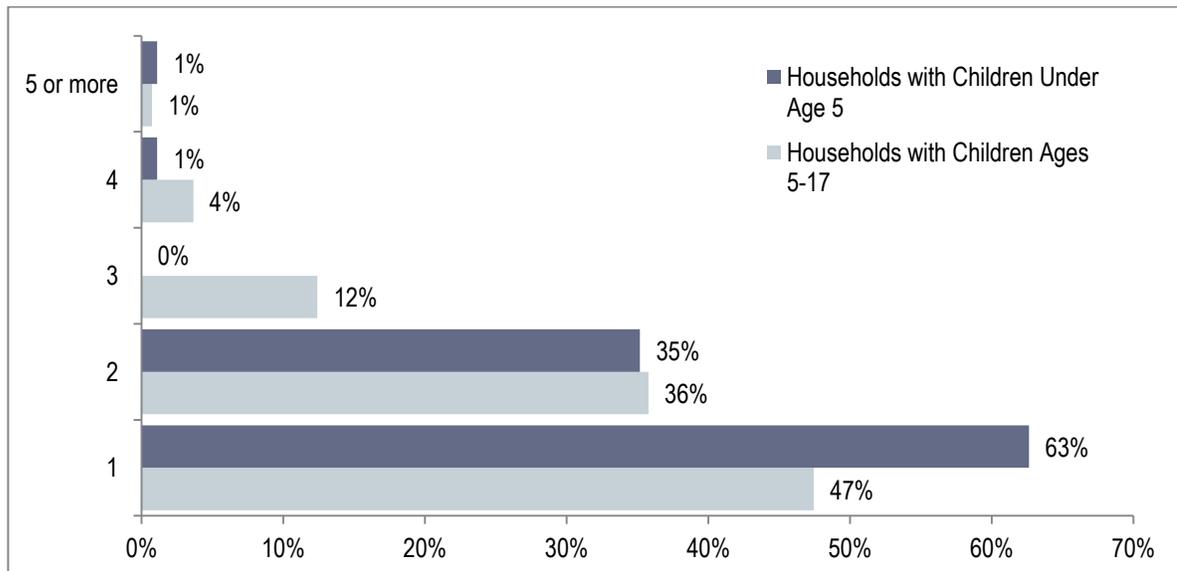
Source: Camden Housing Survey: Residents (2018)

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<sup>3</sup> Rental and homeowner units were evaluated separately for services and facilities, recognizing differences in the factors that drive rental and homeowner choices.

**FIGURE 3.2 – WHOM RESPONDENTS LIVE WITH, N = 326**

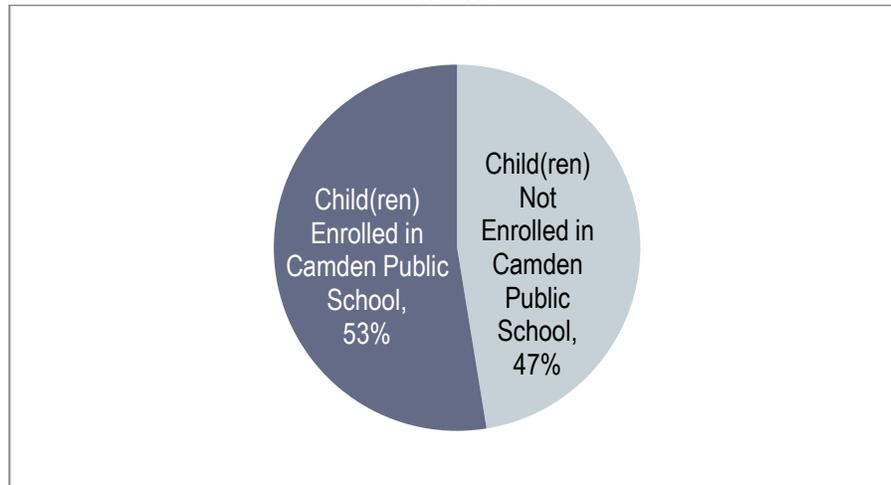
Source: Camden Housing Survey: Residents (2018)

**FIGURE 3.3 – HOUSEHOLDS WITH CHILDREN BY AGE, UNDER AGE 5, N = 91; AGES 5-17, N = 137**

Source: Camden Housing Survey: Residents (2018)

For respondents who have households with children, about 53 percent have children enrolled in a Camden Public School.

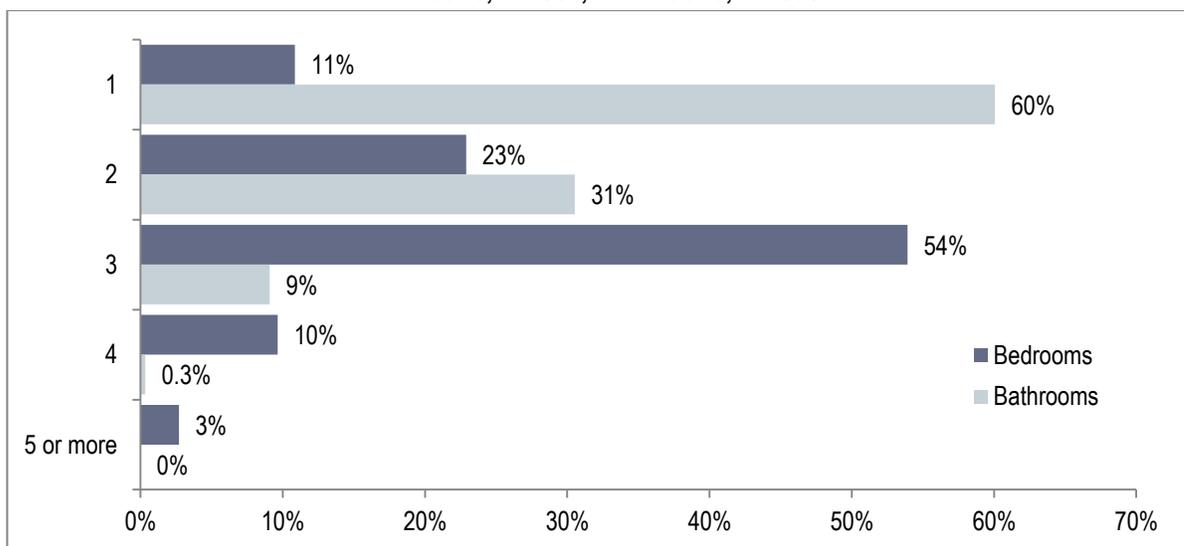
**FIGURE 3.4 – HOUSEHOLDS WITH CHILDREN: PROPORTION OF CHILDREN ENROLLED IN CAMDEN PUBLIC SCHOOL, N = 175**



Source: Camden Housing Survey: Residents (2018)

The majority of respondents' current housing situation includes three bedrooms (54 percent), and one bathroom (60 percent).

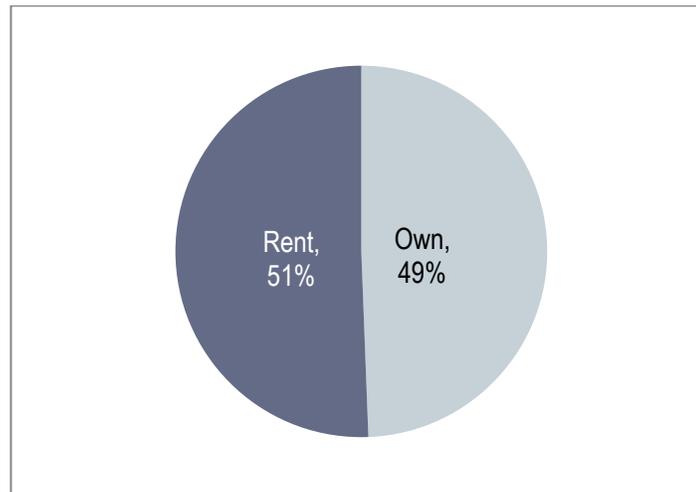
**FIGURE 3.5 – CURRENT NUMBER OF BEDROOMS AND BATHROOMS IN CURRENT HOUSING, BEDROOMS, N = 332; BATHROOMS, N = 308**



Source: Camden Housing Survey: Residents (2018)

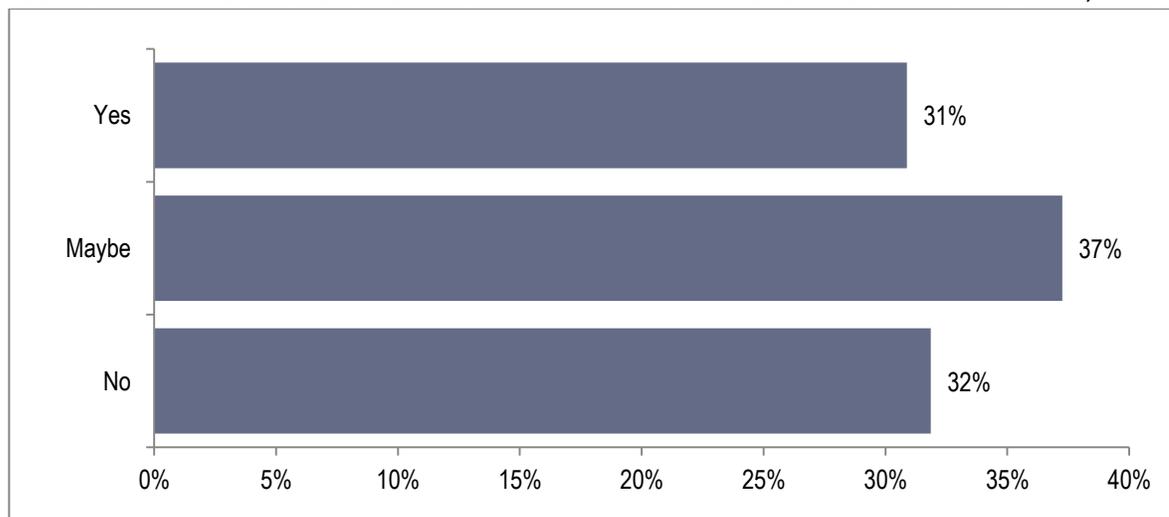
There is fairly even distribution of both homeowners and renters in the survey (see Figure 3.6). The majority (68 percent) of respondents may purchase a home in the next two years (see Figure 3.7). The response rate represents a significant number of residents who will be looking for homeownership opportunities soon.

**FIGURE 3.6 – HOUSING TENURE, N = 330**



Source: Camden Housing Survey: Residents (2018)

**FIGURE 3.7 – LIKELIHOOD TO PURCHASE A HOME IN THE NEXT TWO YEARS FOR RESPONDENTS WHO RENT, N = 204<sup>4</sup>**



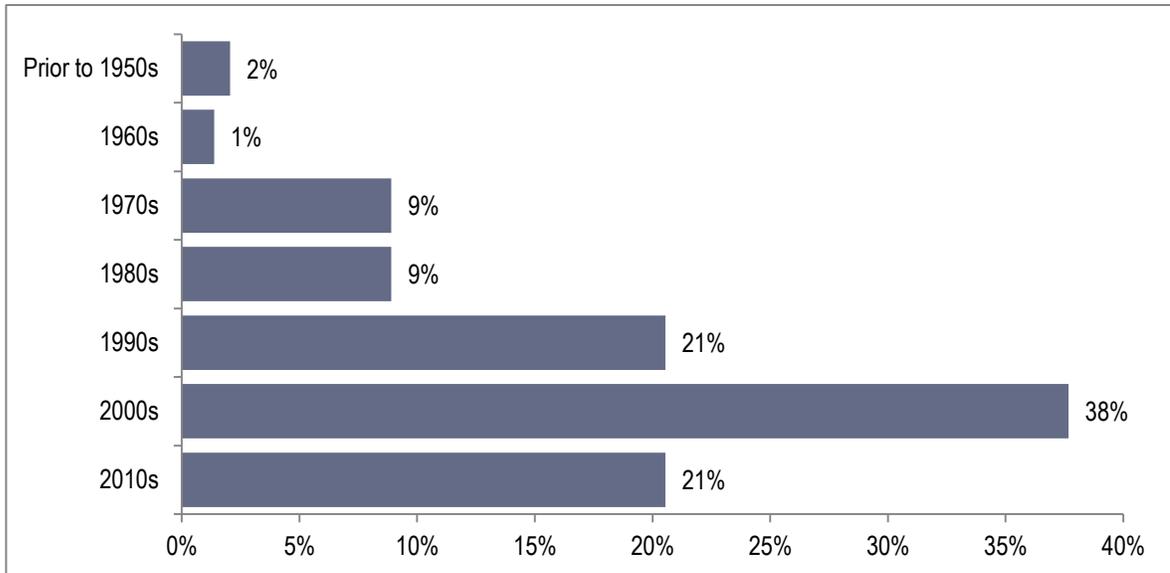
Source: Camden Housing Survey: Residents (2018)

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<sup>4</sup> This includes respondents who are current homeowners, so they may be looking to purchase a new home.

About 59 percent of homeowners purchased their home within the last 20 years (see Figure 3.8).

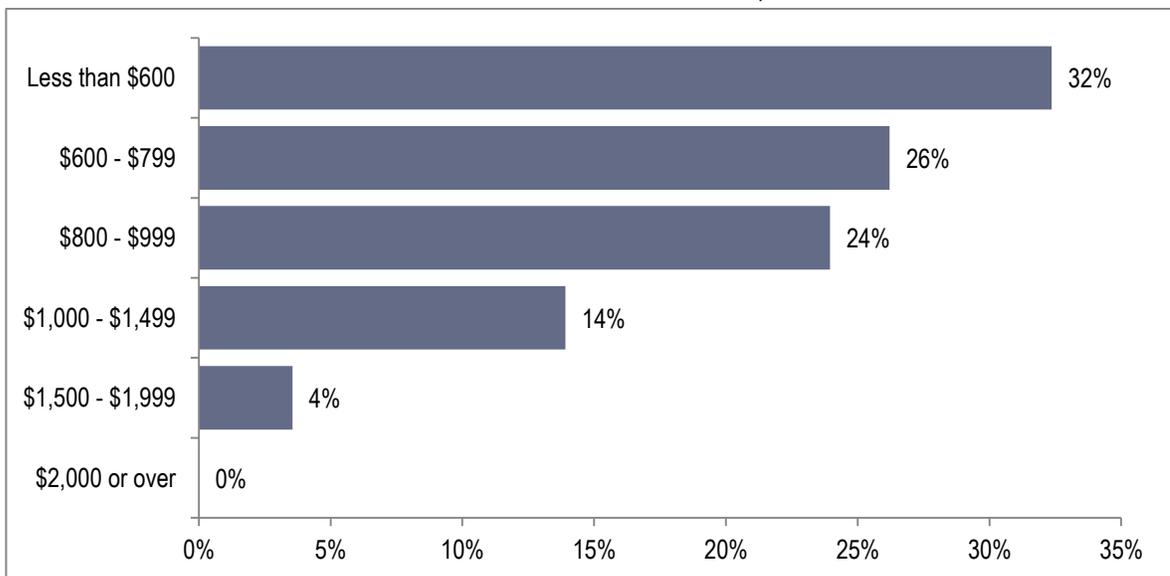
**FIGURE 3.8 – DECADE WHEN HOMEOWNERS PURCHASED THEIR HOMES, N = 146**



Source: Camden Housing Survey: Residents (2018)

The most common range of rent or mortgage payments is less than \$1,000, where 82 percent of respondents pay less than \$1,000 in rent or mortgage payments. However, nearly 20 percent pay \$1,000 or more (see Figure 3.9).

**FIGURE 3.9 – MONTHLY RENT/MORTGAGE, N = 309**

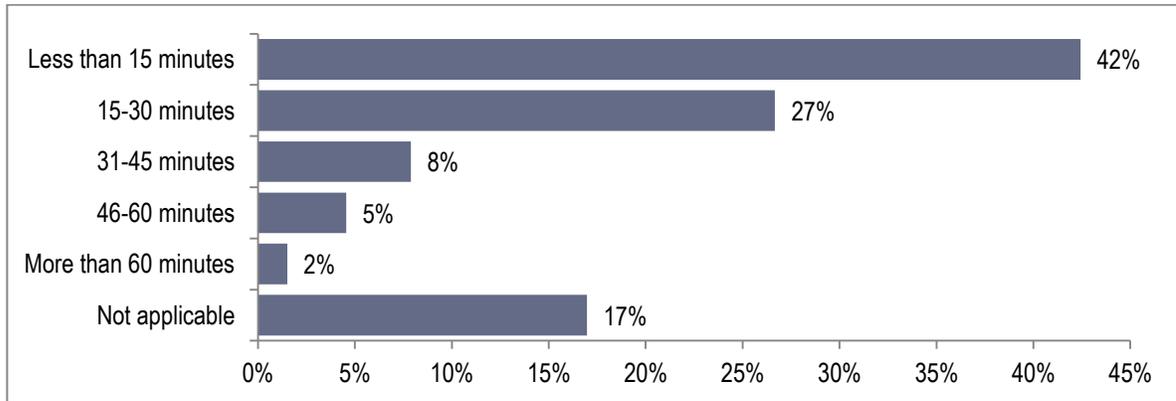


Source: Camden Housing Survey: Residents (2018)

### 3.2 COMMUTING PATTERNS

More than 40 percent of respondents have a daily commute of fewer than 15 minutes each way – a vital benefit of both working and living in a small City. Less than 15 percent of respondents commute more than 30 minutes (see Figure 3.10).

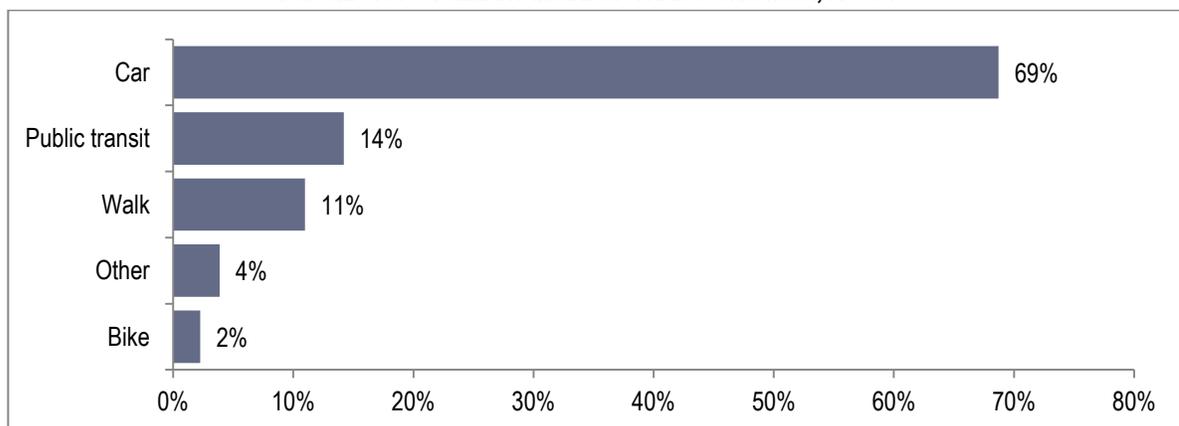
**FIGURE 3.10 – LENGTH OF WORK COMMUTE, N = 330**



Source: Camden Housing Survey: Residents (2018)

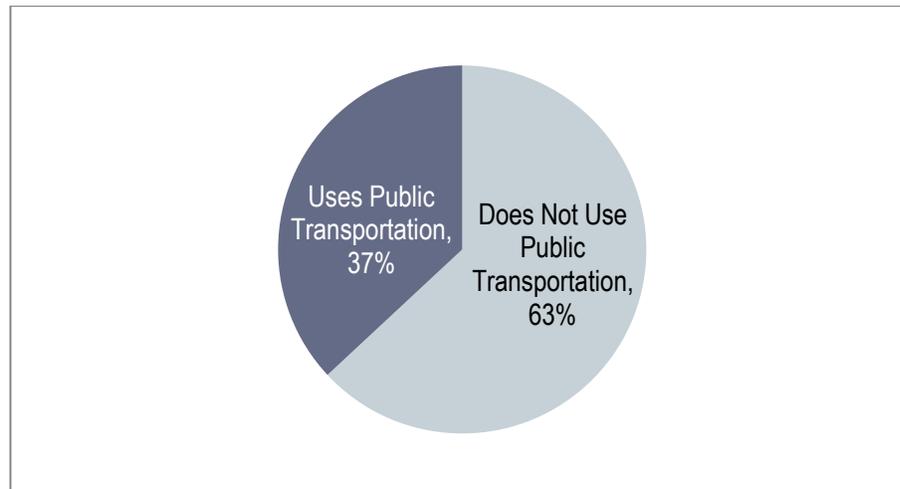
In total, 69 percent of respondents use a car as their primary mode of transportation. Fourteen percent use public transit and 11 percent walk (see Figure 3.11). In general, while 37 percent responded that they did use public transportation, for the 63 percent majority who do not use public transportation, the most common reason is "prefer to use a car," followed by "takes too long," and "safety issues" (see Figure 3.13).

**FIGURE 3.11 – PRIMARY MODE OF TRANSPORTATION, N = 310<sup>5</sup>**

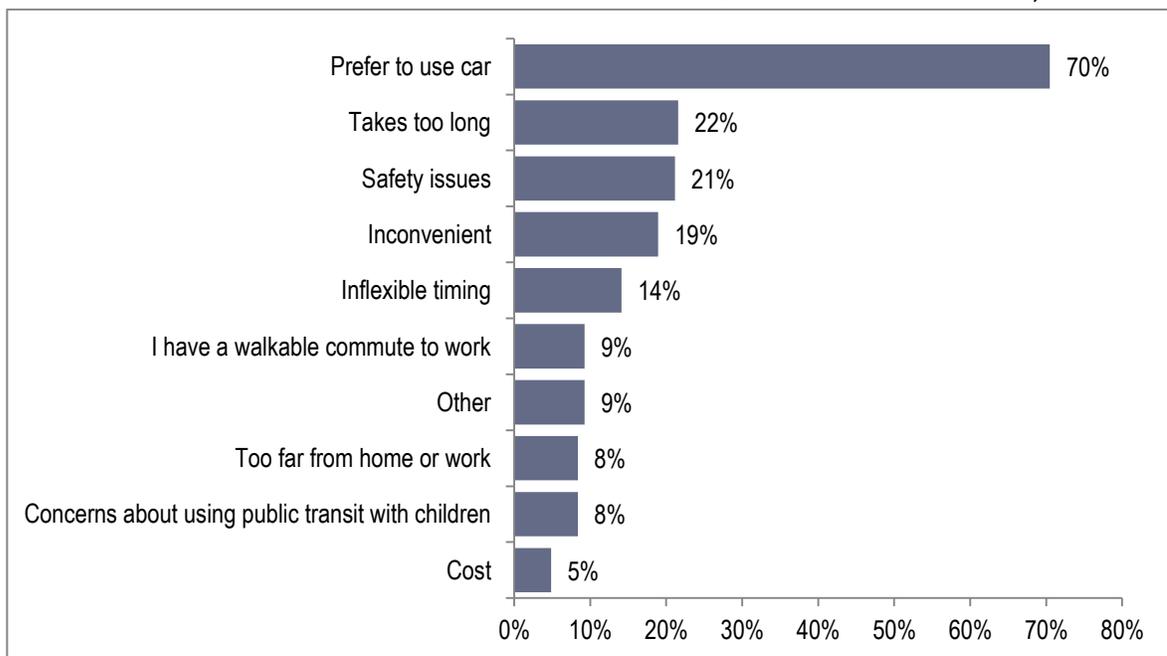


Source: Camden Housing Survey: Residents (2018)

<sup>5</sup> "Other" responses include rideshare, carpool, or not in the workforce/retired, or using a work car.

**FIGURE 3.12 – PUBLIC TRANSPORTATION USAGE, N = 333**

Source: Camden Housing Survey: Residents (2018)

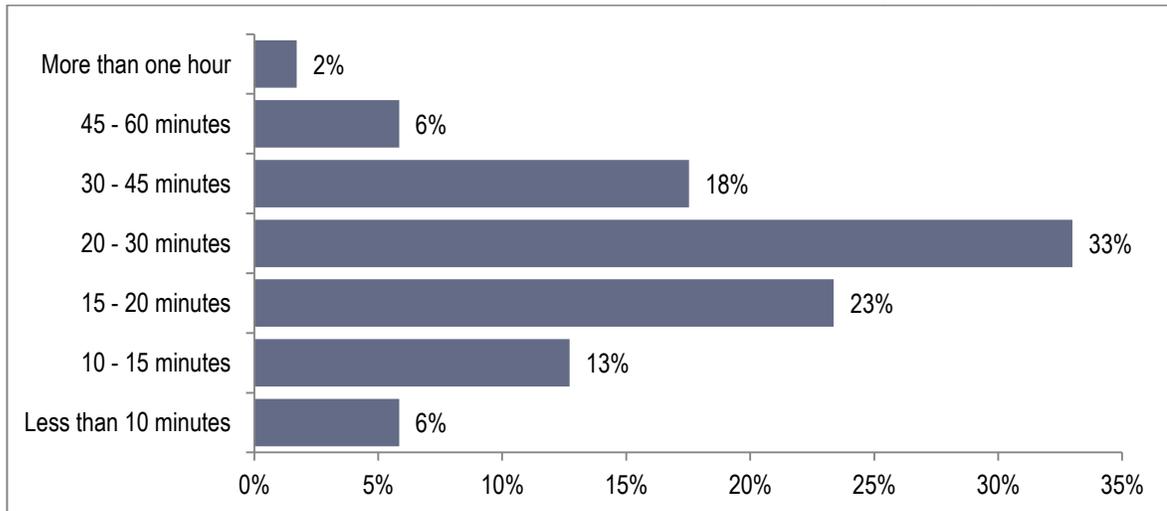
**FIGURE 3.13 – MAIN REASONS FOR RESPONDENTS WHO DO NOT USE PUBLIC TRANSPORTATION, N = 227<sup>6</sup>**

Source: Camden Housing Survey: Residents (2018)

<sup>6</sup> Other responses include not understanding how to use the bus schedule/system, having to take their child to school, and needing a vehicle as part of their job.

Respondents showed a preference for living close to work. About 75 percent of respondents are unwilling to commute more than 30 minutes, and the majority of respondents are not willing to have a commute over 45 minutes (see Figure 3.14).

**FIGURE 3.14 – MAXIMUM AMOUNT OF TIME WILLING TO COMMUTE TO WORK (ONE-WAY), N = 227**

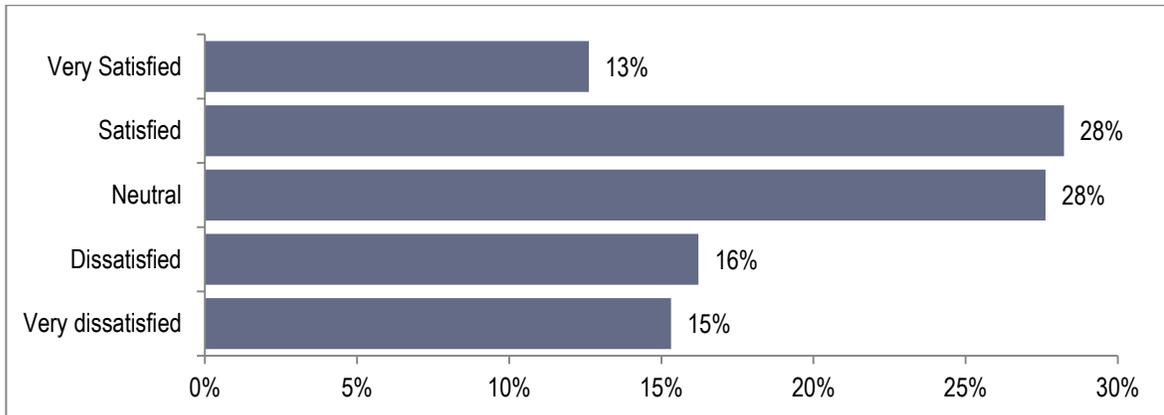


Source: Camden Housing Survey: Residents (2018)

### 3.3 DEMAND FOR HOUSING CHANGE

To determine the potential need for new housing in Camden, we must first understand respondents' satisfaction with their current housing and their interest in moving. In total, 41 percent of respondents are satisfied or very satisfied with their current housing situation, and 31 percent of respondents are dissatisfied or very dissatisfied with their current housing situation (see Figure 3.15).

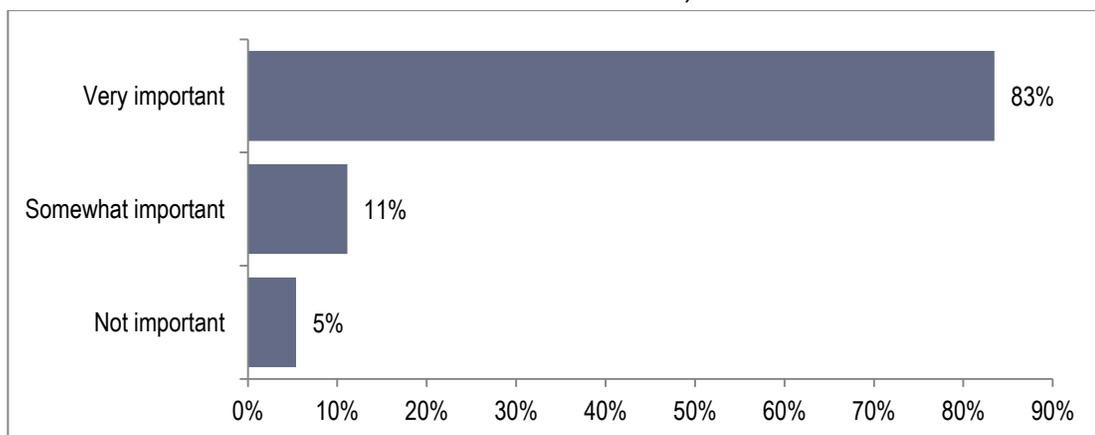
**FIGURE 3.15 – SATISFACTION LEVEL WITH CURRENT HOUSING SITUATION, N = 333**



Source: Camden Housing Survey: Residents (2018)

The majority of respondents (83 percent) indicated that the quality of convenient and affordable housing was essential in their decision to live in the City of Camden (see Figure 3.16). With additional quality housing, Camden has the opportunity to increase the likelihood that unsatisfied individuals will stay in the City as satisfied renters or homeowners.

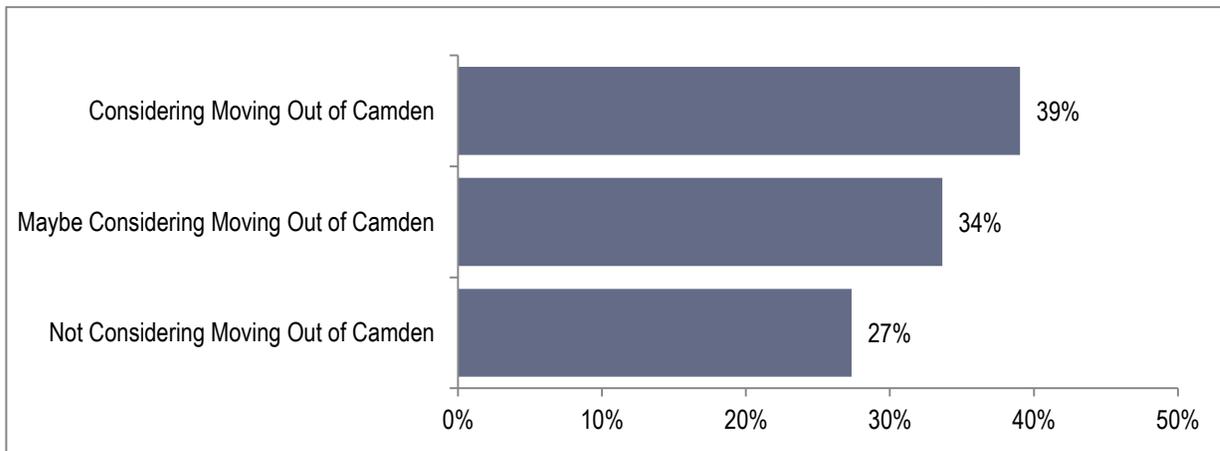
**FIGURE 3.16 – IMPORTANCE OF AVAILABILITY OF CONVENIENT AND AFFORDABLE HOUSING (FOR PURCHASE OR RENT) TO WORK IN THE CITY OF CAMDEN, N = 333**



Source: Camden Housing Survey: Residents (2018)

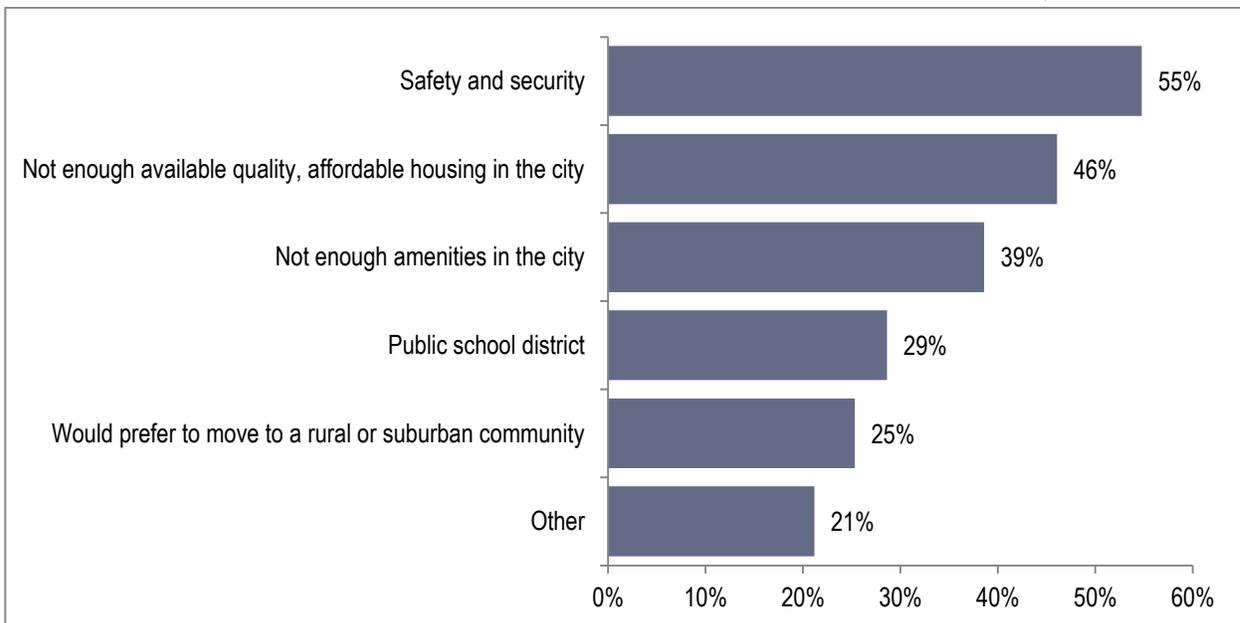
Nearly 40 percent of respondents are considering moving out of the City of Camden. For respondents who are considering moving out of Camden, the top reasons stated are “safety/security,” “not enough quality, affordable housing in the City,” and “not enough amenities in the City.” For respondents who cited other reasons, a lack of job availability in the City, relocating due to not working in Camden, and quality of life were stated (see Figure 3.18).

**FIGURE 3.17 – RESPONDENTS WHO ARE CONSIDERING MOVING OUT OF CAMDEN, N = 333**



Source: Camden Housing Survey: Residents (2018)

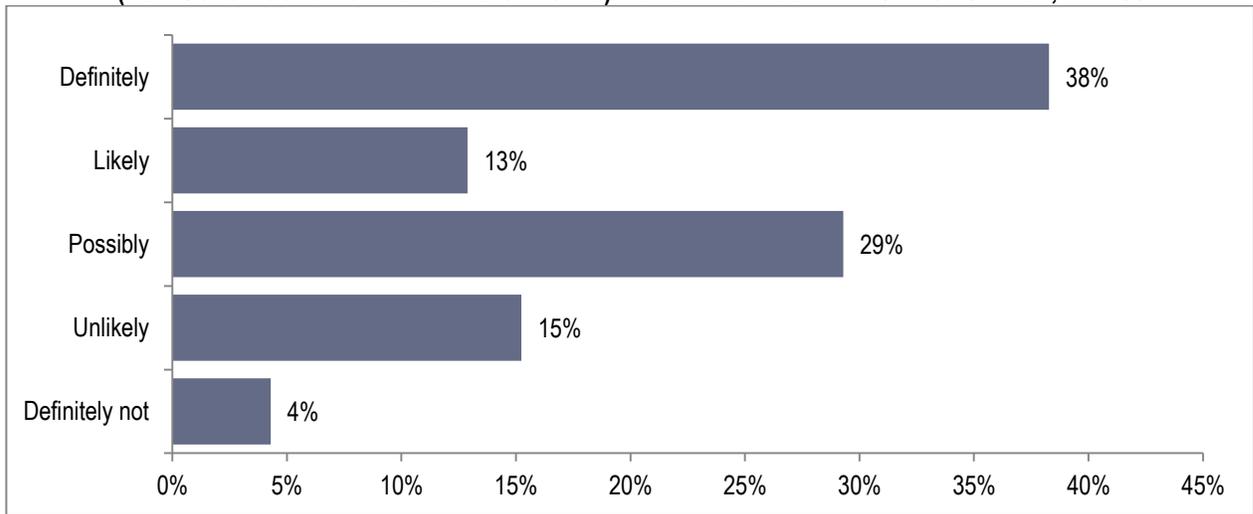
**FIGURE 3.18 – REASONS WHY RESPONDENTS ARE CONSIDERING MOVING OUT OF CAMDEN, N = 241**



Source: Camden Housing Survey: Residents (2018)

While a majority of respondents polled were considering moving out of Camden, about 80 percent of respondents indicated they may consider purchasing or renting a different home in Camden and staying in the City if there is more quality housing available, demonstrating that quality housing plays an important factor in making residents remain in Camden (see Figure 3.19).

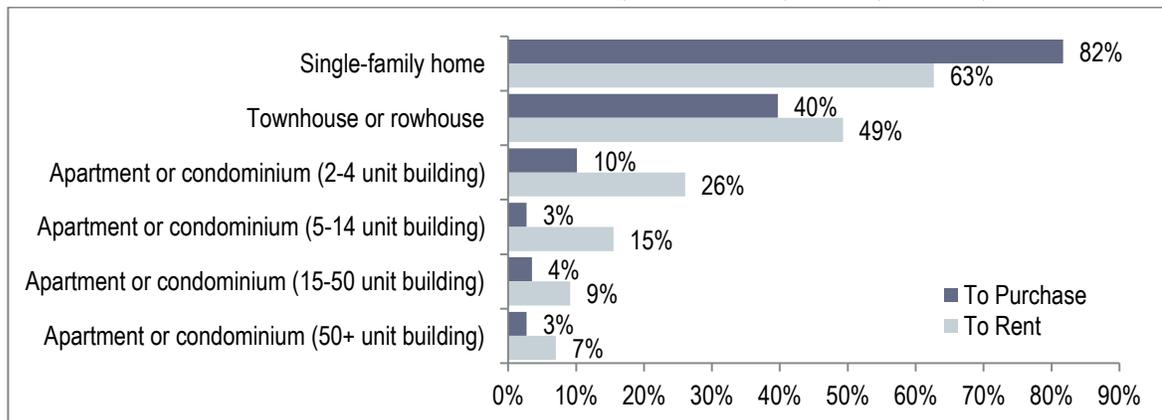
**FIGURE 3.19 - LIKELIHOOD OF PURCHASING OR RENTING A HOME IF QUALITY HOUSING (NEW CONSTRUCTION OR NEWLY REFURBISHED) WERE AVAILABLE IN THE CITY OF CAMDEN, N = 256**



Source: Camden Housing Survey: Residents (2018)

The majority of respondents are interested in a single-family home to purchase or rent (82 percent and 63 percent, respectively). While the next primary preference is a townhouse or rowhouse (see Figure 3.20), renters are significantly more interested in medium- (2-4 unit building) and high-density (5+ unit building) housing than current or potential homeowners.

**FIGURE 3.20 - TYPE OF HOUSING RESPONDENTS ARE INTERESTED IN PURCHASING OR RENTING IN THE CITY OF CAMDEN, TO PURCHASE, N = 257, TO RENT, N = 142**

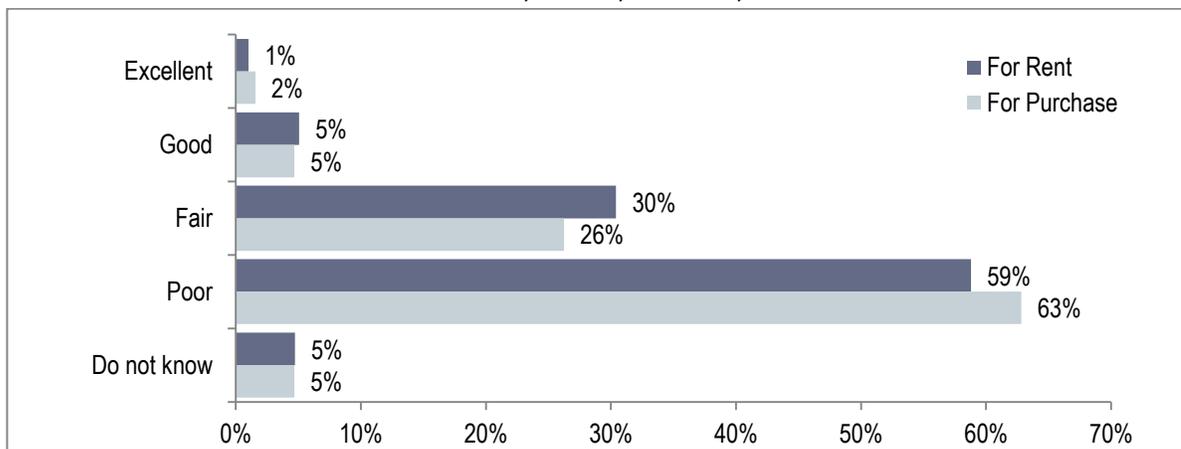


Source: Camden Housing Survey: Residents (2018)

### 3.4 IMPRESSIONS OF CAMDEN HOUSING STOCK

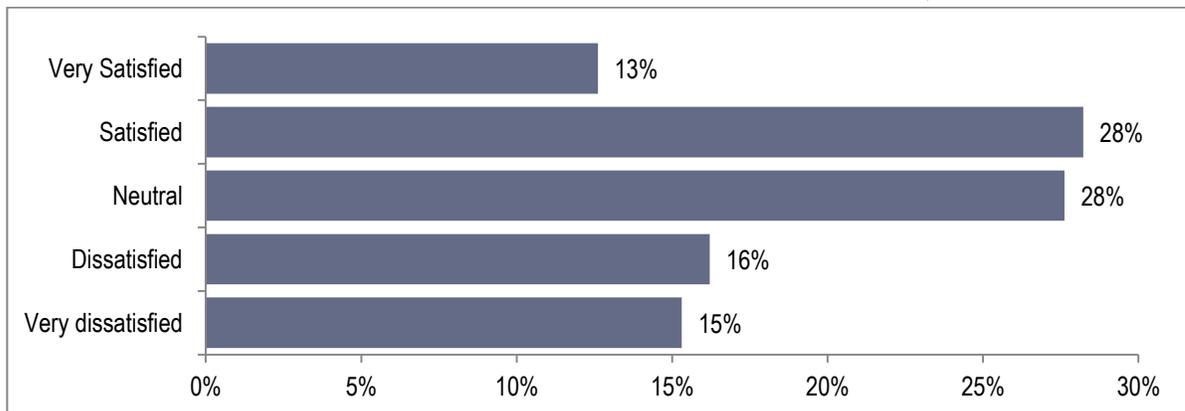
Both for rent and purchase properties were rated as "fair" or "poor" by 59 and 63 percent of respondents, respectively (see Figure 3.21). The higher level of satisfaction among residents with their housing than their overall impression of Camden housing stock indicates residents believe their housing is above average for the City. As detailed in figures 3.15 and 3.22, 41 percent of respondents are satisfied or very satisfied with their current housing situation, while only 36 of respondents consider housing available for rent to be of fair, good, or excellent quality and 33 percent of for purchase housing to be of fair, good, or excellent quality (see Figure 3.22).

**FIGURE 3.21 – QUALITY AND AVAILABILITY OF HOUSING IN THE CITY OF CAMDEN,  
FOR PURCHASE, N = 320, FOR RENT, N = 296**



Source: Camden Housing Survey: Residents (2018)

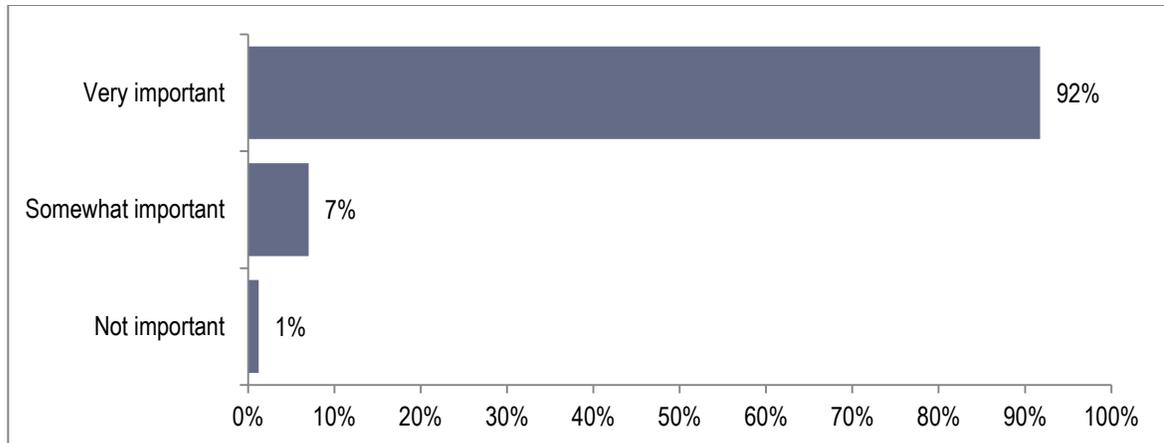
**FIGURE 3.22 – SATISFACTION LEVEL WITH CURRENT HOUSING SITUATION, N = 333**



Source: Camden Housing Survey: Residents (2018)

The poor impression of the current housing stock is likely impacting Camden's population; with 92 percent of respondents believing quality housing is “very important” for attracting and retaining residents in Camden (see Figure 3.23).

**FIGURE 3.23 - IMPORTANCE OF QUALITY HOUSING IS FOR ATTRACTING/RETAINING RESIDENTS IN THE CITY OF CAMDEN, N = 327**

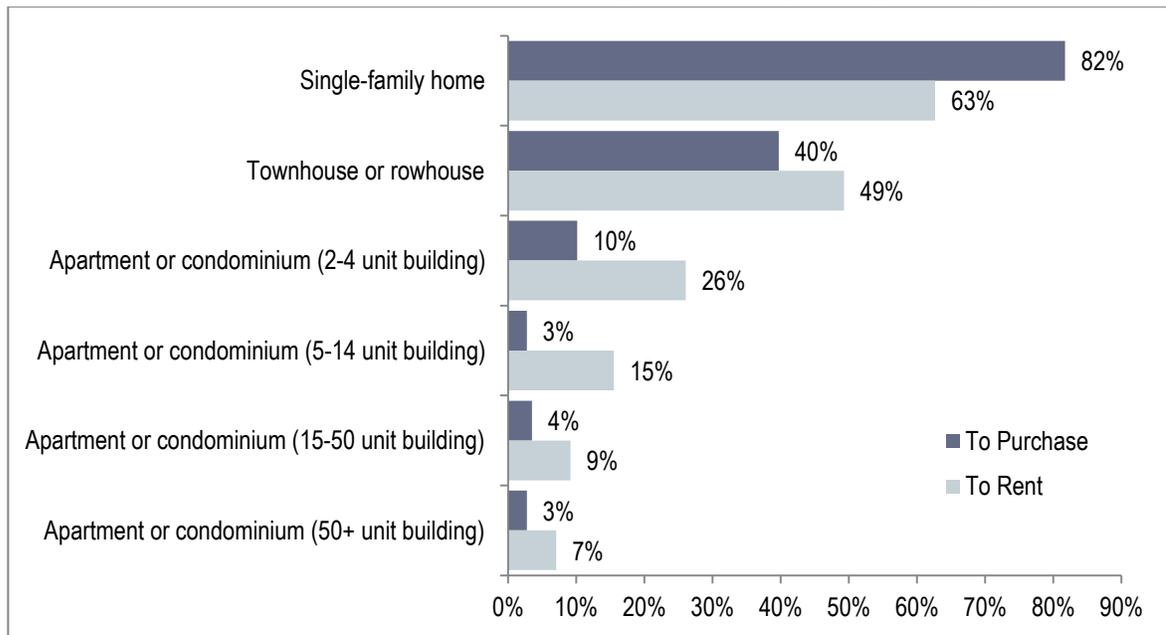


Source: Camden Housing Survey: Residents (2018)

### 3.5 CHARACTERISTICS OF DESIRED HOUSING

In addition to assessing the potential demand for housing in Camden, it is vital to close the supply and demand gap by understanding the type of housing desired by residents considering purchasing or renting a different home in the city. As mentioned in Section 3.3, most respondents prefer a single-family home to purchase or rent (63 percent and 82 percent, respectively). The next top preference is a townhouse or rowhouse (see Figure 3.24).

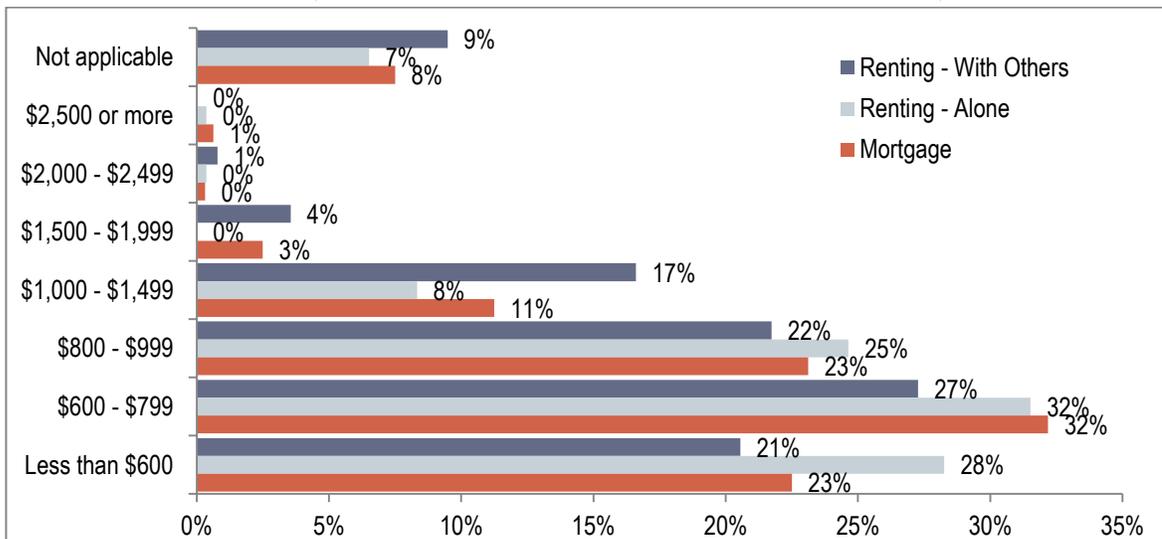
**FIGURE 3.24 – TYPE OF HOUSING RESPONDENTS ARE INTERESTED IN PURCHASING OR RENTING IN THE CITY OF CAMDEN, TO PURCHASE, N = 257, TO RENT, N = 142**



Source: Camden Housing Survey: Residents (2018)

While a significant portion of respondents who are considering purchasing a home is most willing to make mortgage payments between \$600 and \$799 each month, one-third of respondents would be willing to pay between \$899 and \$1,499. People who would consider renting are most willing to consider rent between \$600 and \$799. There is less consensus among those who would rent with others, with roughly equal percentages willing to pay for each rent bracket below \$1,499 (see Figure 3.25).

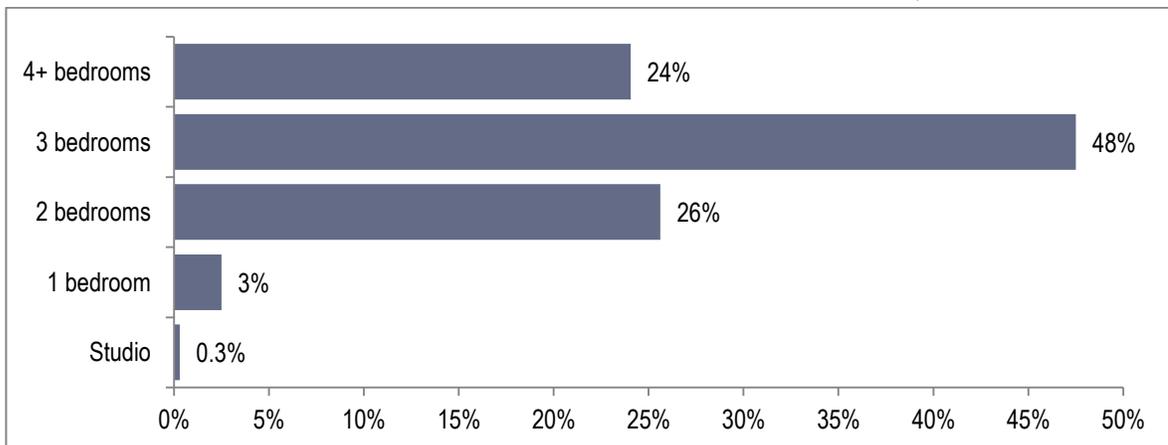
**FIGURE 3.25 – AMOUNT WILLING TO PAY PER MONTH IN RENT – LIVING ALONE N = 276, PER MONTH IN RENT – WITH OTHERS N = 253, OR PER MONTH WITH A MORTGAGE IN THE CITY OF CAMDEN, N = 320**



Source: Camden Housing Survey: Residents (2018)

Concerning the desired housing size, three- and four-bedroom homes were predominant. Forty-eight percent of respondents would want a three-bedroom home, followed by 24 percent with four-bedroom (see Figure 3.26).

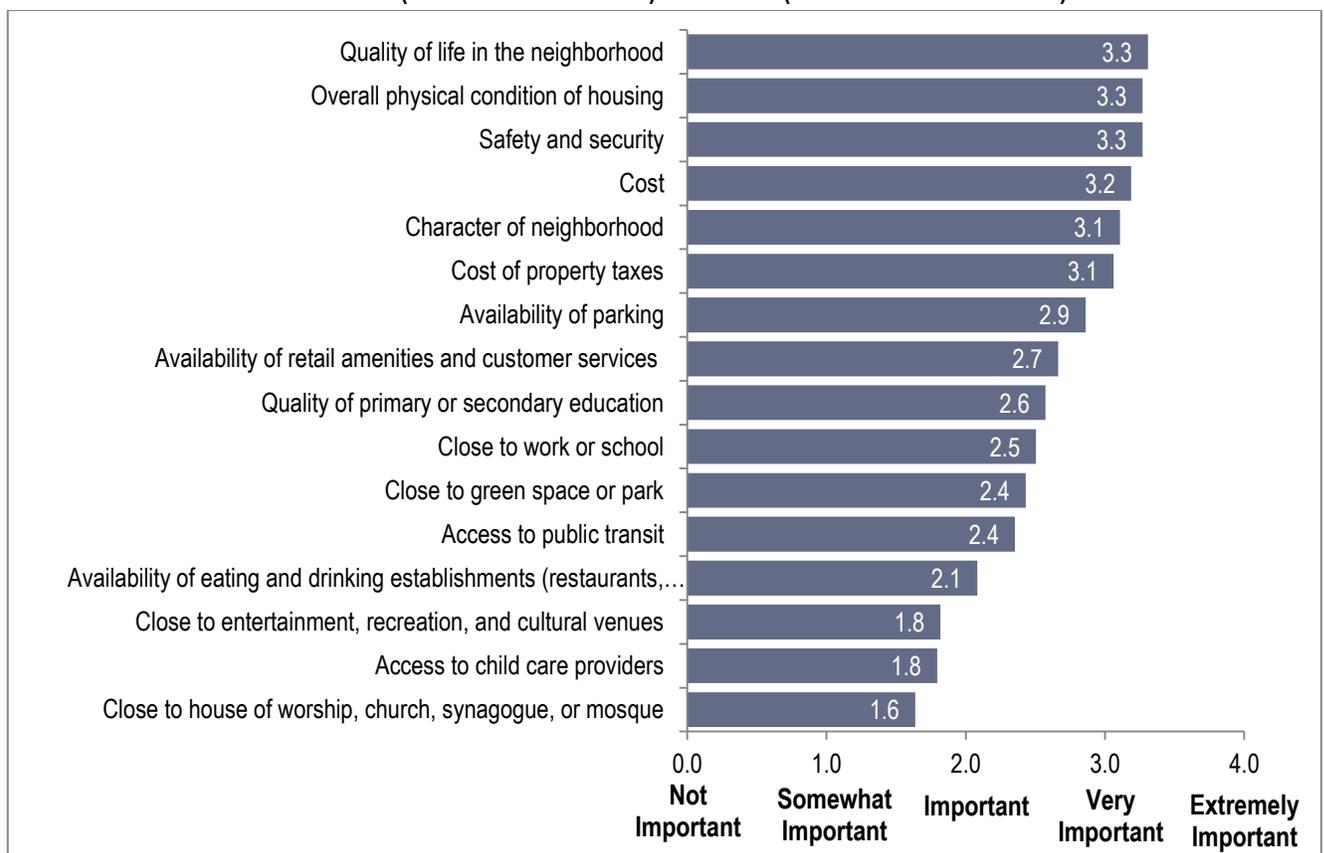
**FIGURE 3.26 – DESIRED BEDROOMS IN AN OWNED OR RENTAL PROPERTY, N = 320**



Source: Camden Housing Survey: Residents (2018)

In addition to housing type and size, residents base housing decisions on neighborhood quality and cost. Survey respondents were asked to indicate whether amenities were "not important," "somewhat important," "very important," or "not applicable." We then calculated an average score for each amenity, assigning the values of "not important" = 0, "somewhat important" = 1, "important" = 2, "very important" = 3, and "extremely important" = 4. Responses of "not applicable" were excluded. Average scores are out of a maximum of four. Quality of life, the overall physical condition of housing, safety/security, and cost were each rated highly. Amenities such as proximity to entertainment, access to child care providers, and access to a place of worship are least important to those surveyed (see Figure 3.27).

**FIGURE 3.27 – IMPORTANCE OF VARIOUS ITEMS TO DETERMINING RESIDENCE LOCATION, RANGE OF N = 272 (ACCESS TO CHILDCARE) TO N = 314 (AVAILABILITY OF PARKING)<sup>7</sup>**

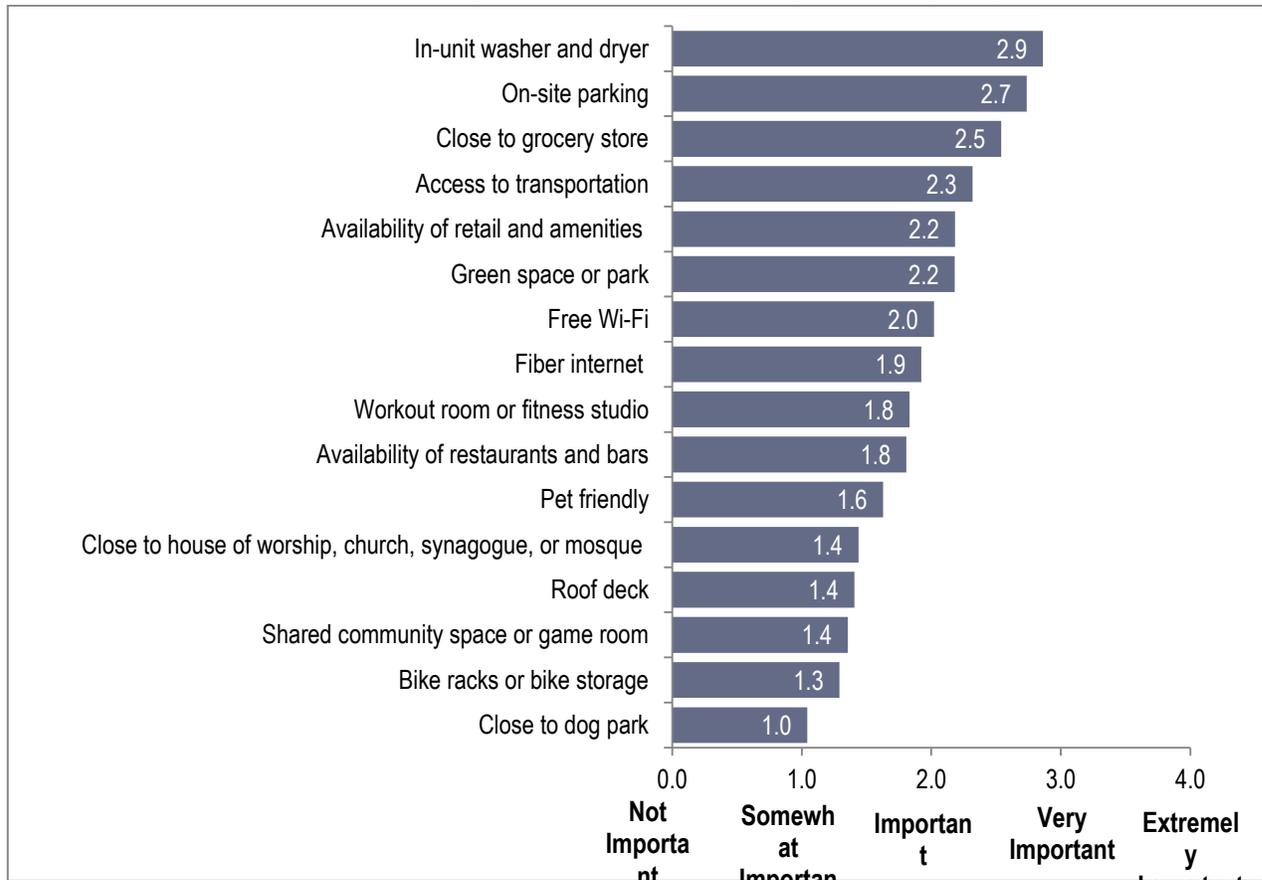


Source: Camden Housing Survey: Residents (2018)

<sup>7</sup> The order of answers was randomized in the online survey to reduce order bias.

The survey also asked about the importance of amenities when considering a rental property. These amenities include factors that are rental-specific, recognizing differences in homeowners' and renters' abilities to make changes to their residence. The average scores were calculated using the same 0-4 point conversions. In-unit washer and dryer, on-site parking, and proximity to grocery stores ranked the highest. Shared community space, bike racks, and proximity to a dog park were of the least importance (see Figure 3.28).

**FIGURE 3.28 – IMPORTANCE OF VARIOUS AMENITIES IN A RENTAL PROPERTY, RANGE OF N = 254 (CLOSE TO HOUSE OF WORSHIP) TO N = 274 (COST)<sup>8</sup>**

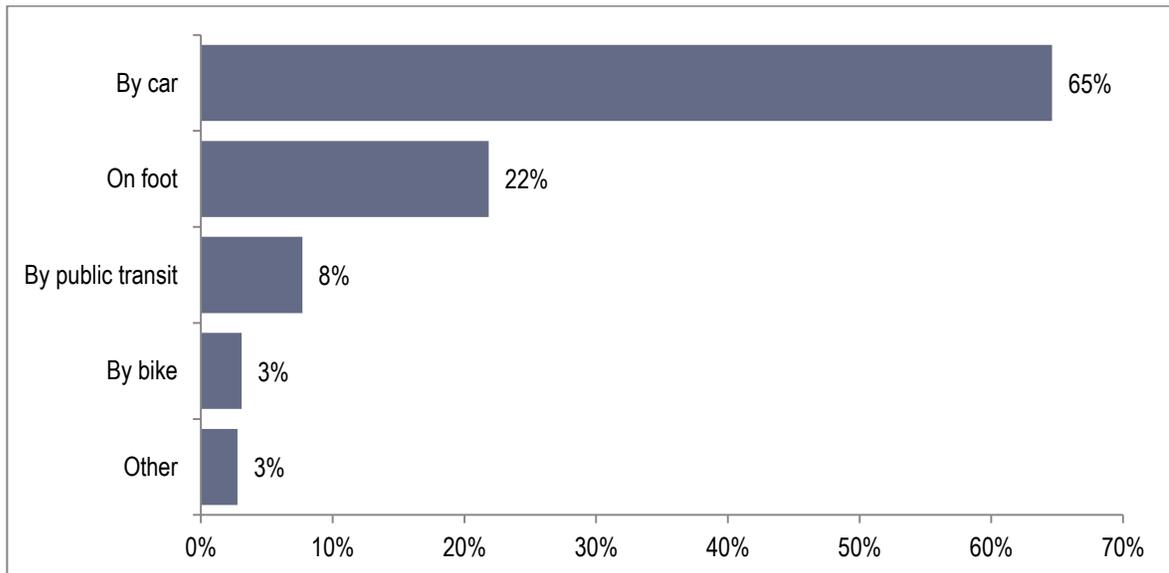


Source: Camden Housing Survey: Residents (2018)

<sup>8</sup> The order of answers was randomized in the online survey to reduce order bias.

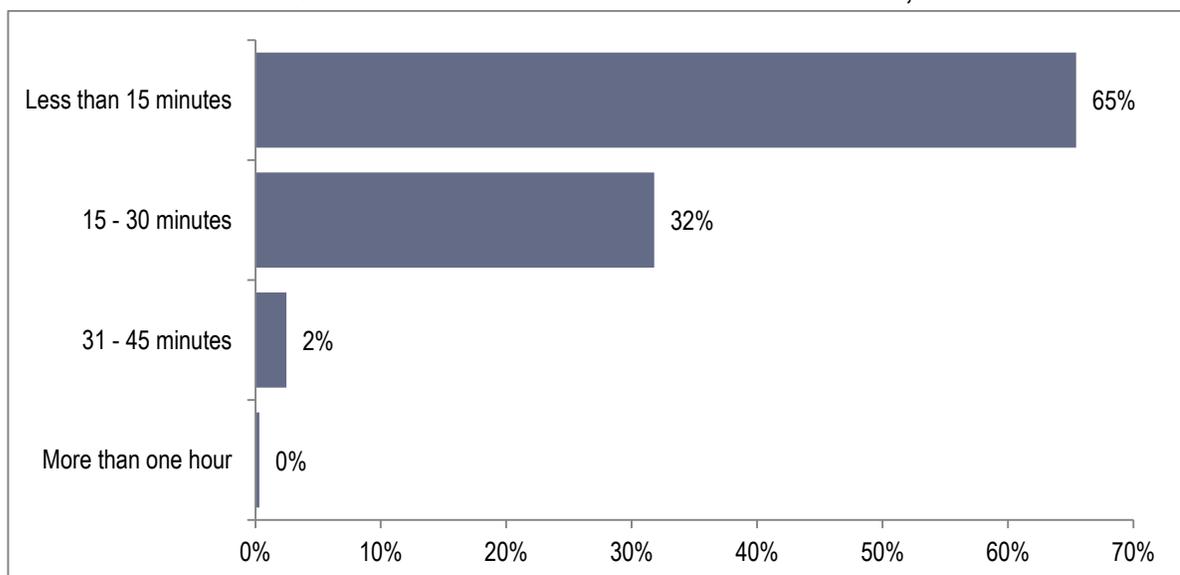
Respondents also preferred to access amenities by car, 65 percent, followed by 22 percent on foot (see figure 3.29). The majority of respondents (65 percent) were also not willing to commute more than 15 minutes to access amenities, with a majority of respondents not willing to commute more than 45 minutes to access amenities (see Figure 3.30).

**FIGURE 3.29 – PREFERENCE OF MODE OF TRANSPORTATION IN ACCESSING AMENITIES, N = 325**



Source: Camden Housing Survey: Residents (2018)

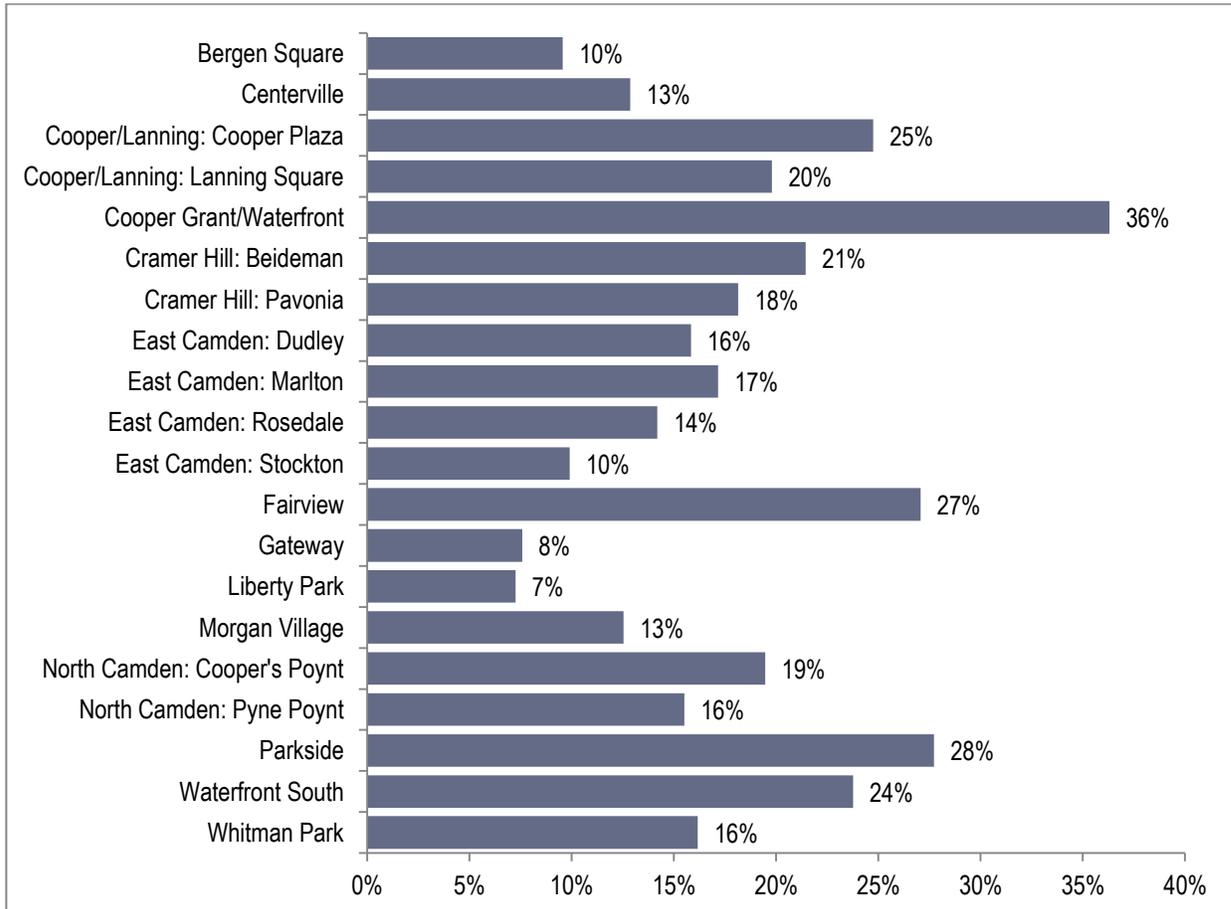
**FIGURE 3.30 – AMOUNT OF TIME WILLING TO COMMUTE TO AMENITIES, N = 324**



Source: Camden Housing Survey: Residents (2018)

The top desired neighborhoods in which respondents would be interested in new housing are Cooper Grant/Waterfront, Parkside, Fairview, Cooper Lanning/Cooper Plaza, and Waterfront South (see Figure 3.31).

**FIGURE 3.31 – DESIRED NEIGHBORHOODS RESPONDENTS ARE INTERESTED IN FOR NEW HOUSING, N = 303**



Source: Camden Housing Survey: Residents (2018)



## 4.0 INCENTIVES FOR LIVING IN CAMDEN

### 4.1 BACKGROUND ON PROPOSED INCENTIVES

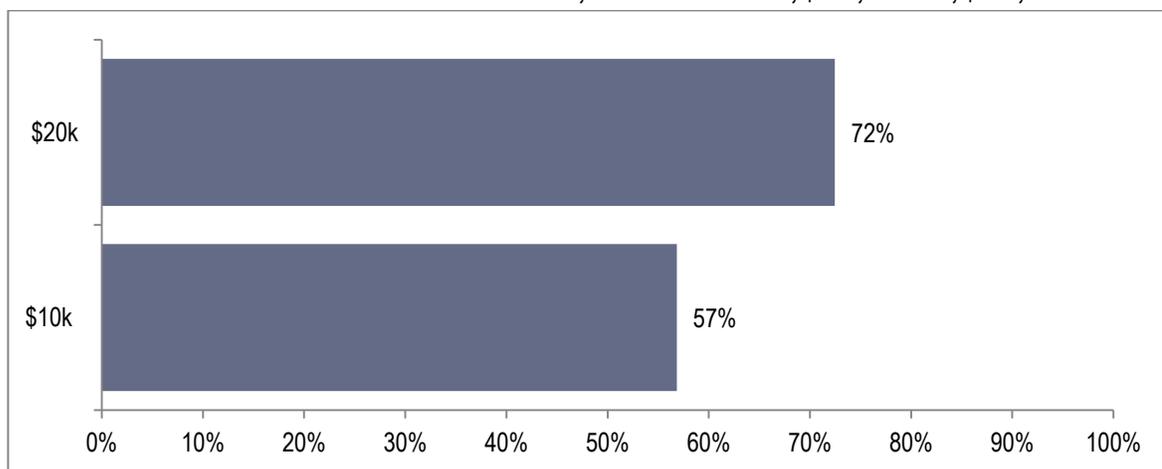
The survey presented respondents with a series of rental and homeownership financial incentive programs and asked how they would influence their decision to remain in Camden if they were to rent or purchase a new home. Incentive programs aimed at renters focus on assistance with securing an apartment, such as having the security deposit paid. Other programs look at enticing homeowners to purchase homes in the City with grants or low-interest loans.

All of the assistance programs garnered strong interest. Young professionals are most likely to take advantage of these programs to rent or own in Camden, showing that a relatively low investment could entice these low-barrier respondents.

### 4.2 INCENTIVES FOR HOMEOWNERSHIP

The survey asked whether a grant towards purchasing a house would increase the likelihood of buying in Camden. The majority of respondents indicated a \$10,000 grant or \$20,000 grant would positively affect the possibility of their purchasing a home in Camden (57 percent and 72 percent, respectively) (see Figure 4.1). Grant programs appealed most to the 20-34 and 65+ populations (see Figure 4.2).

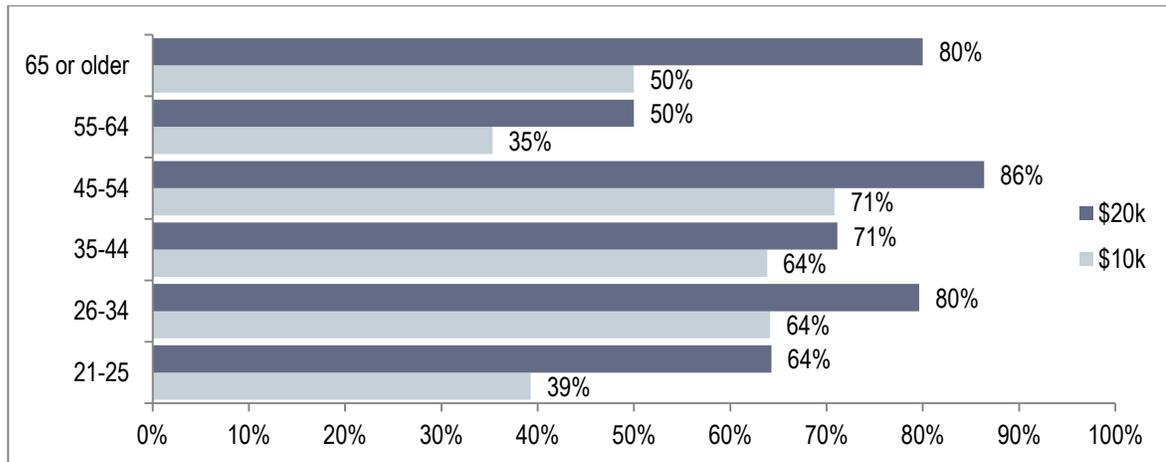
**FIGURE 4.1 – PERCENTAGE OF RESPONDENTS WHO SAY A GRANT WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THEY PURCHASE A HOME IN CAMDEN, BY GRANT AMOUNT, \$10K, N = 183, \$20K, N = 178**



Source: Camden Housing Survey: Residents (2018)

A \$10,000 grant would positively influence more than 60 percent of the respondents in each age bracket from 26 to 54 years old. It appealed most to those between 35 and 54.

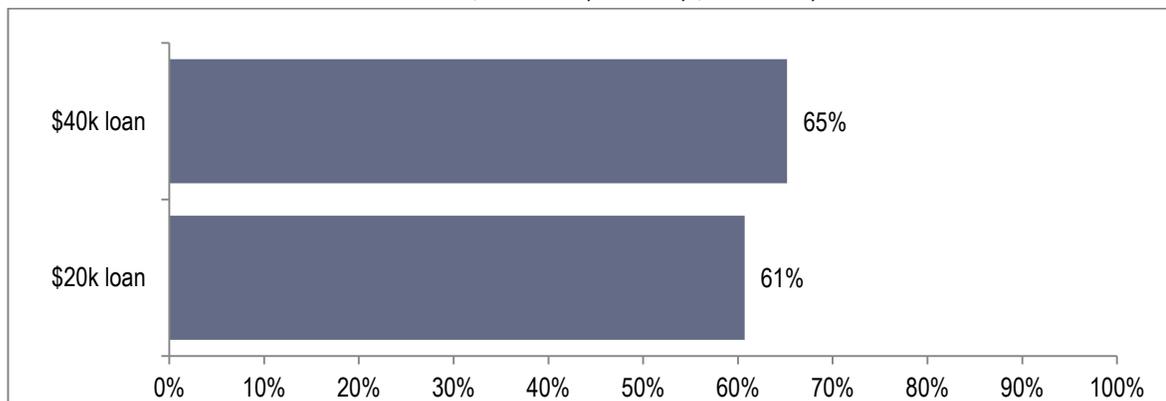
**FIGURE 4.2 – PERCENTAGE OF RESPONDENTS WHO SAY A GRANT WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THEY PURCHASE A HOME IN CAMDEN, BY GRANT AMOUNT AND AGE, \$10k, N = 179, \$20k, N = 175**



Source: Camden Housing Survey: Residents (2018)

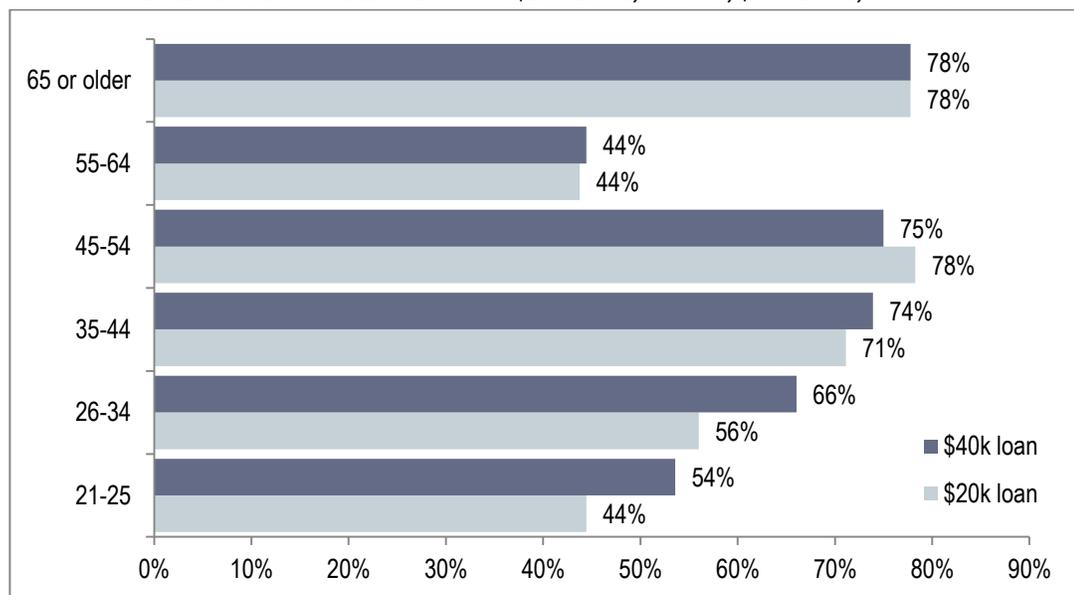
The survey also asked about a program that would provide a low-interest loan for home improvements. Sixty-one percent of respondents said a \$20,000 loan would moderately or significantly increase the likelihood of purchasing a home in Camden. This percentage increased to 65 percent with a \$40,000 loan (see Figure 4.3). Overall, respondents rated funding to upgrade or renovate as very important (see Figure 4.5).

**FIGURE 4.3 – PERCENTAGE OF RESPONDENTS WHO SAY A LOW-INTEREST LOAN FOR HOME IMPROVEMENTS WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THEY WOULD PURCHASE A HOME IN CAMDEN, BY LOAN AMOUNT \$20K LOAN, N = 173, \$40K LOAN, N = 181**



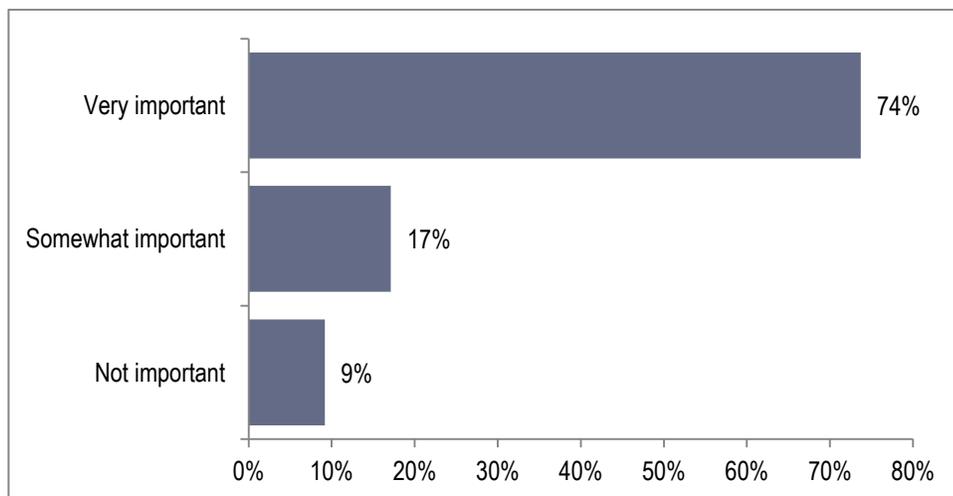
Source: Camden Housing Survey: Residents (2018)

**FIGURE 4.4 – PERCENTAGE OF RESPONDENTS WHO SAY A LOW-INTEREST LOAN FOR HOME IMPROVEMENTS WOULD MODERATELY OR SIGNIFICANTLY INCREASE THE LIKELIHOOD THEY WOULD PURCHASE A HOME IN CAMDEN, BY LOAN AMOUNT AND AGE GROUP \$20K LOAN, N = 170, \$40K LOAN, N = 178**



Source: Camden Housing Survey: Residents (2018)

**FIGURE 4.5 – IMPORTANCE OF FUNDING TO UPGRADE OR RENOVATE HOME FOR CURRENT HOMEOWNERS, N = 251**



Source: Camden Housing Survey: Residents (2018)



## 5.0 FACTORS IMPACTING RESIDENTS' INTEREST IN STAYING IN CAMDEN

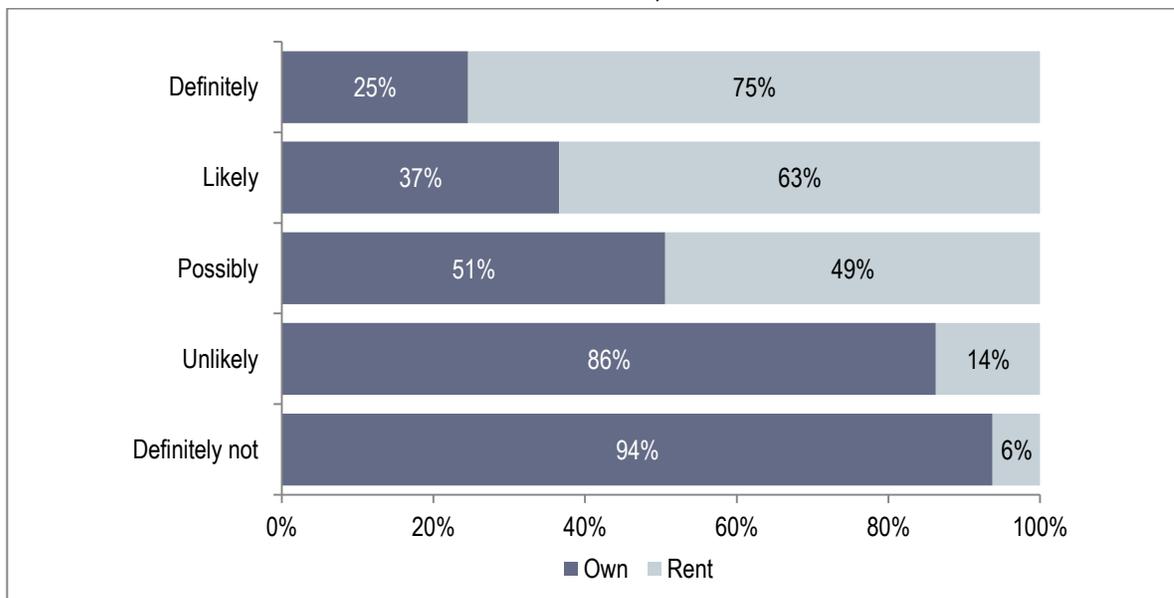
### 5.1 BACKGROUND

More than two-thirds of survey respondents were considering leaving Camden. In this section, we detail the factors impacting residents most interested in remaining in the City.

### 5.2 FACTORS INFLUENCING WILLINGNESS TO REMAIN IN CAMDEN

In general, renters were more likely to respond that they would move to a different home in Camden if there were more quality housing available. About 75 percent of respondents who would move to a different home if more quality housing were available in Camden are renters. Respondents who were less likely to consider moving to a different home in Camden if more quality housing were available are comprised mostly of homeowners. In total, 86 percent who responded "Unlikely" to move are homeowners (see Figure 5.1).

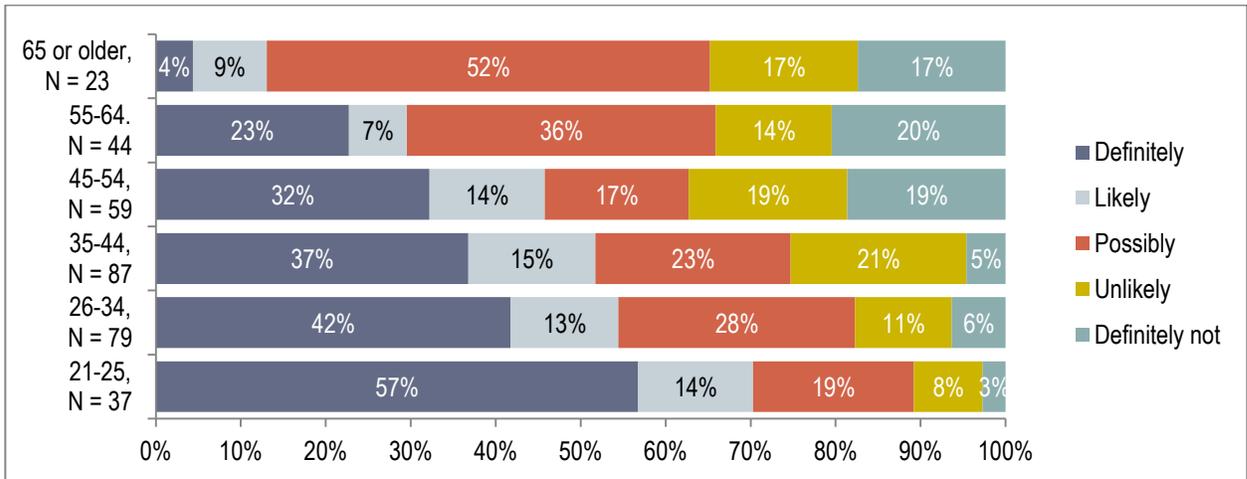
**FIGURE 5.1 – LIKELIHOOD TO MOVE TO A DIFFERENT HOME IF MORE QUALITY HOUSING WERE AVAILABLE IN CAMDEN, BY HOUSING TENURE, N = 329**



Source: Camden Housing Survey: Residents (2018)

The age groups from 21 to 34 years old responded they would likely or definitely move to a different home in Camden if more quality housing were available in the City (see Figure 5.2).

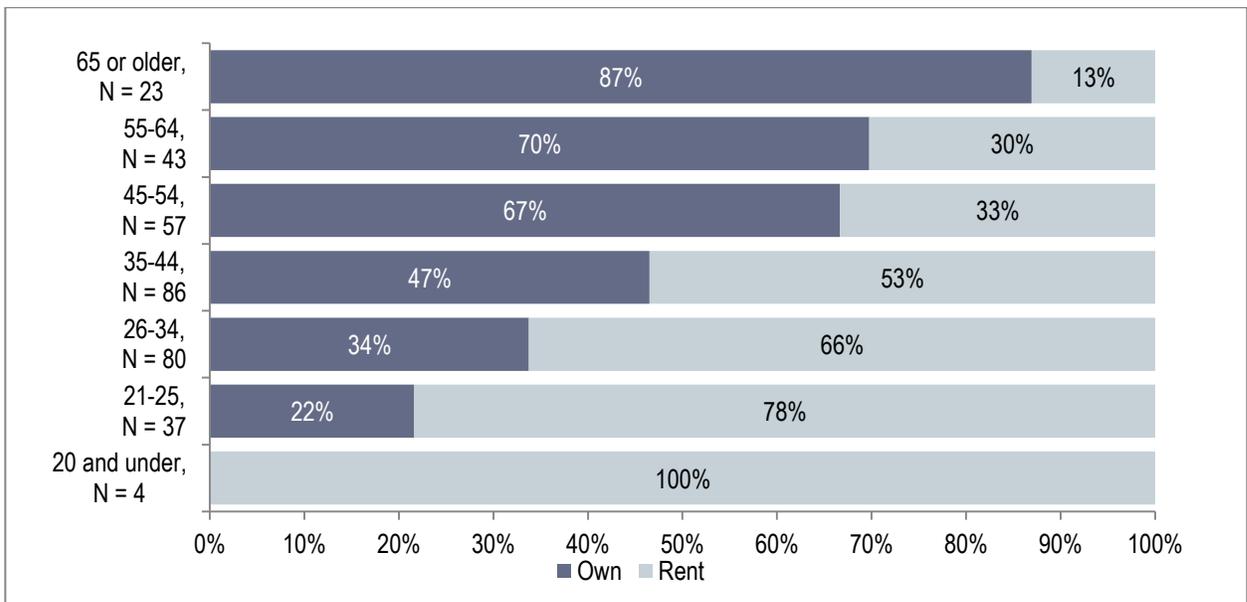
**FIGURE 5.2 – LIKELIHOOD TO MOVE A DIFFERENT HOME IF MORE QUALITY HOUSING WERE AVAILABLE IN CAMDEN BY AGE, N = 329**



Source: Camden Housing Survey: Residents (2018)

Typically, homeownership increases with age and renting decreases. About 22 percent of those ages 21 to 25 own their homes and 78 percent rent. By comparison, 87 percent of respondents over 65 own their home and 13 percent rent (see Figure 5.3).

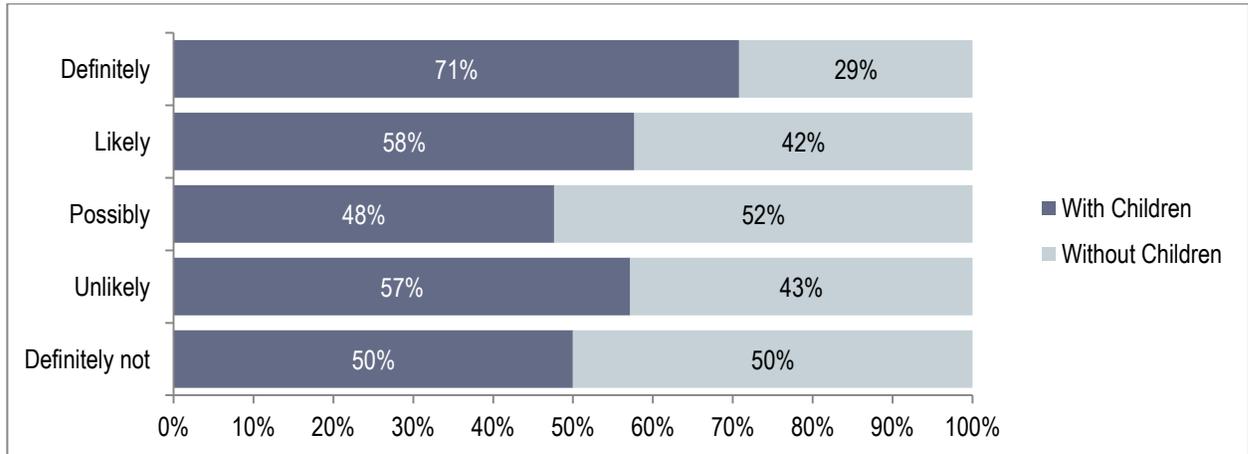
**FIGURE 5.3 – CURRENT HOMEOWNERSHIP BY AGE GROUP, N = 206**



Source: Camden Housing Survey: Residents (2018)

The majority of respondents with children would be likely to move to a different home if more quality housing were available (see Figure 5.4). In total, 54 percent of residents live with children.

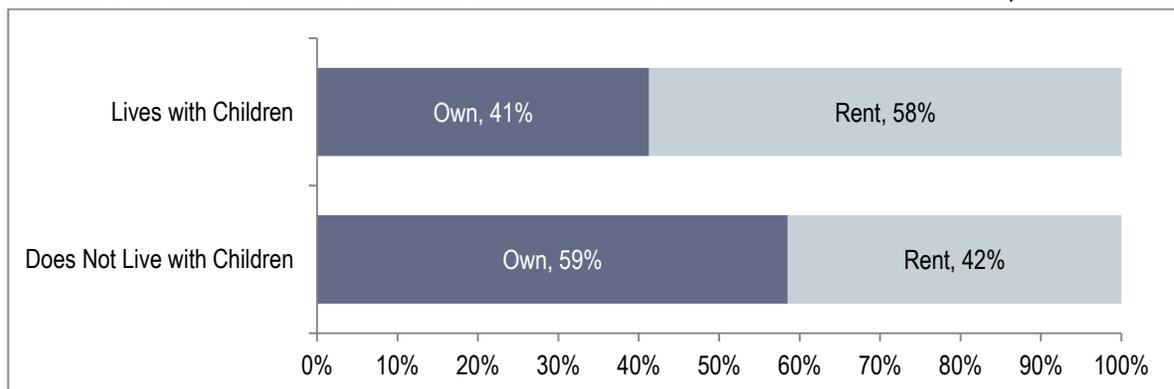
**FIGURE 5.4 – RESPONDENTS WHO ARE RENTERS AND LIKELIHOOD TO MOVE TO A DIFFERENT HOME IF MORE QUALITY HOUSING WERE AVAILABLE IN CAMDEN BY WHETHER OR NOT THEY LIVE WITH CHILDREN, N = 327**



Source: Camden Housing Survey: Residents (2018)

Respondents with children are more likely to rent than own, while those without children are more likely to own rather than rent, with 59 percent homeowners and 42 percent renters (see Figure 5.5). As shown in Figure 5.4, this may reflect the higher proportion of households with children who would “definitely” move if there were more quality housing available, as a higher proportion of these households are renters, which implies that it may be easier for them to move than for a homeowner.

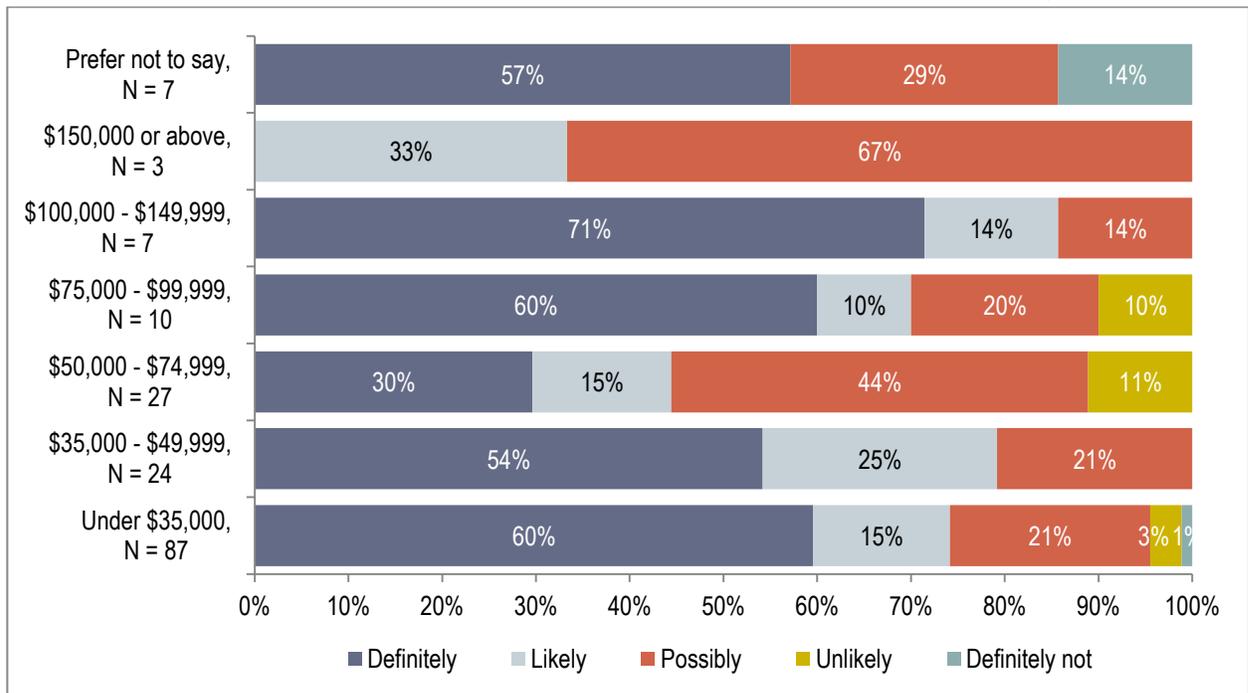
**FIGURE 5.5 – CURRENT HOMEOWNERSHIP BY WHETHER OR NOT THEY LIVE WITH CHILDREN, N = 324**



Source: Camden Housing Survey: Residents (2018)

The highest income respondents are the least interested in moving to a different home in Camden. However, with 60 percent of respondents with household income between \$75,000 and \$99,000 likely to move to a different home if more quality housing were available, the opportunity to introduce more market-rate housing in Camden is evident. Yet, because 60 percent of respondents with household income under \$35,000 and 54 percent of respondents with a household income between \$35,000 and \$54,000 are likely to move, the need for more affordable housing also remains (see Figure 5.6).<sup>9</sup>

**FIGURE 5.6 – RESPONDENTS WHO ARE RENTERS AND LIKELIHOOD TO MOVE TO A DIFFERENT HOME IF MORE QUALITY HOUSING WERE AVAILABLE IN CAMDEN BY ANNUAL HOUSEHOLD INCOME, N = 167**



Source: Camden Housing Survey: Residents (2018)

<sup>9</sup> Among respondents, 71 percent with an income between \$100,000 and \$149,999 were definitely interested in moving to a different home in Camden. However, the sample sizes for \$100,000 - \$149,999 and \$150,000+ were both below 10. Due to the low sample size, we should be cautious in drawing conclusions about respondents in those income brackets.

## 6.0 PERCEPTIONS OF CAMDEN

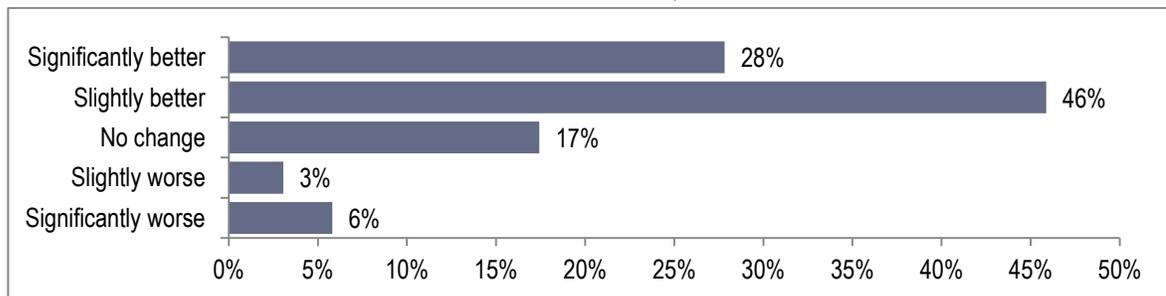
### 6.1 BACKGROUND

The majority of respondents to this survey were long-term Camden residents, with a majority of respondents living in the City for more than 10 years. This survey demonstrated that respondents overwhelmingly believe both the City and its housing have improved. Residents have strong expectations for its continued improvement over the next decade. These responses indicate that the City's recent renaissance is recognized by those who live in the community.

### 6.2 HOUSING QUALITY

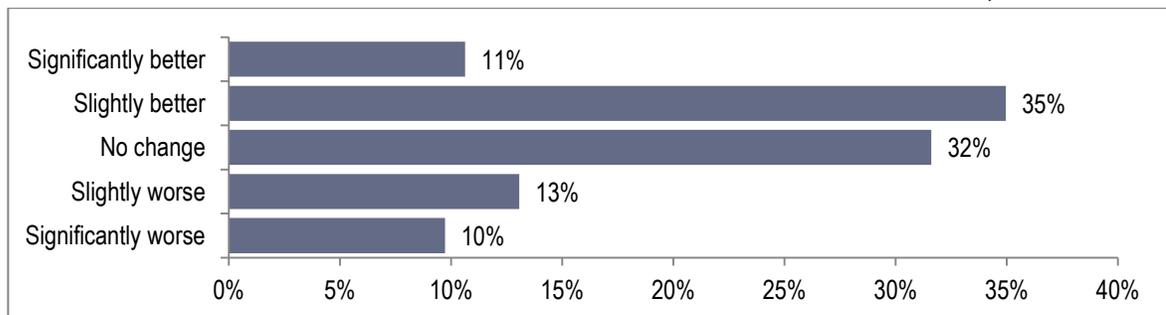
Survey respondents provided their impression of how the quality and availability of housing is expected to change and has changed. More than one-quarter of respondents thought housing will significantly improve in the next 10 years and 46 percent think it will slightly improve (see Figure 6.1). More than 40 percent of respondents stated that Camden housing had improved slightly or significantly compared to five years ago (see Figure 6.2),

**FIGURE 6.1 – PREDICTION OF THE QUALITY OF CAMDEN'S HOUSING CONDITION 10 YEARS IN THE FUTURE COMPARED TO ITS CONDITION TODAY, N = 327**



Source: Camden Housing Survey: Residents (2018)

**FIGURE 6.2 – PERCEPTION OF CAMDEN HOUSING NOW COMPARED TO FIVE YEARS AGO, N = 329**

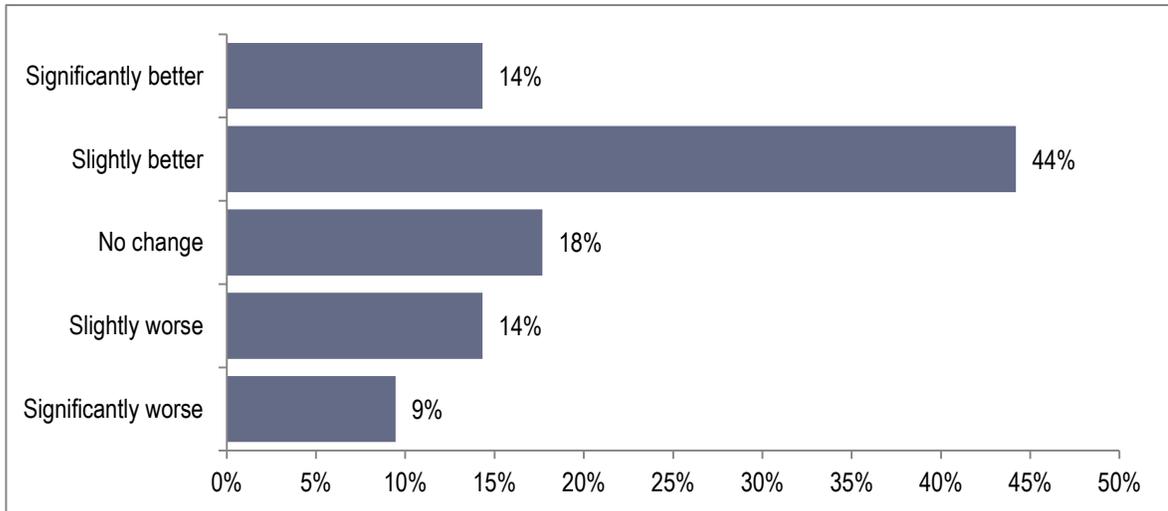


Source: Camden Housing Survey: Residents (2018)

### 6.3 HOW THE CITY OF CAMDEN HAS CHANGED

Respondents also expressed a positive perception of how the City overall has changed over the last 10 years. Fifty-eight percent of respondents stated their impression of Camden has slightly or significantly improved over the last decade (see Figure 6.3).

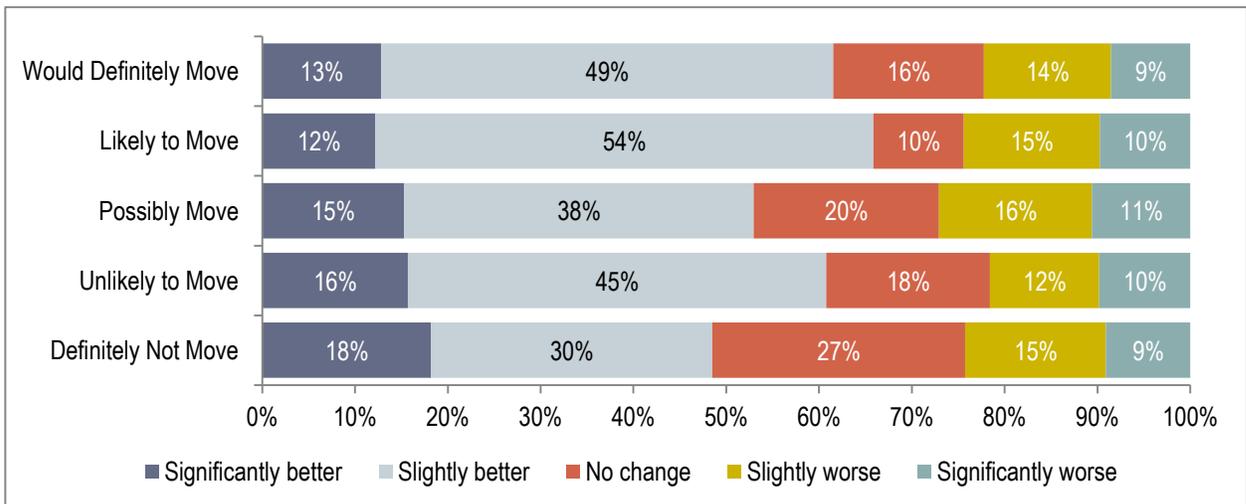
**FIGURE 6.3 – PERCEPTION OF CAMDEN NOW COMPARED TO HOW IT WAS 10 YEARS AGO, N = 328**



Source: Camden Housing Survey: Residents (2018)

Those who would definitely, likely, or possibly move to a different home in Camden if more quality housing were available shared this impression. In all groups, roughly half of the respondents stated that the City has improved over the last decade (see Figure 6.4).

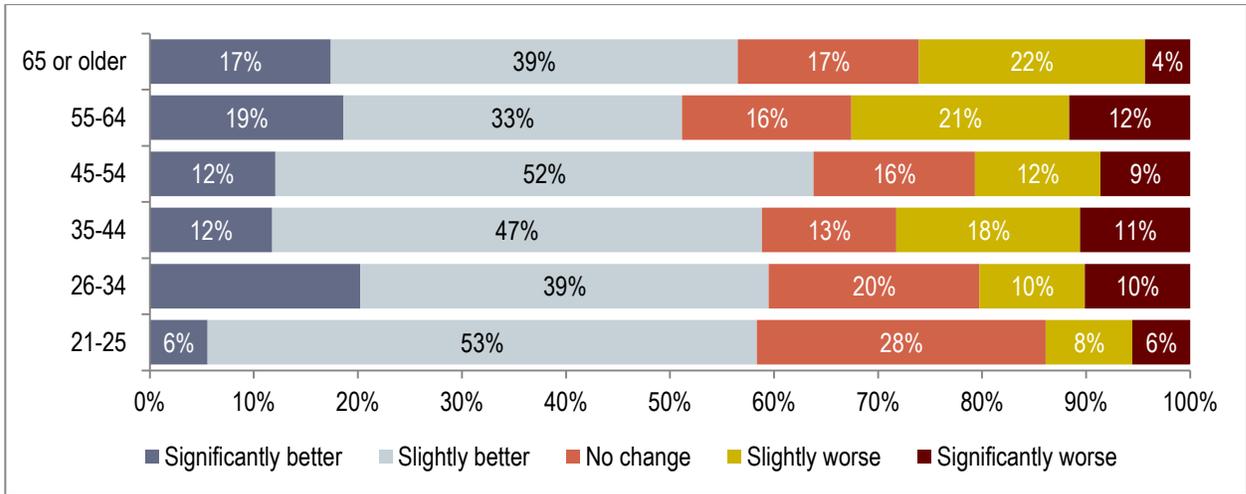
**6.4 – PERCEPTION OF CAMDEN NOW COMPARED TO 10 YEARS AGO BY WILLINGNESS TO MOVE IF MORE QUALITY HOUSING WERE AVAILABLE IN CAMDEN, N = 327**



Source: Camden Housing Survey: Residents (2018)

Similarly, there was a positive impression across all age groups. Even among the age groups least likely to move to Camden, there is a strong belief that the City has improved in the last 10 years (Figure 6.5).

**FIGURE 6.5 – OVERALL PERCEPTION OF CAMDEN NOW COMPARED TO 10 YEARS AGO BY AGE GROUP, N = 324**

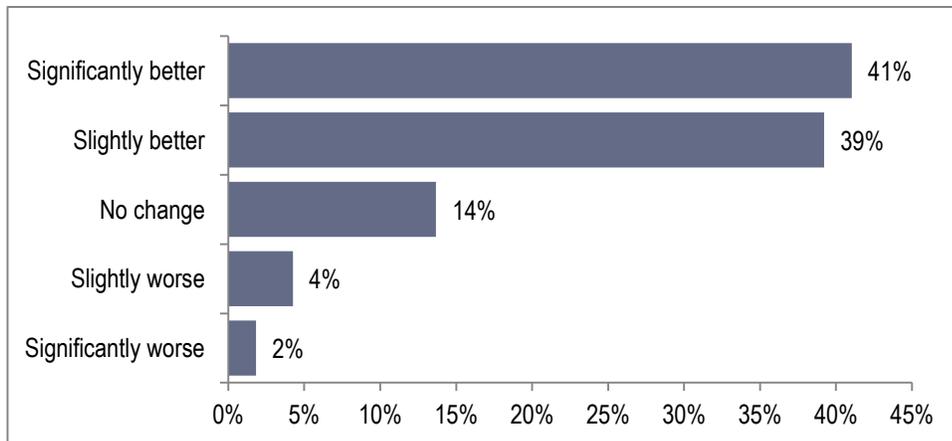


Source: Camden Housing Survey: Residents (2018)

#### 6.4 EXPECTATIONS OF HOW CAMDEN WILL CHANGE

Camden residents not only believe the City has improved over the past decade, but they expect this positive trend to continue. Some 80 percent of respondents affirmed this; including 41 percent who believe the City will be significantly better in a decade (see Figure 6.6).

**FIGURE 6.6 – OVERALL PERCEPTION OF THE CITY OF CAMDEN 10 YEARS FROM NOW, N = 329**



Source: Camden Housing Survey: Residents (2018)

## 6.5 CONCLUSION

The findings of this report indicate that Camden's recent revitalization has positively impacted how Camden residents view the City where they live. Fifty-eight percent of respondents believe Camden has improved over the last decade and 80 percent think it will continue to improve over the next 10 years. Also, while three-quarters of respondents have considered moving out of Camden, 60 percent want to stay in the City. This interest in staying in Camden is particularly true among younger Camden residents, with 80 percent of respondents under age 35 stating they want to remain in the City.

The results of the survey demonstrated a gap between the current housing needs of Camden residents and available housing stock. However, the keen interest of current residents in remaining in the City indicates that continuing efforts to improve the amount of quality, affordable housing in the City is well-aligned with residents' interests.

As part of this survey, residents were invited to provide any additional information they wished to share. Here are some of their comments.

- Affordable housing is key to retaining the millennial aged residents. Making homeownership appealing to this age group is key to furthering change.
- I would like to see Camden GO GREEN also! Try to reduce our carbon footprint.
- I am a resident here in the City of Camden, NJ returning back here after leaving for Atlantic City for 15 years and would like to settle here, but housing and safety needs to improve in the neighborhoods!
- I have lived in Cooper Grant almost all my life and I believe what President Kennedy said many years ago , "It is not what your country can do for you but what you can do for your country." Replace the word country with city, county, or state. We the people are the government. So, we must care for our community. I am retired and every week , I sweep my street. Now, I am not alone; two of my retired neighbors help. This is what I love about my city. We love to help one another. TAKE PRIDE IN OUR CITY.
- I think the city is attempting to gentrify our communities starting in the downtown area, which will disenfranchise most of our current residents. Some of these current people who may be dislocated have a generational connection to this city. Will there be a way provided to maintain true affordable housing—as the city moves forward?
- I think the development of Camden downtown will improve, but I am very wary of how this development impacts long-time residents of Camden. I do not want property taxes and costs of rental/homeownership to increase, making it so that long-time and low-income residents are slowly pushed out. Change and amelioration are only better if policy is created to protect low-income housing, so it is still available in all neighborhoods of Camden.

- I was born here, raised here, have a business in the City of Camden, and would love to live here instead of renting!
- Incentives provided by anchor institutions for employees and clients to get out and interact in the city along with financial incentives can change perceptions and provide a mechanism to help people move to the city. Also, there should be requirements for building design that promote pedestrian traffic to benefit small businesses.
- More safety for the children cameras, etc.
- Movies, Malls, Gym, Parks.....
- Camden has a small town feel and that is its most attractive quality. Providing residents with loans and grants to buy abandoned properties and rehab them would be one of the best things to do for the city.
- Camden is a very vibrant city with lots of growth.
- Please offer Camden residents jobs and new homes to buy; something Camden residents can afford.
- We need to promote the area (Fairview) as a bedroom community. Get back to the idea it's an Historic Neighborhood.



## APPENDIX A – DISTRIBUTION PARTNERS

### Resident's Housing Survey Community Partners:

- Mayor's Community Congress and Ministerial Leadership Team
- Camden City School District
- Camden County Office of Hispanic Affairs and Community Development
- Camden Lutheran Housing
- Cooper's Ferry Partnership
- Cooper Grant Neighborhood Association
- Heart of Camden
- Parkside Business & Community in Partnership (PBCIP)
- St. Joseph's Carpenter Society
- Save Our Waterfront

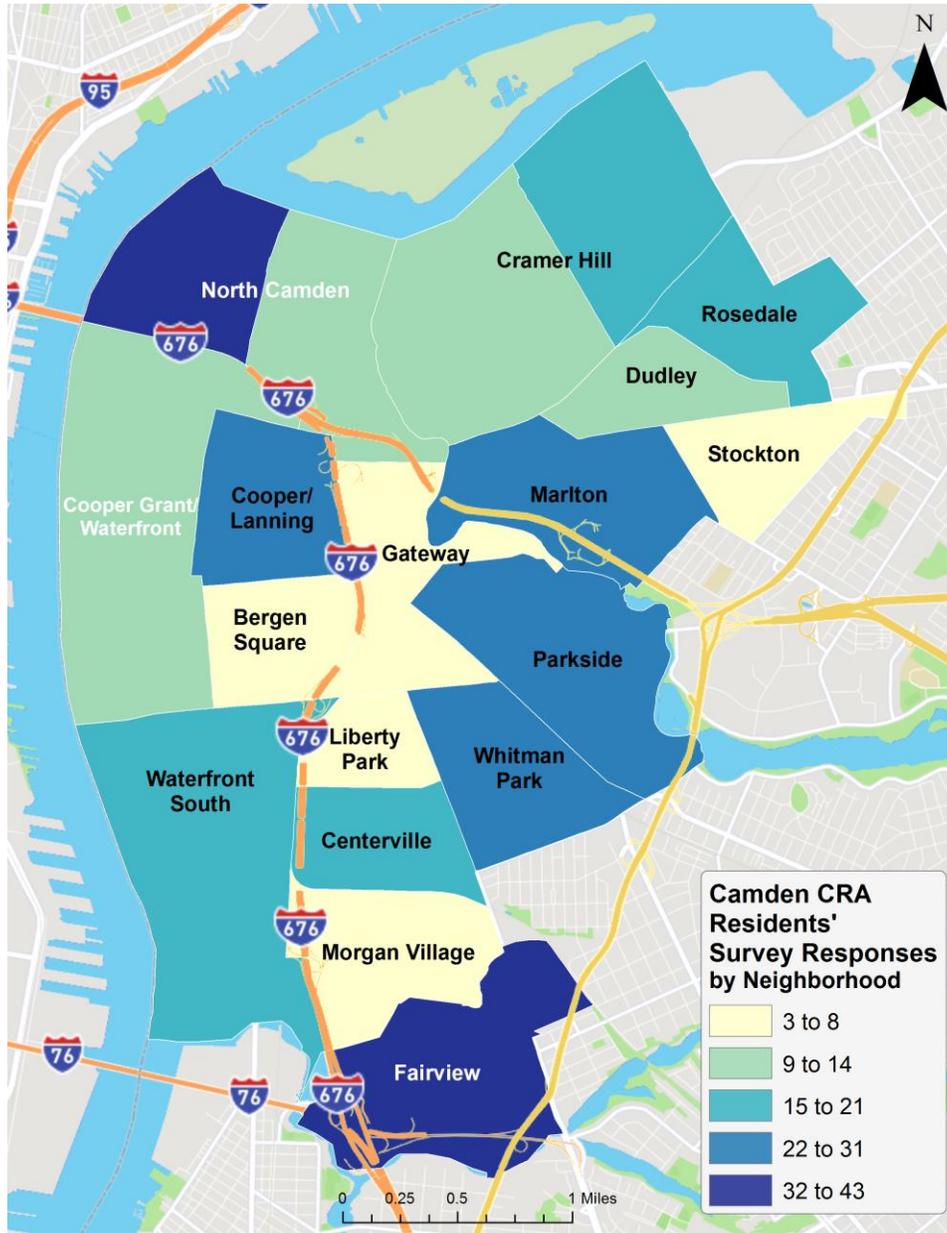
### Media Distribution Partners:

- AL DÍA News Media
- Anointed News Journal
- El Hispano Newspaper
- El Zol 99.9FM, 1340AM
- WEMG – mega 105.7FM Radio
- WTTM La Unika 1680AM Radio



# APPENDIX B – MAP OF SURVEY RESPONSES BY NEIGHBORHOODS AND CENSUS TRACTS

FIGURE B.1 – RESPONDENTS BY NEIGHBORHOOD, N = 332



Source: Camden Housing Survey: Residents (2018), ArcGIS (2018), Mapbox (2018)



## APPENDIX C – SURVEY<sup>10</sup>

1. How many years have you lived in the City of Camden?
  - a. 1-2
  - b. 3-5
  - c. 6-10
  - d. More than 10
  - e. I do not currently live in the City of Camden (*Survey Ends if Respondent Chooses this Option*)<sup>11</sup>
  
2. What neighborhood do you currently live in?
  - a. Bergen Square
  - b. Centerville
  - c. Cooper Grant/Waterfront
  - d. Cooper/Lanning: Cooper Plaza
  - e. Cooper/Lanning: Lanning Square
  - f. Cramer Hill: Beideman
  - g. Cramer Hill: Pavonia
  - h. East Camden: Dudley
  - i. East Camden: Marlton
  - j. East Camden: Rosedale
  - k. East Camden: Stockton
  - l. Fairview
  - m. Gateway
  - n. Liberty Park
  - o. Morgan Village
  - p. Parkside
  - q. North Camden: Cooper's Poynt
  - r. North Camden: Pyne Poynt
  - s. Whitman Park
  - t. Waterfront South
  
3. How many years have you lived in that neighborhood?
  - a. 1-2
  - b. 3-5
  - c. 6-10
  - d. More than 10

---

<sup>10</sup> Survey order was randomized for questions 2, 37, and 38 to reduce survey bias.

<sup>11</sup> The survey was limited to current residents of Camden only.

## 4. Age

- 20 and under
- 21-25
- 26-34
- 35-44
- 45-54
- 55-64
- 65 and over

## 5. Which of the following describes your race or ethnicity (check all that apply)?

- White
- Black or African American
- Hispanic or Latino
- Native American or American Indian
- Asian
- Pacific Islander
- Prefer not to say
- Other: \_\_\_\_\_

## 6. Gender

- Female
- Male
- Transgender
- Prefer Not to Say
- Other: \_\_\_\_\_

## 7. What is your household size? ("Household" means all people, including yourself, who occupy your primary residence as their usual place of residence, whether or not they are related to one another.)

- 1
- 2
- 3
- 4
- 5 or more

8. How many children are in your household?

- Under age 5
  - 0
  - 1
  - 2
  - 3
  - 4
  - 5 or more
- Ages 5-17
  - 0
  - 1
  - 2
  - 3
  - 4
  - 5 or more

9. Do you have kids currently enrolled in Camden Public Schools?

- a. Yes
- b. No

10. Please indicate the number of bedrooms and bathrooms in your current home

- Bedrooms
  - 1
  - 2
  - 3
  - 4
  - 5 or more
- Bathrooms
  - 1
  - 2
  - 3
  - 4
  - 5 or more

11. What is your annual household income?

- Under \$35,000
- \$35,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 or above
- Prefer not to say

12. What is your annual personal income?

- Under \$35,000
- \$35,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 or above
- Prefer not to say

13. Do you currently work in the City of Camden?

- Yes
- No

14. If yes, how many years have you worked in the City of Camden?

- 1-2
- 3-5
- 6-10
- More than 10

15. Do you own or rent your home?

- Own
- Rent

16. If you are a homeowner, in what year did you purchase the home in which you currently live?

- Enter Year

17. If you are not a homeowner, are you likely to purchase a home in the next two years?

- Yes
- No
- Maybe

18. How long is the commute from your current residence to your place of work?

- Less than 15 minutes
- 15-30 minutes
- 31-45 minutes
- 46-60 minutes
- More than 60 minutes
- Not applicable

19. What is your primary mode of transportation to your place of work?

- Car
- Public Transit
- Walk
- Bike
- Other (please specify): \_\_\_\_\_

20. Do you use public transportation?

- Yes
- No

21. If no, what are your main reasons for not using public transit? (Check all that apply.)

- Prefer to use a car
- Too far from home or work
- Inconvenient
- Takes too long
- Inflexible timing
- Safety issues
- Concerns about using public transit with children
- I have a walkable commute to work
- Cost
- Other (please specify): \_\_\_\_\_

22. Who do you live with? (Check all that apply.)

- Roommate/housemate
- Spouse/partner
- Parents and/or siblings
- Adult extended family members (grandparent, aunt, uncle, etc.)
- Children
- Alone

23. What is the monthly cost of your rent or mortgage payments?

- Less than \$600
- \$600 - \$799
- \$800 - \$999
- \$1,000 - \$1,499
- \$1,500 - \$1,999
- \$2,000 or over

24. Overall, how satisfied are you with your current housing situation?

- Very dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very Satisfied

25. How important is the availability of quality, affordable housing (for purchase or rent) in your decision to live in the City of Camden?

- Very important
- Somewhat important
- Not important

26. Are you considering moving out of the City of Camden?

- a. Yes
- b. No
- c. Maybe

27. If yes or maybe, why? (Check all that apply).

- a. Safety/security
- b. Public school district
- c. Not enough amenities in the City
- d. Not enough available quality, affordable housing in the City
- e. Would prefer to move to a rural or suburban community
- f. Other (please specify): \_\_\_\_\_

28. If more quality housing (new construction or newly refurbished) were available in the City of Camden, would you consider moving into a different home in the City?

- Definitely
- Likely
- Possibly
- Unlikely
- Definitely not

29. If you were to move to another home in the City of Camden, in what type of housing would you be interested? (Check all that apply.)

- To purchase
  - Single-family house
  - Multiple-family house
  - Townhouse/rowhouse
  - Apartment or condominium (2-4 unit building)
  - Apartment or condominium (5-14 unit building)
  - Apartment or condominium (15-50 unit building)
  - Apartment or condominium (50+ unit building)
- To rent
  - Single-family house
  - Multiple-family house
  - Townhouse/rowhouse
  - Apartment or condominium (2-4 unit building)
  - Apartment or condominium (5-14 unit building)
  - Apartment or condominium (15-50 unit building)
  - Apartment or condominium (50+ unit building)

30. How would you rate the quality and availability of housing in the City of Camden?

- For purchase
  - Poor
  - Fair
  - Good
  - Excellent
  - Do Not Know
- For rent
  - Poor
  - Fair
  - Good
  - Excellent
  - Do Not Know

31. What would you be willing to pay per month in rent for quality housing in the City of Camden?

- Living alone
  - Less than \$600
  - \$600-\$799
  - \$800-\$999
  - \$1,000-\$1,499
  - \$1,500-\$1,999
  - \$2,000-\$2,499
  - \$2,500 or more
  - Not applicable
- Living with others
  - Less than \$600
  - \$600-\$799
  - \$800-\$999
  - \$1,000-\$1,499
  - \$1,500-\$1,999
  - \$2,000-\$2,499
  - \$2,500 or more
  - Not applicable

32. What would you be willing to pay per month in mortgage payments for quality housing in the City of Camden?

- Less than \$600
- \$600-\$799
- \$800-\$999
- \$1,000-\$1,499
- \$1,500-\$1,999
- \$2,000-\$2,499
- \$2,500 or more
- Not applicable

33. What do you consider to be the biggest burden to homeownership?

- a. Property taxes
- b. Insurance costs
- c. Vacant lots/neighborhood blight
- d. Ability to make down payment/secure financing
- e. Other (please specify): \_\_\_\_\_

34. What is the maximum amount of time you're willing to spend commuting to work (one-way)?

- Less than 10 minutes
- 10-15 minutes
- 15-20 minutes
- 20-30 minutes
- 30-45 minutes
- 45-60 minutes
- More than one hour
- Not applicable

35. How many bedrooms would you want in a rental or owned property?

- Studio
- 1 bedroom
- 2 bedrooms
- 3 bedrooms
- 4+ bedrooms

36. How many bathrooms would you want in a rental or owned property?

- a. 1
- b. 2
- c. 3
- d. 4+

37. Please indicate the importance of the following in determining where you live:

*Not Important, Somewhat Important, Important, Very Important, Extremely Important, or N/A*

- Access to public transit
- Availability of parking
- Availability of retail amenities and customer services (e.g. grocery store, pharmacy, etc.)
- Proximity to green space/park
- Safety/security
- Cost of property taxes
- Proximity to entertainment/recreation/cultural venues
- Character of neighborhood
- Proximity to house of worship/church/synagogue/mosque
- Availability of eating and drinking establishments (restaurants, bars, etc.)
- Cost
- Access to health care providers
- Quality of life in the neighborhood
- Access to child care providers
- Quality of primary or secondary education
- Proximity to work/school
- Overall physical condition of housing

38. Please indicate how important the following amenities are to you in considering a residential rental property:

*Not Important, Somewhat Important, Important, Very Important, Extremely Important, or N/A*

- Roof deck
- Green space/park
- Bike racks/bike storage
- On-site parking
- Fiber internet
- Workout room/fitness studio
- Proximity to house of worship/church/synagogue/mosque
- Availability of restaurants/bars
- Shared community space/game room
- Proximity of grocery store
- Proximity to dog park
- Pet-friendly
- In-unit washer and dryer
- Access to transportation
- Free Wi-Fi
- Availability of retail/amenities

39. Which business area do you live near?

- a. (Fill in)

40. How do you prefer to access amenities (grocery store, pharmacy, restaurants, etc.)?

- a. On foot
- b. By bike
- c. By car
- d. By public transit
- e. Other (please specify): \_\_\_\_\_

41. How long would you prefer to commute for amenities (grocery store, pharmacy, restaurants, etc.)?

- a. Less than 15 minutes
- b. 15 – 30 minutes
- c. 31 – 45 minutes
- d. 46 – 60 minutes
- e. More than an hour

42. If you are a current renter, please rate how the following incentives would impact your interest in purchasing a home in the City of Camden?  
*No Effect, Slightly Increase, Moderately Increase, Significantly Increase*
- \$10,000 grant (would be required to pay back a portion if you moved in less than five years)
  - \$20,000 grant (would be required to pay back a portion if you moved in less than five years)
  - A \$20,000 low-interest loan for home improvement
  - A \$40,000 low-interest loan for home improvement
43. If you are currently a homeowner, how important is funding to upgrade or renovate your home?
- Very important
  - Somewhat important
  - Not important
44. How important do you think quality housing is for attracting/retaining residents to the City of Camden?
- a. Very important
  - b. Somewhat important
  - c. Not important
45. How do you feel the quality of housing in the City of Camden compares to five years ago?
- Significantly better
  - Slightly better
  - No change
  - Slightly worse
  - Significantly worse
46. Over the next 10 years, do you believe the quality of housing in the City of Camden will:
- Significantly improve
  - Slightly improve
  - No change
  - Slightly decline
  - Significantly decline
47. How does your overall perception of the City Camden compare to 10 years ago?
- Significantly better
  - Slightly better
  - No change
  - Slightly worse
  - Significantly worse

48. How do you expect the City of Camden to change in the next 10 years?

- Significantly improve
- Slightly improve
- No change
- Slightly decline
- Significantly decline

49. Please indicate the neighborhoods where you would be interested in new housing. (Check all that apply.)

- Bergen Square
- Centerville
- Cooper Grant/Waterfront
- Cooper/Lanning: Cooper Plaza
- Cooper/Lanning: Lanning Square
- Cramer Hill: Beideman
- Cramer Hill: Pavonia
- East Camden: Dudley
- East Camden: Marlton
- East Camden: Rosedale
- East Camden: Stockton
- Fairview
- Gateway
- Liberty Park
- Morgan Village
- Parkside
- North Camden: Cooper's Poynt
- North Camden: Pyne Poynt
- Whitman Park
- Waterfront South

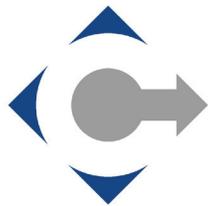
50. Is there any additional information you would like to provide?

- \_\_\_\_\_





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**Camden  
Redevelopment  
Agency**

City of Camden Redevelopment Agency  
Board of Commissioners  
Vance C. Bowman  
Sheila Davis  
Ian K. Leonard  
Jose Javier Ramos  
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