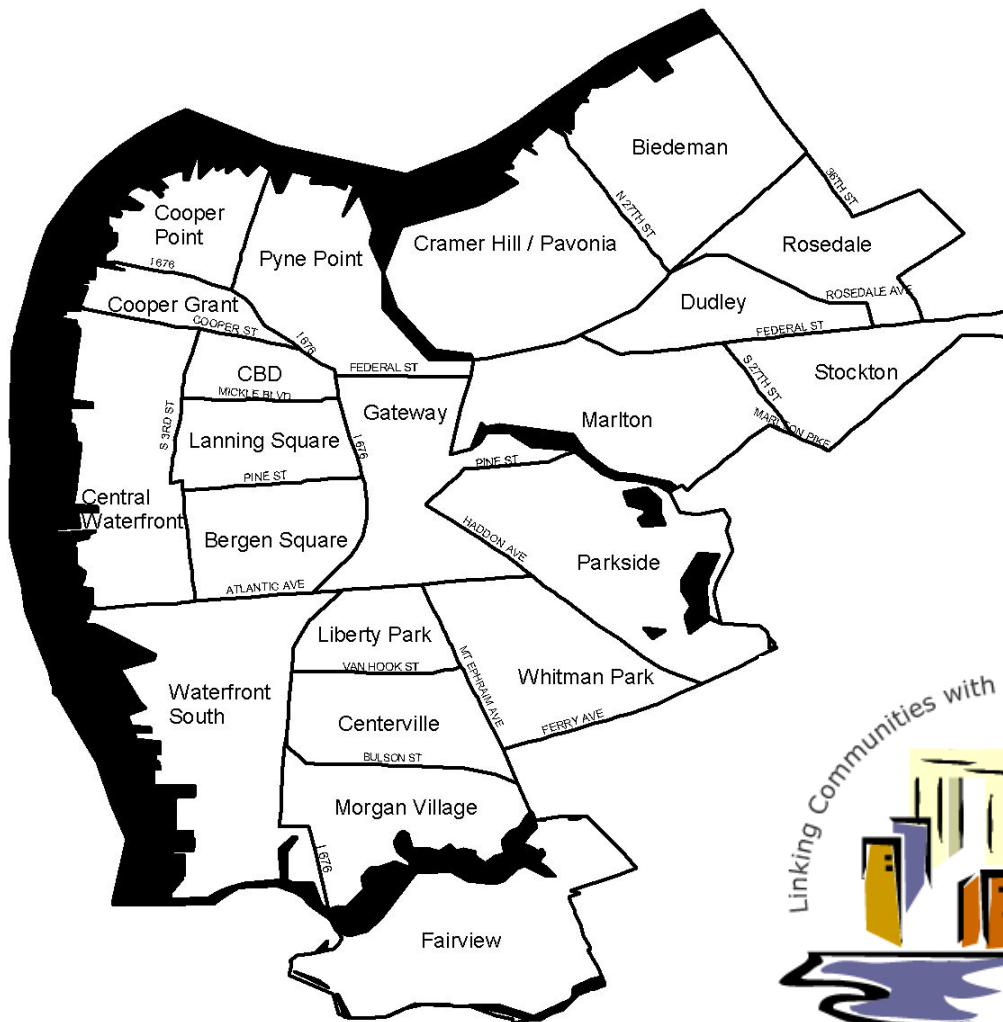


Budget and Taxes

Camden Reports 2005



SECTOR	CIVIC
PHASE—I	DRAFT
YEAR	2000-2004



CAMConnect is a partnership committed to sharing and using information that will lead to informed decisions and better policy making to improve the quality of life of all Camden citizens. Our partnership includes community and neighborhood groups, government, community-based organizations, hospitals, educational institutions, businesses, and other organizations that use and collect information.



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INTRODUCTION

Purpose: To explore patterns of revenues and expenses in the municipal budget as well as the impact of Payment in Lieu of Taxes (PILOT) arrangements.

Data Sources: Public Financial Management et al., *City of Camden: Multi-Year Recovery Plan*, 2000; McKinsey & Company, *A Path Forward for Camden*, 2001; Camden Municipal Data Sheet FY 2004; Camden City Audit FY 2003, 2004; NJ Department of Community Affairs, Division of Local Government Services websites; New Jersey Institute for Social Justice, *Citizen's Guide to the Newark Budget*, 2002.

Because of a low property tax base and flat revenues over time, the City of Camden has operated with a structural budget deficit for many years. In other words, the City is unable to raise enough revenues locally — in combination with recurring state aid—to cover all of its operating expenses. As a result, the State of New Jersey has chosen to step in and cover any budget gaps — often through one-time fixes or deals. In the past few years, expenditure increases in the City have substantially increased the amount of special state aid needed.

This report first discusses the context of the Municipal Rehabilitation and Economic Recovery Act (MRERA) and summarizes past studies of Camden's municipal finances. Next, city expenditures are described, both by type and by department. Expenditure increases in FY 2004 are discussed as well in the context of department size and contractual obligations. Some preliminary analysis of the proposed FY 2005 budget is also included.

After the discussion of expenditures, the report moves on to describe revenue sources for the City budget. The reliance on special state aid is described, as is the current system for local tax collections. The report concludes with a discussion of PILOT programs and an outlook for the future.

In other settings, budget summaries present a discussion of revenues before a discussion of expenditures. However, the budget process in Camden (particularly under MRERA, where local tax increases are prohibited by law) is driven by expenditures. The City gives the State a number that represents the amount of State aid needed to balance the budget after local revenues and operating expenses are considered. The State responds with its own proposal, and negotiations proceed. The organization of this report follows that framework.

This report focuses on the City current fund budget. CAMConnect recognizes that the City has several other funds, including a sewer and water utility, but those funds are relatively small compared to the current fund and are outside the scope of this analysis.

City of Camden: Multi-Year Recovery Plan, Public Financial Management et al, 2000

- ➔ "Camden has the smallest tax base (measured as equalized value per capita) in New Jersey, its level about one-half that of other cities, one-fourth that of Camden County and only 17% of the state average." (3)
- ➔ "Special State Aid payments reaching 11 to 13% of Camden's operating budget have long been used to close the City's operating budget deficits. No municipality in New Jersey depends more heavily on this level of support from the State." (7)
- ➔ "Absent corrective action, the use of non-recurring revenue in FY2001, or sweeping service cuts, Special State Aid to close the deficit in (the) Current Fund can be expected to reach \$18.0 million in FY2001, \$24.3 million in 2002, and \$28.8 million by FY2003." (8)
- ➔ "Regardless of the options selected, those committed to Camden's recovery must be committed to effective tax collection, take a firm stand on collective bargaining, pursue competitive contracting, and reshape the City's systems and functions to live within its fiscal means." (14)
- ➔ "It appears that relative to the cities of Paterson, Perth Amboy, East Orange, Elizabeth, and Trenton, only the latter exceeds Camden's \$962 of total departmental spending per resident, or the \$642 per resident spent on salaries and wages for Camden's employees." (16)

A Path Forward for Camden, McKinsey & Company, 2001

- ➔ "Over time, (Camden's) tax base became too small to cover the city's costs, creating a structural deficit." (10)
- ➔ "With constant pressure to close budget gaps, the city was forced to accept a series of one-time fixes and deals with the state that solved current-year budget gaps at the expense of future revenues and benefits." (13)
- ➔ "Camden has one of the lowest tax collection rates in the state, about 78 percent." (14)
- ➔ The State's decision to freeze recurring Comprehensive Municipal Property Tax Relief Aid (CMPTRA) at 1995 levels meant that the State had to increase special state aid to keep pace with Camden's needs (13)
- ➔ "Weak fiscal management is also seen in the city's negotiations with unions and with tax-exempt entities and businesses. Most of Camden's budget is tied up in police and fire department salaries and benefits." (14)

These reports are available at www.camconnect.org/resources/mgovern.htm

CONTEXT: MUNICIPAL RECOVERY



Municipal Rehabilitation and Economic Recovery Act (MRERA), 2002

This legislation, which authorized a State-appointed Chief Operating Officer for Camden as well as the creation of an Economic Recovery Board for Camden, contained several provisions that affect the City's budgeting process. The term of this legislation is for five years (until 2007):

C.52:27BBB-27 No increase in municipal portion of general tax rate.

27. a. During the rehabilitation term, the chief operating officer shall not increase the municipal portion of the general tax rate over the rate established for the year during which the rehabilitation took effect.

b. The chief operating officer shall, in consultation with the mayor, annually prepare a budget pursuant to the provisions of the "Local Budget Law," N.J.S.40A:4-1 et seq. This budget shall conform in all respects with the requirements of the "Local Budget Law," N.J.S.40A:4-1 et seq. and shall be subject to the limitations on spending by municipalities set forth in P.L.1976, c.68 (C.40A:4-45.1 et seq.). The Local Finance Board may grant exceptions to the spending limitations set forth in P.L.1976, c.68 (C.40A:4-45.1 et seq.) upon application by the chief operating officer, if the Local Finance Board finds such exceptions to be necessary for the rehabilitation of the municipality.

c. ... As part of the budget request, the chief operating officer may include provision for anticipation of rehabilitation aid if other revenues are insufficient to meet the revenues needed to offset total appropriations.

d. Following the hearing or hearings on the budget, the governing body shall vote upon the proposed budget. Failure to adopt the budget shall be communicated to the chief operating officer along with the reasons for each line item that is rejected. If the chief operating officer does not approve those alternatives proposed by the governing body, any disputed line item shall be considered an impasse and subject to the dispute resolution process set forth in section 5 of P.L.2002, c.43 (C.52:27BBB-5).

e. If the budget proposed by the chief operating officer includes a provision for rehabilitation aid, the chief operating officer shall apply to the director for approval of the amount and shall supply the director with documentation justifying the need. The director shall then recommend an amount to the State Treasurer. The treasurer, after consideration of the recommendation, shall determine the amount of the rehabilitation aid to be requested.

*The full text of the MRERA law is available at
www.camconnect.org/resources/mgovern.htm*

CONTEXT: BUDGET CALENDAR AND PROCESS



Camden operates on the State fiscal year (July to June). Thus, Fiscal Year 2004 began July 1, 2003 and ended June 30, 2004. Fiscal Year 2005 began July 1, 2004 and will end June 30, 2005.

For at least the last few years, Camden's budget has not been introduced until near the end of the fiscal year. This timing largely is a result of the State budgeting schedule, in which monies for the current municipal fiscal year are not appropriated until the following State fiscal year budget. For instance, Camden did not know how much revenue it stood to expect from the State in municipal FY 2004 until the State passed its FY 2005 budget.

Required for FY 2004 (NJ Statute 40A:4-3)

- a. Introduction and approval by governing body (August 10, 2003)
- b. Public advertising
- c. Public hearing (28 days after approval)
- d. Amendments and public hearings, if required.
- e. Adoption (September 20, 2003)

Source: <http://www.shore.co.monmouth.nj.us/finance/SateBudgetSubmission.asp>

Actual for FY 2004

Introduced: April 22, 2004

Hearing: May 28, 2004

Adopted: June 30, 2004 (last day of the fiscal year)

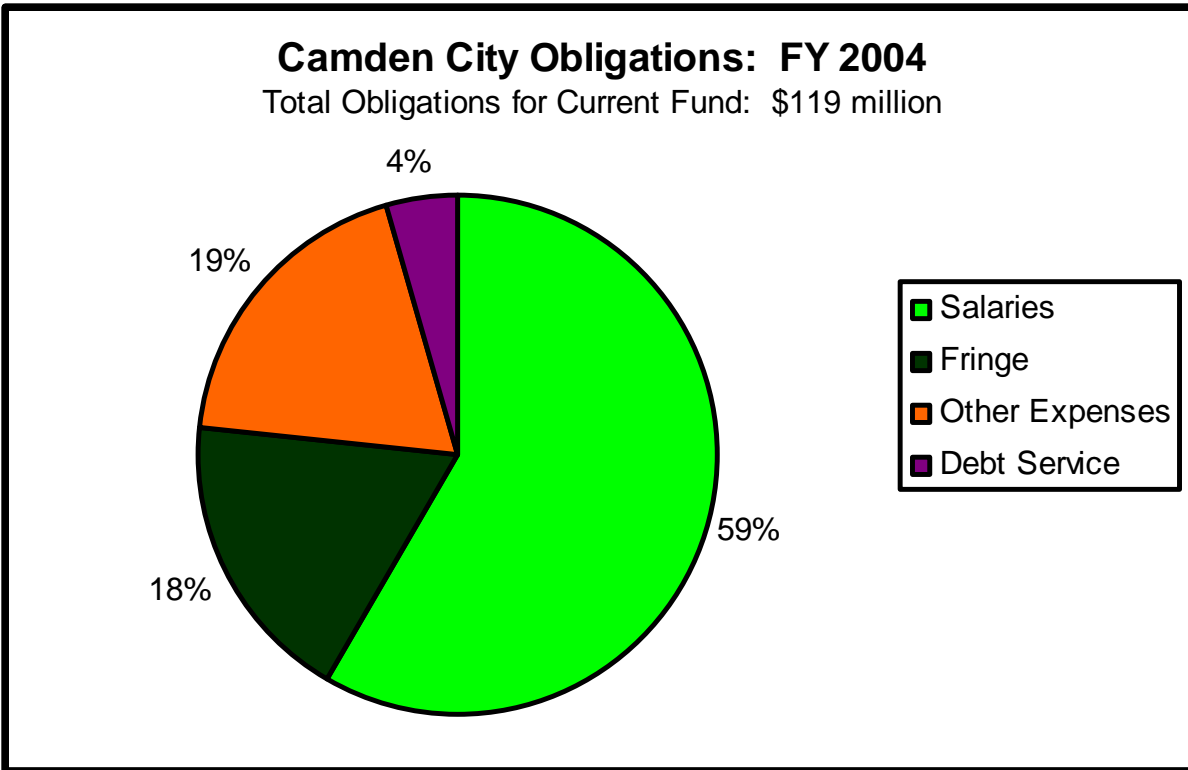
The FY 2005 budget was introduced on May 12, 2005

Source: Camden Municipal Data Sheet, Fiscal Year 2004; various news reports

MUNICIPAL EXPENDITURES



How much money is required to keep the City operating?



Notes:

This graph is meant to show what is required to keep the municipal government of the City of Camden operating; in other words, it shows expenditures not supported by specific grants or aid. This graph does not include expenditures related to Federal and State Grants and Reserve for Un-collected Taxes.

Salaries include "salaries and wages" costs within and outside CAPS.

Fringe includes employee health insurance, City O.A.D.I / Social Security payments, Worker's Compensation insurance, Unemployment, and Pensions.

Other expenses include liability insurance, supplemental appropriations, and items classified as "Other expenses" under each departmental line item.

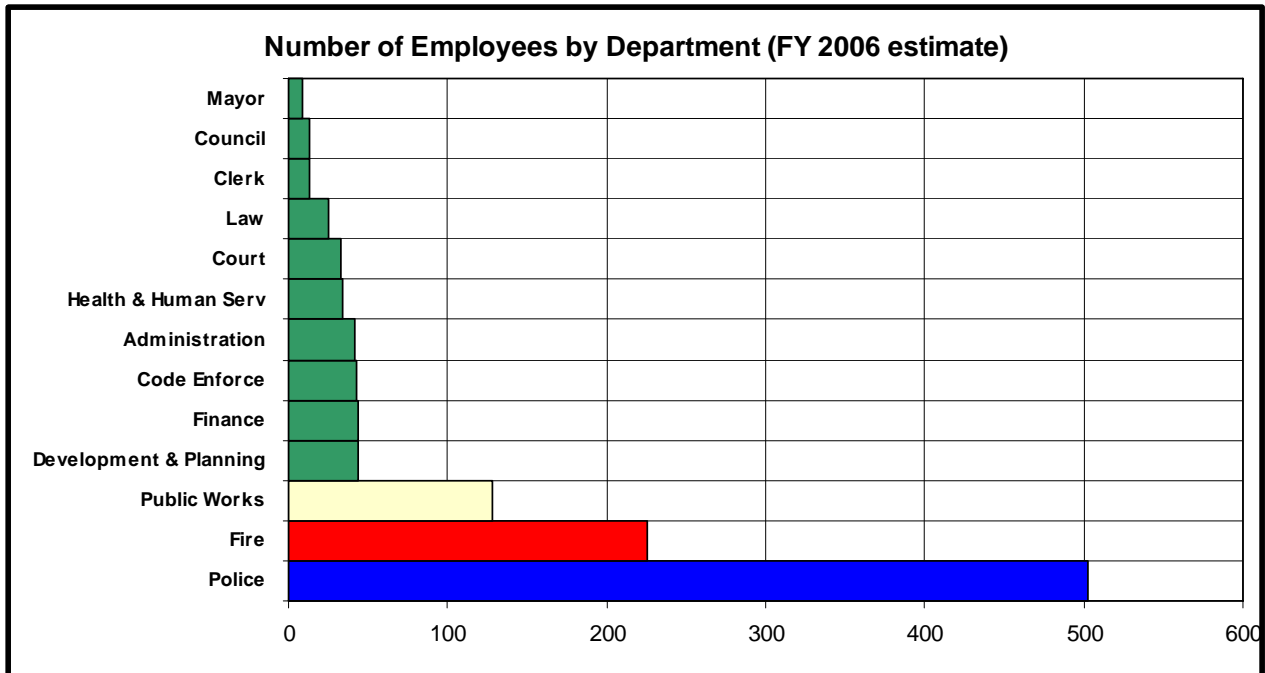
Debt service is annual payment on bonds held by the City.

Source: Camden Municipal Data Sheet, Fiscal Year 2004

MUNICIPAL STAFFING



Police and Fire are by far the two largest departments in the City of Camden, with over 60% of the City's approximately 1,200 employees between them.

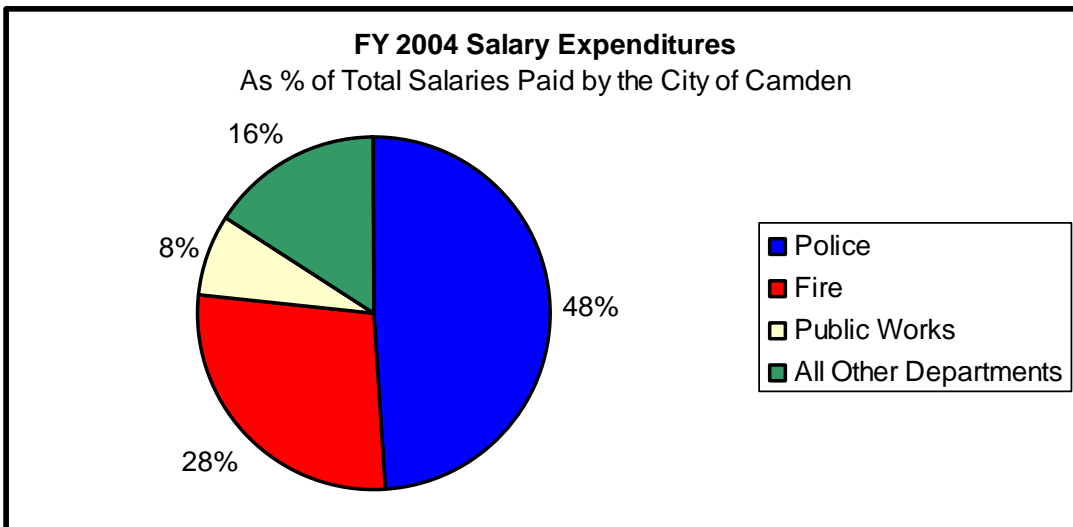
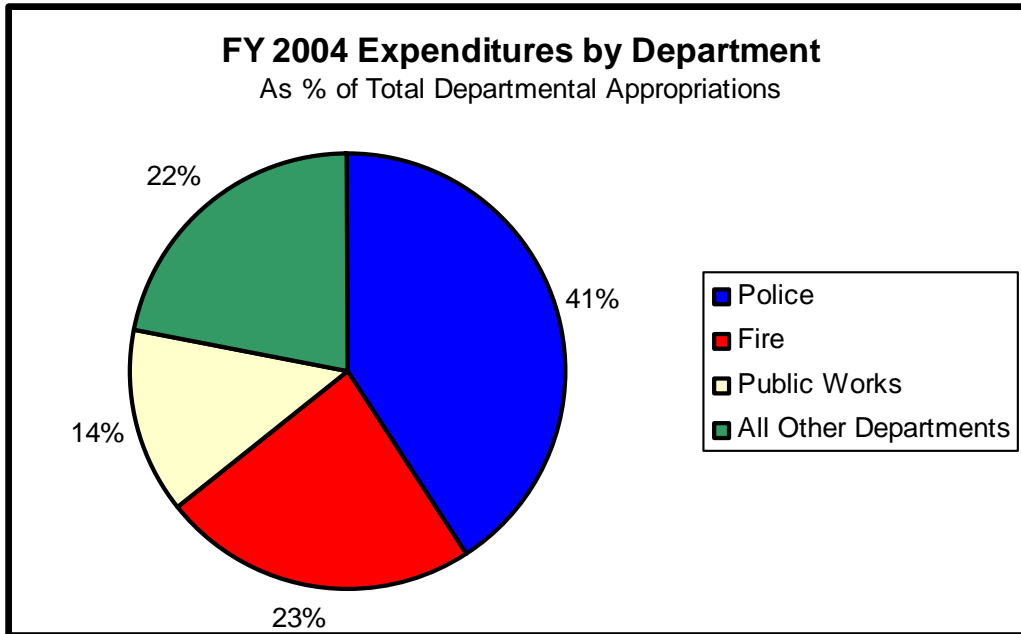


Source: City of Camden, Department of Finance

MUNICIPAL EXPENDITURES



Police and Fire account for 2/3 of expenditures by City departments, and 3/4 of salary expenditures by the City.



Notes:

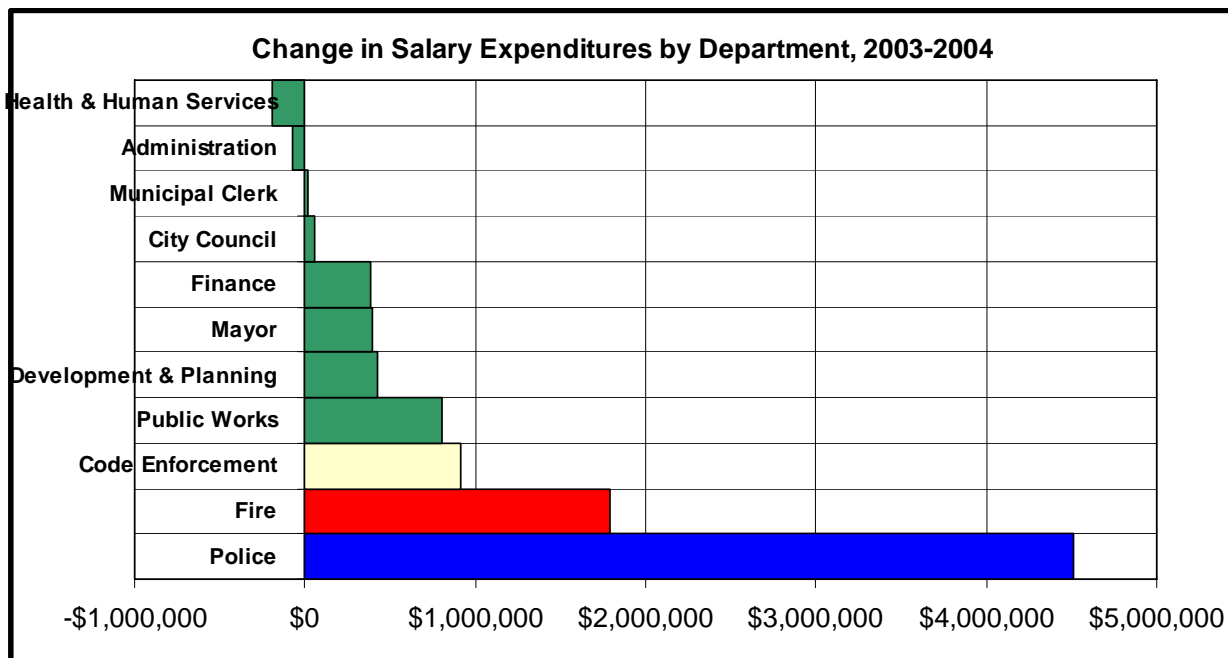
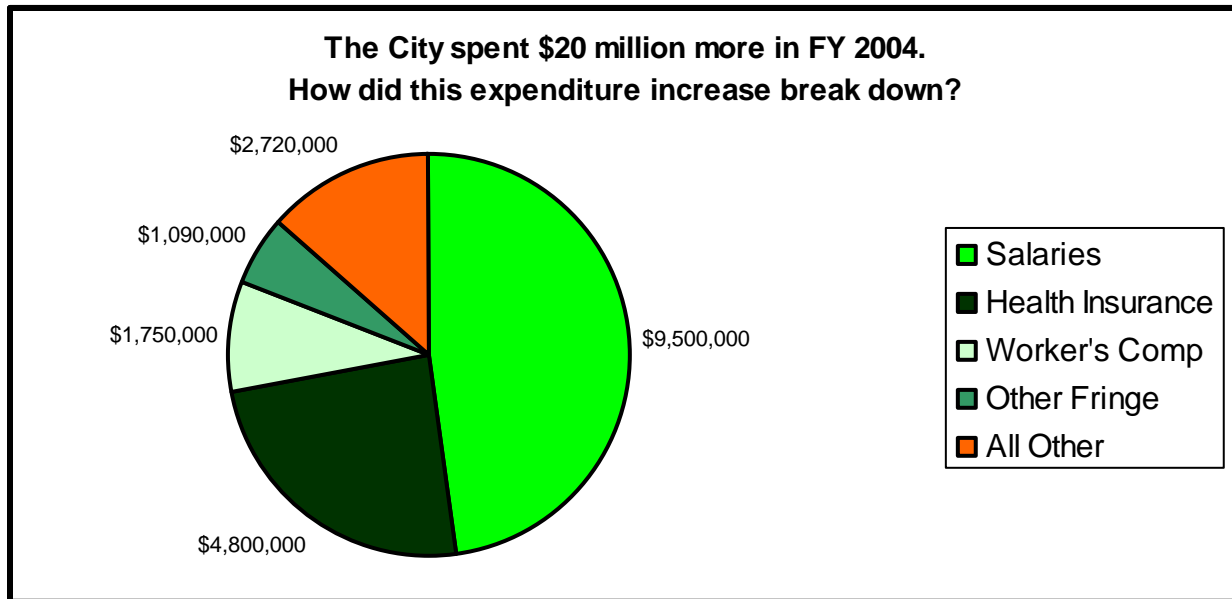
Police salary costs include expenditures within and outside of CAPS (costs for Community Oriented Policing Services are included)

Source: Camden Municipal Data Sheet, Fiscal Year 2004

MUNICIPAL EXPENDITURES



City spending increased by 20% from 2003 to 2004. Why?



Notes:

Salaries are compared based on the current functions of municipal departments, and not on the actual departmental budgets for FY 2003 and FY 2004. For instance, in FY 2003, most code enforcement functions were performed by the Department of Development and Planning, but code enforcement costs included in the Development and Planning budget have been allocated to Code Enforcement (department created in June 2003) on the chart above to allow for a better year-to-year comparison.

Source: Camden Municipal Data Sheet, Fiscal Year 2004

MUNICIPAL EXPENDITURES



City spending increased by 20% from 2003 to 2004. Why?

"Council proposes \$141 M budget," *Courier-Post*, April 23, 2004

"Camden gets a late budget relying on aid," *Inquirer*, April 23, 2004

Reasons articulated by the City for spending increase (actual costs in City budget):

- ➔ Contractual pay raises through arbitration* (part of \$9,500,000 salary increase)
- ➔ Increases in health-care costs (\$4,500,000)
- ➔ Creation of code enforcement department (\$1,200,000)
- ➔ State pension bills that came due (\$880,000)
- ➔ Loss of federal grants for police department (\$450,000)

Source for budget data: Camden Municipal Data Sheet, Fiscal Year 2004

*New Jersey Public Employment Relations Commission Arbitration Ruling, 2/21/03

"In the absence of special state aid supplementing the City's operating budget, the City's low tax collection rate and narrow tax base would not enable the City to fund the Unions' proposal without cuts in services and personnel ... continued direct assistance from external resources will be required to fund additional labor costs as well as the City's other financial obligations unconnected to labor." (99)

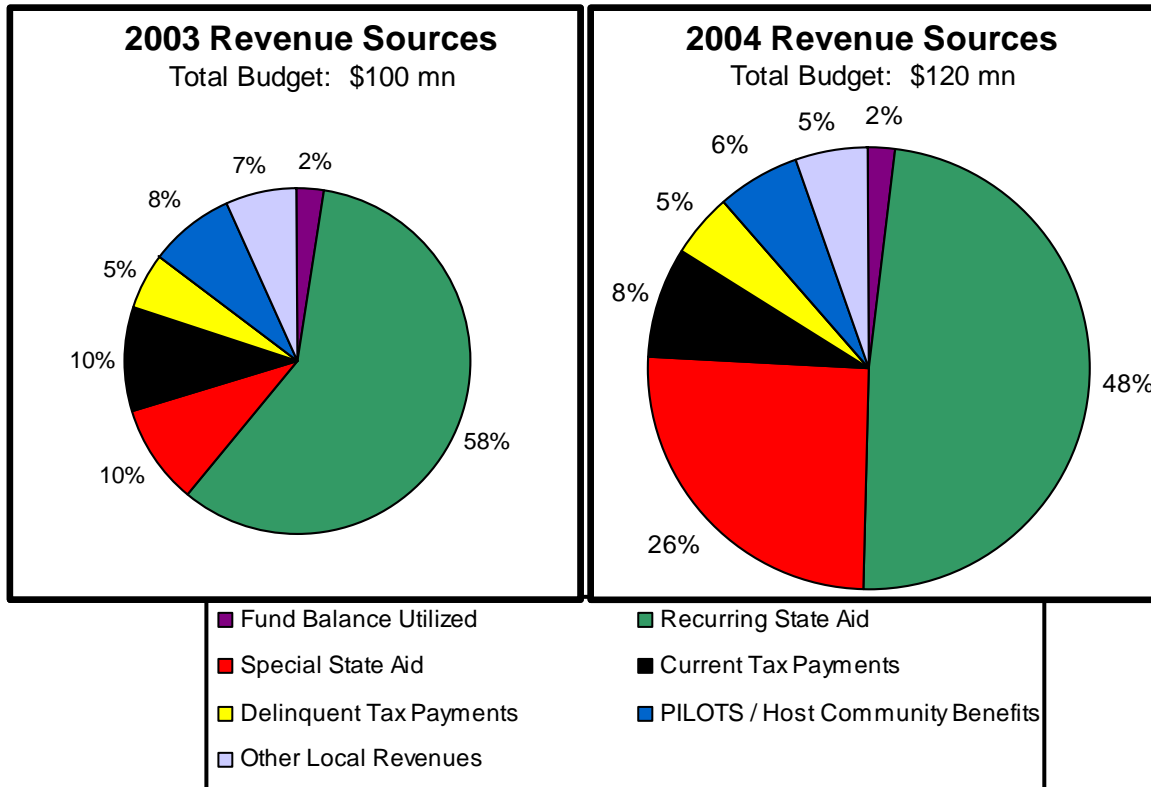
"The 3% annual increases in years 2000, 2001, and 2002 in the police department would cost approximately \$750,000 annually with the annual payouts substantially reduced by the deferrals in the effective dates." (102)

This document is available at www.camconnect.org/resources/publicsafety.html

MUNICIPAL REVENUES



The largest source of operating funds for Camden is the State of New Jersey.



Definitions:

Fund Balance Utilized—funds transferred from previous year’s budget

Recurring State Aid (unrestricted) —continuing aid from the State government, including Comprehensive Property Tax Relief Aid (CMPTRA) and Energy Receipts Tax. These programs are available to all municipalities in the State of New Jersey. CMPTRA to Camden is frozen at 1995 levels of approximately \$50 million annually.

Special State Aid—special funds pledged to the City of Camden by the State government. In FY 2004, these funds included \$8.5 million in Extraordinary Aid (also provided to other distressed municipalities), \$7.1 million in Rehabilitation Aid, and \$14 million from the Tax Lien Financing Corporation (never received). The total of Special State Aid represents Camden’s structural budget deficit.

Current Tax Payments — current property tax receipts from Camden property owners

Delinquent Tax Payments — previous year property tax payments paid in current year

PILOTS and Host Community Benefits —Payment in lieu of taxes; negotiated by particular development projects in place of property tax payments. Host community benefits are fees paid by utility companies, the Delaware River Port Authority, and other entities for costs to Camden

Other Local Resources — Includes fines and other miscellaneous revenues.

Source: Camden Municipal Data Sheet, Fiscal Year 2004

MUNICIPAL REVENUES



How is increased spending by the City of Camden funded?

“During the rehabilitation term, the chief operating officer shall not increase the municipal portion of the general tax rate over the rate established for the year during which the rehabilitation took effect.”

- *Municipal Rehabilitation and Economic Recovery Act (C.52:27BBB-27(a))*

“Continued direct assistance from external resources will be required to fund additional labor costs as well as the City’s other financial obligations unconnected to labor”

- **New Jersey Public Employment Relations Commission Arbitration Ruling, 2/21/03*

In this case, external resources refers to special state aid payments, which are envisioned as a one-time solution to budget problems. While other municipalities receive Recurring State Aid and Extraordinary Aid payments, none receive Rehabilitation Aid or receipts from the Tax Lien Financing Corporation (tax collections are discussed in more detail on the following pages). Special state aid payments rely on the goodwill of the State to support the operations of the City of Camden, and are negotiated annually.

In short, the scenario envisioned by the previous reports done on Camden’s municipal budget has come to fruition, as the City had a structural budget deficit of \$29.6 million in FY 2004. The introduced budget for FY 2005 has a structural deficit of approximately \$35.5 million.

Source of State Aid	FY 2003	FY 2004	FY 2005
<i>Recurring State Aid</i>			
Property Tax Relief Aid (CMPTRA)	\$ 49,141,118	\$ 49,141,118	\$ 49,141,118
Energy Receipts Tax	\$ 6,049,400	\$ 5,806,894	\$ 6,092,128
<i>Special State Aid</i>			
Extraordinary Aid	\$ 9,000,000	\$ 8,500,000	\$ 8,500,000
Rehabilitation Aid		\$ 7,090,530	\$ 35,981,715
Tax Lien Financing Corporation		\$ 13,978,086*	
Increase in Structural Deficit		\$20,568,616	\$5,931,384
Total Structural Deficit	\$ 9,000,000	\$29,568,616	\$35,500,000

* The funds anticipated in FY 2004 from the Tax Lien Financing Corporation did not materialize, resulting in an end-of-the-year cash deficit for the City of Camden. The bulk of this deficit was carried over into FY 2005.

Source: Camden Municipal Audits, FY 2003 and FY 2004

ERB FUNDS



The State funding of \$175 million for Camden's recovery does not go toward the City's annual operating budget.

The \$175 million pledged to projects in Camden and administered by the Economic Recovery Board does not go to cover operating expenses for the City government. Instead, ERB funds are granted to specific infrastructure and construction projects that are anticipated to increase Camden's economic base in the long term.

Examples of projects funded by the ERB include:

- ➔ Aquarium expansion (\$25 million)
- ➔ Our Lady of Lourdes Medical Center expansion (\$4.5 million)
- ➔ Cooper Hospital expansion
- ➔ Camden County College new building (\$3.5 million)
- ➔ CAMcare Health Corp. new building (\$1 million)

For the first time in FY 2005, some recipients of ERB funds will make payments to the City. Proposed payments are:

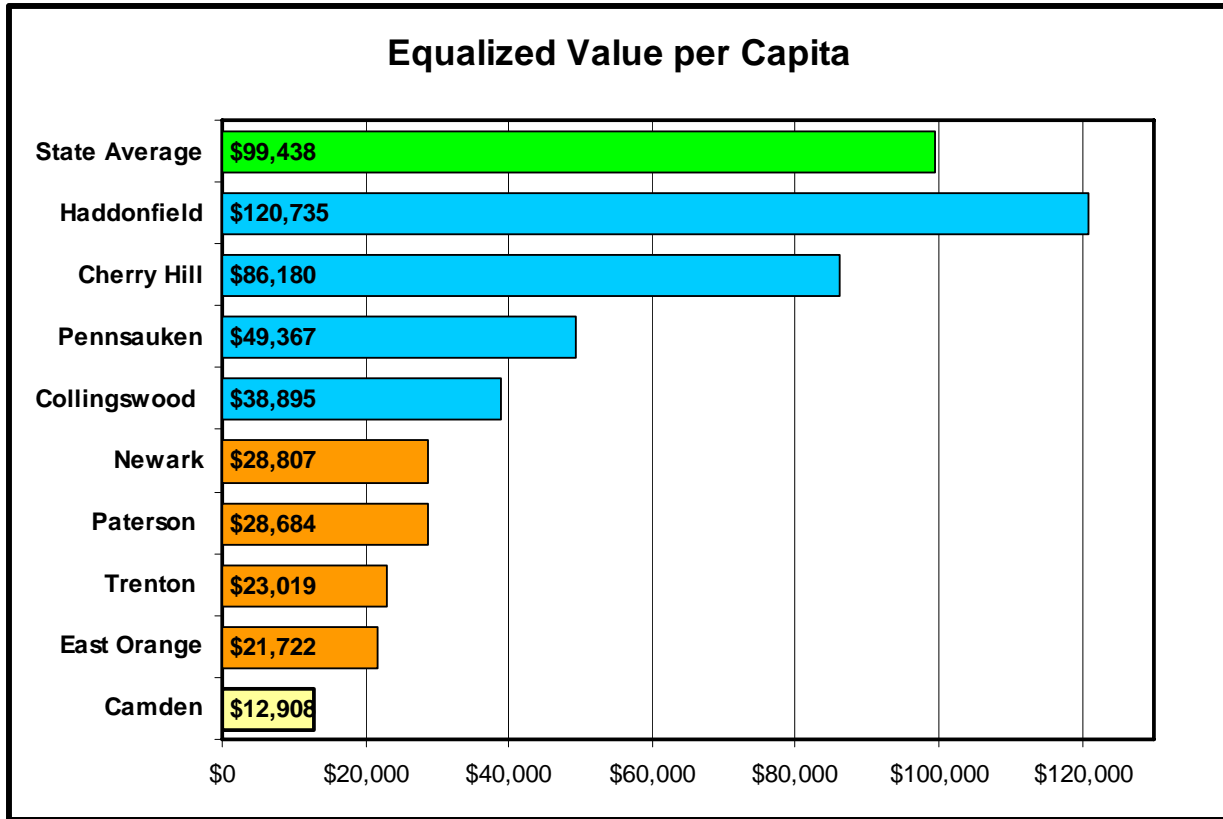
- ➔ Our Lady of Lourdes (\$22,500)
- ➔ Camden County College (\$52,500 for FY 2004, \$70,000 for FY 2005)
- ➔ CAMcare Health Corp. (\$20,000)

Source: Camden Economic Recovery Board; FY 2005 Introduced Budget

TAX COLLECTIONS



Camden's lack of property wealth hampers the ability of the City to generate tax revenue.



Source: State of New Jersey, DCA, Division of Local Government Services website. Calendar Year 2004 data.

Equalized value is the assessed value (determined by a municipality) multiplied by a county and/or state multiplier. This calculation gives the value of the property to which the tax rate is applied. Because the assessment process varies widely in different municipalities, equalization is used to provide a more accurate comparison of property values between municipalities.

Equalized value per capita represents the total equalized value divided by the number of residents in a given municipality.

TAX COLLECTIONS



How are municipal taxes collected? FY 2004 Data

Assessed Value	\$800.1 million
<i>X Property Tax Rate (per \$100 of assessed value)</i>	<i>\$4.608</i>
Property Tax Levy	\$37.4 million
<i>X Property Tax Collection Rate (a)</i>	<i>76.86 %</i>
Property Tax Collections	\$28.7 million
— <i>Funds Allocated to School District and County Government (b)</i>	<i>\$16.6 million</i>
Balance for Municipal Operations	\$12.1 million
<i>+ Reserve for Uncollected Taxes (c)</i>	<i>\$9.4 million</i>
Total for Support of Municipal Operations	\$21.4 million

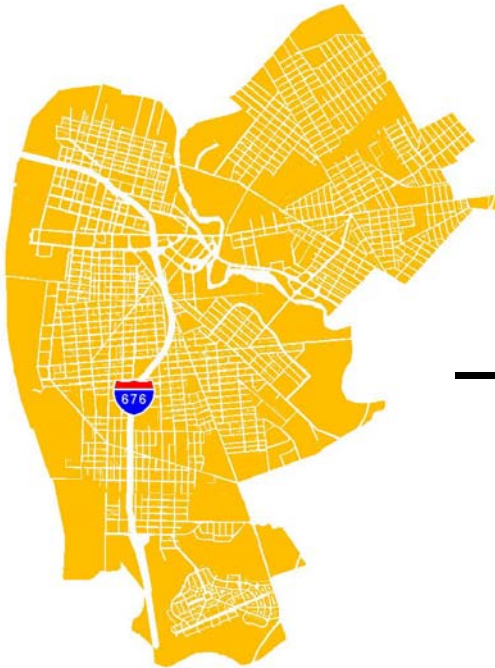
- (a) Tax Collection Rate of 76.86 % is from FY 2004, as stated in the Fiscal Year 2004 audit.
- (b) The City of Camden collects taxes for the School District and the County. Before the City can use any of its tax revenues, the County and the School District are entitled to 100 % of their share, which in FY 2004 totaled \$16.6 million.
- (c) Because of poor tax collections, the City budgets over \$9 million annually for "Reserve for Uncollected Taxes", which helps to make up gaps between the tax levy and actual collections.

Source: Camden Municipal Audit 2004

TAX COLLECTIONS

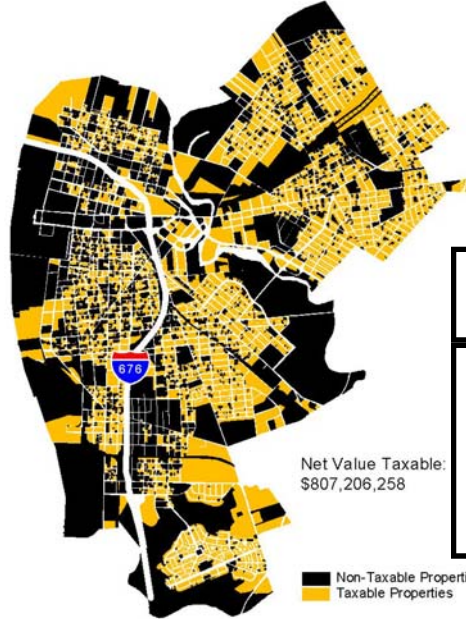


All Properties



Taxable Properties

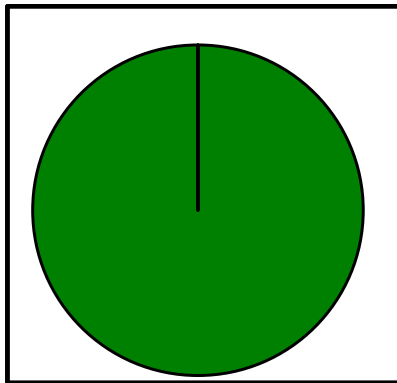
Much of Camden City is either tax-exempt (e.g. churches, universities, hospitals, etc.) or government-owned.



*
Tax Rate
\$4.608 / \$100 assessed value

Tax Levy: \$37 million

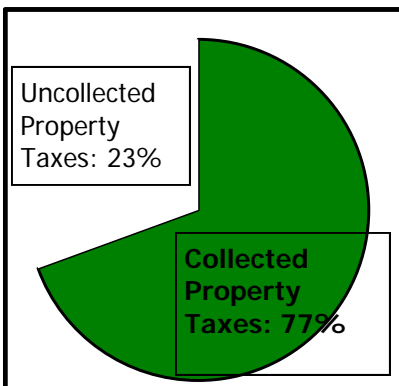
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*
Collections
77% of tax levy

=

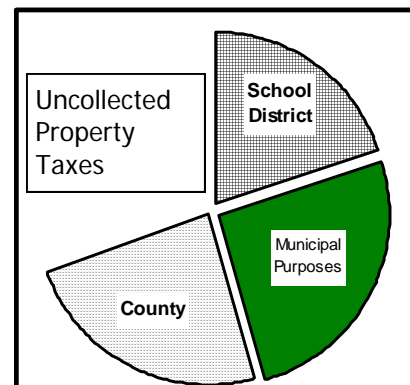
Tax Collections: \$29 million



—
County and School Payments
\$16.6 million

=

Available to City: \$12 million



TAX COLLECTIONS



Tax collections have remained flat since at least FY 1999.

Low tax collections impair the City's ability to function. The City is owed more in delinquent taxes than the annual tax levy. In many cases, the value of tax liens on a home is more than the value of the home itself. In 2002, the City hired a private company, xSpand, to collect unpaid taxes.

Even if tax collections are improved, the continued growth in the City's structural budget deficit means that better collections will only yield a small portion of the funds needed to balance the budget.

COLLECTIONS	1999	2000	2001	2002	2003	2004
Valuation	\$824,697,858	\$802,581,064	\$793,379,315	\$794,773,210	\$807,206,258	\$800,144,059
Tax Levy	\$ 37,472,699	\$ 36,100,906	\$ 36,234,822	\$ 36,036,457	\$ 38,134,919	\$37,356,919
Collections	\$ 28,930,320	\$ 28,320,826	\$ 28,425,096	\$ 28,091,295	\$ 25,709,599	\$28,712,387
% of Levy Collected	77.20%	78.45%	78.45%	77.95%	67.42%	76.86%

TAX LIENS*	1999	2000	2001	2002	2003	2004
Tax Title Liens	\$ 29,023,176	\$ 32,267,294	\$ 35,037,618	\$ 38,836,486	\$ 41,611,410	\$43,772,825
Delinquent Taxes	\$ 3,730,886	\$ 3,177,153	\$ 3,113,668	\$ 3,224,030	\$ 8,033,918	\$4,109,087
Total Delinquent	\$ 32,754,062	\$ 35,444,447	\$ 38,151,286	\$ 42,060,517	\$ 49,615,329	\$47,881,912
Percentage of Tax Levy	87.41%	98.18%	105.29%	116.72%	130.10%	128.18%
Number of liens on property for unpaid property taxes	7,564	7,411	7,364	6,589	7,028	6,615

* Note: Does not include utility liens.

Source: State of New Jersey, DCA, Division of Local Government Services website; Camden Municipal Audit 2004



PAYMENT IN LIEU OF TAXES (PILOT)

The City of Camden has adopted a Payment in Lieu of Taxes (PILOT) program to encourage redevelopment. A payment in lieu of taxes is a contribution from a developer to the City that is negotiated between the two parties. PILOTs are typically phased in over a period of years to allow for development to gain a more solid footing. Most new development in the City (including the proposed market-rate housing in Cramer Hill) will likely be offered PILOTs.

Unlike tax revenues that are received from other properties in the City, the County and the School District are not entitled to a share of payments from PILOTs.

In addition to PILOTs, the City of Camden receives "Host Community Benefits" from industries or utilities that benefit the entire region but are located in Camden City. These "Host Community Benefits" are designed with a different purpose than PILOTs, but are grouped in the same section of the municipal budget (as Miscellaneous Revenue). As with PILOTs, the County and the School District are not entitled to a share of payments from Host Community Benefits.

PILOT Arrangement	FY 2005 Amount
Riverview	\$ 143,978
Northgate II	\$ 139,115
Crestbury Apts	\$ 93,620
L-3 Communications	\$ 886,619
Campbell Soup	\$ 453,108
Camden Parking Authority	\$ 355,000
DRPA: One Port Center	\$ 404,436
Cooper Plaza Historic Homes	\$ 14,953
South Jersey Port Corporation	\$2,000,000
Camden Baseball LLC	\$ 105,701*
Ferry Station LLC	\$182,176
New Jersey Transit	\$26,565
Victor Urban Renewal Group	\$160,876

Host Community Benefits	FY 2005 Amount
Camden COGEN (South Camden)	\$330,771
Camden Resource Recovery (Trash to Steam Plant)	\$1,675,253
Comcast	\$128,284
PATCO Community Impact Fund	\$75,000
Camden Water LLC (per contract)	\$562,754

* Was not received in FY 2004 due to financial issues for the Camden Riversharks.

Source: Camden Municipal Data Sheet, Fiscal 2004; Camden Audit 2004

THE FUTURE



The initial period of the Municipal Rehabilitation and Economic Recovery Act (MRERA) expires in 2007. At that point, the State will redefine its relationship to Camden, and it will no longer be statutorily required to provide "Rehabilitation Aid," which is unique to the city. However, even as Camden strives to grow its tax base, a sustained period of special State support will be necessary.

As that date approaches, there are several trends to keep in mind:

- ➔ City property tax revenues have remained flat since 1999, and the total valuation of taxable properties has hovered around \$800 million.
- ➔ Health care costs for municipal employees have increased by over \$8 million (74%) in two years.
- ➔ Recently signed police and fire contracts will result in annual salary increases ranging from \$909,000 in FY 2006 to over \$2 million in FY 2008.

Assuming expenses increase at 5% annually (lower than the annual rate of increase between FY 2003 and FY 2005), the tax collection rate increases by 1% annually, and that the County and School District amount deducted from municipal property tax revenues remains constant...

In order to eliminate its structural deficit by FY 2015, Camden will need to:

Increase the tax base by 15% annually to a total valuation of over \$3.2 billion in 2015. This would represent a quadrupling of the current tax base.

In order to maintain its structural deficit at the current level of approximately \$35 million annually by FY 2015, Camden will need to:

Increase the tax base by 13% annually to a total valuation of over \$2.7 billion in 2015. This would represent more than tripling the current tax base.

Source: Camden Municipal Data Sheet, Fiscal 2004, 2005; Camden Audit 2003, 2004



JOIN CAMCONNECT TODAY

CAMConnect welcomes all organizations who share our mission and who have a presence in Camden City or can share or use information about Camden City. If you would like to join CAMConnect, or would like more information about our partnership, please contact us.

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- Camden Area Health Education Center
- Camden Center for Youth Development
- Camden City Youth Services Commission
- Camden County College
- Camden County Council on Economic Opportunity, Inc. (OEO)
- Camden County Department of Health and Human Services
- Camden Empowerment Zone Corporation
- Camden Matters
- Camden Neighborhood Renaissance
- Catholic Charities, Diocese of Camden
- City of Camden, Dept. of Planning
- Cooper Hospital, Family Medicine Dept.
- Cooper Lanning Civic Association, Inc.
- Cooper's Ferry Development Association
- Health Visions/CPAC
- Hopeworks 'N Camden
- Medical Mission Sisters
- Neighborhood Housing Services of Camden
- Our Lady of Lourdes Health Systems
- Respond, Inc.
- Rowan University
- Rutgers University, Center for Children and Childhood Studies
- Rutgers University, Walter Rand Institute
- St. Joan of Arc Church
- Southern New Jersey Perinatal Cooperative
- United Way of Camden County
- University of Medicine and Dentistry of NJ

E & R Bldg., Rm. 254, 401 Haddon Ave., Camden, NJ 08103

Phone: (856) 757-7869; Fax: (856) 757-9779

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