

CHERRY HILL TOWNSHIP
NEW JERSEY

**COMMUNITY
DEVELOPMENT
BLOCK GRANT
PROGRAM**

2020-2024 FIVE-YEAR
CONSOLIDATED PLAN AND
2020 ANNUAL ACTION PLAN

Mayor, Susan Shin Angulo
Community Development Director, Cosmas Diamantis

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Community Development Block Grant (CDBG) program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.

The annual CDBG appropriation is allocated between States and local jurisdictions called "non-entitlement" and "entitlement" communities respectively. Entitlement communities are comprised of central cities of Metropolitan Statistical Areas (MSAs); metropolitan cities with populations of at least 50,000; and qualified urban counties with a population of 200,000 or more (excluding the populations of entitlement cities). States distribute CDBG funds to non-entitlement localities not qualified as entitlement communities. Cherry Hill Township is an entitlement community.

The U.S. Department of Housing and Urban Development (HUD) determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.

Cherry Hill Township Department of Community Development receives Federal formula funds annually from HUD. As a condition of receiving these funds, the Township is required to develop the 2020-2024 5-Year Consolidated Plan that articulates the community development goals on which it will focus these funds. The Plan covers the period July 1, 2020 through June 30, 2021. During this period, the Township anticipates it will receive the following Federal formula funds:

- Community Development Block Grant (CDBG)

As an entitlement community under the CDBG program, the Township has received a consolidated formula allocation from HUD for the 2020 Annual Action Plan (AAP) (Program Year 2020-2021). These funds may be used for eligible activities, as authorized by Title 1 of the Housing & Community Development Act (HCDA) of 1974, as amended. In Program Year 2020-2021, the Township proposes to utilize \$465,015.00 in CDBG funds for public services, public facility improvements, removal of architectural barriers, housing acquisition, housing rehabilitation, housing services, and planning and administration.

In addition to the formula funds listed above, the Township expects to participate in the Camden County Improvement Authority (CCIA) HOME Investment Partnership Program (HOME). Due to its Urban County status, the County is eligible to receive funds under HUD's HOME Investment Partnership Program. In 2014, the County entered into a consortium with the City of Gloucester and Cherry Hill Township, to administer the HOME allocation. The current consortium covers a period from 2013 through to 2015. HOME funds are provided to private and non-profit developers through a competitive annual application. These funds will be used to meet goals and objectives established by the Township's 5-Year Consolidated Plan. The Plan's goals and objectives were developed in consultation with citizens, nonprofit organizations, developers, businesses, funding partners, schools and other governmental agencies. The overarching purpose is to support the development of viable communities with decent housing, suitable living environments and economic opportunities for the Township's low to moderate income households.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The 2020-2024 Consolidated Plan includes the goals outlined below, all targeting community needs related to affordable housing, economic development and employment, and strengthening neighborhoods.

The Statutory program goals for the CDBG and HOME programs are **Decent Housing, Suitable Living Environment** and **Expanded Economic Opportunities**.

Decent Housing.

2020-2024 Consolidated Plan activities, which facilitate making decent housing more available, affordable, accessible, and sustainable for low- and moderate-income residents include:

- Increasing the availability of quality, affordable, permanent, and fair housing to low- and moderate-income families, including minorities;
- Retaining the Township's affordable housing stock;
- Assisting homeless persons obtain affordable housing;
- Providing affordable housing so that it is accessible and in proximity to job opportunities and employment centers;
- Providing housing that conforms to the American Disabilities Act (ADA) that includes structural features and services to enable persons with special needs to live in dignity and independence; and
- Increasing the supply of supportive housing.
- Increasing the availability of quality, affordable, permanent, and fair housing to low- and moderate-income families, including minorities;
- Retaining the Township's affordable housing stock;
- Assisting homeless persons obtain affordable housing;

- Providing affordable housing so that it is accessible and in proximity to job opportunities and employment centers;
- Providing housing that conforms to the American Disabilities Act (ADA) that includes structural features and services to enable persons with special needs to live in dignity and independence; and
- Increasing the supply of supportive housing.

Suitable Living Environment. 2020-2024 Consolidated Plan activities, which help make suitable living environments more available, affordable, accessible, and sustainable for low- and moderate-income residents include:

- Improving the safety and livability of neighborhoods;
- Eliminating blighting influences and the deterioration of property and facilities;
- Increasing access to quality public and private facilities and services;
- Reducing isolation of income groups within areas through spatial de-concentration of housing opportunities for low- and moderate-income persons;
- Revitalizing deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and
- Conserving energy resources and utilizing renewable energy sources.

Economic Development/Opportunity. 2020-2024 Consolidated Plan activities, which help increase access to economic opportunity for low- and moderate-income communities include:

- Creating, retaining and expanding employment and job training opportunities; and
- Encouraging the participation of Minority Business Enterprises (MBEs) in the contracting for services.

The goals of the programs, along with the identified needs, and alternative resources formed the basis for establishing the priorities for this Consolidated Plan.

3. Evaluation of past performance

Cherry Hill Township continually strives to improve its performance and that of its funded agencies. During the period 2015 through 2019, the Department of Community Development invested the following in the community to meet the goals and objectives outlined in the 2015-2019 5-Year Consolidated Plan:

- 2015: \$396,562.00
- 2016: \$403,893.00
- 2017: \$397,881.00

- 2018: \$403,893.00
- 2019: \$445,078.00

CDBG funds were targeted primarily toward affordable housing, economic development, strengthening neighborhoods and increasing access to resources. The chart in Section SP-45 of this document shows the use of these funds in relation to each objective. For a more detailed summary of the Township's evaluation of past performance, previous Consolidated Annual Performance and Evaluation Reports (CAPER) can be viewed on the Township's website: <http://www.cherryhill-nj.com/index.aspx?nid=152>.

4. Summary of citizen participation process and consultation process

The Township has provided reasonable notice to review and comment on the design and performance of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan. The Annual Action Plan was made available to the public for review on June 25, 2020. A public hearing was held on June 17, 2020 with no attendees.

During the preparation of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan, citizens were given until July 24, 2020, or thirty (30) days, to comment on the proposed Consolidated Plan and Annual Action Plan.

5. Summary of public comments

No comments were received.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were received.

7. Summary

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CHERRY HILL TOWNSHIP	
CDBG Administrator	CHERRY HILL TOWNSHIP	Department of Community Development

Table 1– Responsible Agencies

Narrative

The Cherry Hill Township Department of Community Development acts as the primary administrative agency for the Cherry Hill Township CDBG programs. As part of this responsibility, the Department of Community Development consistently reviews the performance of sub-recipients and monitors the overall program delivery structure to ensure coordination and compliance.

As the entitlement grantee for the CDBG program, the Department of Community Development is the lead agency for the development of this 5-Year Consolidated Plan, as well as the Annual Action Plans that outline the proposed activities and expenditures under these programs, and the Consolidated Annual Performance & Evaluation Reports (CAPERs). The Department oversees planning, community development, housing, lead paint abatement, and various programs for the Township. The Department coordinates several public and private agencies that administer programs and activities under the plan, which includes the following:

- Cherry Hill Township Department of Public Works & Engineering (Local Government)
- Cherry Hill Township Department of Recreation (Local Government)
- Cherry Hill Township Division of Code Enforcement (Local Government)
- Cherry Hill Township Office of the Municipal Clerk (Local Government)
- Cherry Hill Township Police Department (Local Government)
- Camden County Improvement Authority (CCIA) (County Government)
- Affordable Rental Housing at Tavistock (ARHAT) (Non-profit)

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Township has employed diverse methods to encourage on-going participation from residents, community service providers, and existing and potential community development partners. The participation process for the Consolidated Plan included public notices; a 30-day public comment period; public hearings; surveys; and consultation with non-profits, Township staff, elected officials, and housing providers. The Department sought discussions and exchange of information regarding: Lead-based paint hazards (County Health Care Agency); Homelessness (community- and faith-based service providers); Persons with disabilities and special needs (community-based service and housing providers); Public assistance recipients (County Social Services Agency); Housing stock (developers, lenders, managers); and Public and assisted housing residents. In the end, the consolidated planning process yielded little involvement, participation and input of very few governmental departments, non-profit organizations, and citizens. Specific outreach was made to services providers and agencies through public hearings and invitations to conduct focused group meetings, which did not generate a significant amount of participation.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Township of Cherry Hill has implemented actions to develop institutional structures and enhance coordination between public and private housing and social service agencies, and foster assisted housing improvements and resident initiatives. The Township will continue to utilize a network of referrals, contacts and partnerships to implement the strategies outlined in the Consolidated Plan. For example, as it relates to housing, the Township continues to build its relationship with local housing providers such as private developers, nonprofit developers, and neighboring housing authorities, to ensure that limited housing resources are utilized in the most efficient and effective manner possible. Finally, the Township, in partnership with the CCIA, will continue to work jointly to meet the housing needs of Cherry Hill Township's very low-income populations.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Township continues to coordinate with the Camden County Continuum of Care and Camden County HOME Consortium, who conducts ESG needs assessments and planning for the entire County.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

While the Township does not receive ESG funding, nor is it subject to the reporting requirements outlined in 91.220(l)(1); 91.220(l)(3); or 91.220(l)(4), the Township continues to coordinate with the Camden County Continuum of Care and Camden County HOME Consortium, who conducts ESG needs assessments and planning for the entire County.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	CHERRY HILL TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Township reached out to a multitude of public and non-profit agencies, as well as civic associations, as part of our consultation process. These organizations were reached by phone and/or email. We received very little feedback from the organizations that we reached out to. However, the Township did engage those subgrantees who currently administer the Township’s programming, such as ARHAT and the CCIA.

Identify any Agency Types not consulted and provide rationale for not consulting

To the best of its ability, the Township has been in contact with all known agencies and organizations involved in activities that are relevant to CDBG activities and programs.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Camden County	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development
Camden County 2015-2019 Consolidated Plan	Camden County	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development
Cherry Hill Township Master Plan	Camden County	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development

Table 3– Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The Township continues to partner with the Camden County Improvement Authority (CCIA) for the implementation of the Township's Housing Improvement Program, which has proven to be a successful partnership. Additional coordination with CCIA will occur as the Township seeks HOME funds through the HOME Consortia.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In accordance with guidelines established by HUD, promulgated by **24 CFR 91.105** and **91.505**, the Township of Cherry Hill has prepared and adopted a Citizen Participation Plan for CDBG program.

The Citizen Participation Plan establishes procedures for obtaining the views of citizens, public agencies and other interested parties regarding the use of CDBG funds. Of particular importance are the views of persons of low- and moderate-income, who are intended to be the principal beneficiaries of the CDBG program, and residents of areas where activities are expected to take place. The participation of all Township residents is encouraged, especially HUD's protected classes, which include minorities, senior citizens, non-English speaking persons, female-headed households and persons with disabilities.

Citizen input is essential in the following areas of the CDBG process:

- 1) Identification of housing and community development needs;
- 2) Development of the Consolidated Plan;
- 3) Development of the Annual Action Plan;
- 4) Development of the Citizen Participation Plan;
- 5) Substantial amendments to the Consolidated Plan or the Annual Action Plan; and
- 6) Annual performance report.

The Township has provided reasonable notice to review and comment on the design and performance of the 2020-2021 Consolidated Plan and 2020-2021 Annual Action Plan. The Annual Action Plan was made available to the public for review on June 25, 2020, one week after the first virtual public hearing was held.

During the preparation of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan, citizens were given until July 24, 2020, or thirty (30) days, to comment on the proposed Consolidated Plan and Annual Action Plan.

As reference, a substantial change to this Action Plan will require citizen participation as prescribed by HUD Regulations. ***A Substantial Change is a new Program Activity, cancellation of an approved activity or a re-programming of funds greater than 35% of the total current Program Year Allocation PLUS the available Program Income.***

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	There were three (0) persons in attendance at Consultation/Public Hearing held on June 17, 2020	No comments were received.	All comments were received and accepted.	http://www.cherryhill-nj.com/index.aspx?nid=152
2	Community Survey	Non-targeted/broad community	TBD	TBD	TBD	
3	Community Survey	Non-targeted/broad community	TBD	TBD	TBD	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/broad community	No comments were received.	No comments were received.	No comments were received.	
5	Internet Outreach	Non-targeted/broad community	No comments were received.	No comments were received.	No comments were received.	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Township of Cherry Hill is required to complete a detailed needs assessment which covers non-housing community development needs. As provided by the *eCon Planning Suite*, the Camden County Improvement Authority's plan, as the Lead Entity, will contain the housing-related screens that apply to the consortium as a whole.

Much of the data included in the assessment utilizes information from the 2014-2018 American Community Survey (ACS). This data set is provided by the U.S. Department of Housing and Urban Development (HUD) through its *eCon Planning Suite*, an online tool used to help grantees develop market driven strategies to address the needs of their communities. This tool generates the latest housing and economic data using the Community Planning and Development (CPD) mapping tool and provides greater efficiency by allowing the electronic submission of plans directly to HUD.

Much of the Township's housing, community development and economic development needs are detailed in the Township's Master Plan Elements and Reexamination Reports.

In addition to the Non-Housing Needs detailed in section NA-50, the Township's priority Housing Needs include:

- Renter households with:
 - Household income less than 50% of median family income (MFI); and
 - Cost burden greater than 30% of monthly income.
- Owner households with:
 - Household income less than 80% of MFI;
 - Cost burden greater than 30% of monthly income; and
 - Homes that do not meet building code, energy, accessibility, or lead paint standards.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Township's need for public facilities in this 5-year plan include improvements to recreation areas and pedestrian infrastructure within eligible areas, and ADA improvements across the Township and within eligible areas.

How were these needs determined?

These programs have been found to be of high priority through public outreach, the number of persons assisted each year and by the ongoing requests made to Township officials for these upgrades and projects. As such, these programs have been given priority over the past ten years, including for funding in the 2020-2024 Consolidated Plan.

Describe the jurisdiction's need for Public Improvements:

Public and staff input through the Township's consolidated plan consultations identified the following priority needs for public improvements:

- Streetscaping in area benefit eligible neighborhoods;
- Sidewalks, crosswalks and connectivity to public transportation in area benefit eligible neighborhoods;
- Bus shelters in area benefit eligible neighborhoods;
- Removal of architectural barriers along public streets and right-of-ways (ROWS); and
- Improving ADA accessibility.

The Township's goal is to fund one-hundred thirty (130) public improvements from 2020-2024.

How were these needs determined?

These programs have been found to be of high priority through public outreach, the number of persons assisted each year and by the ongoing requests made to Township officials for these upgrades and projects. As such, these programs have been given priority for funding in the 2020-2024 Consolidated Plan.

Describe the jurisdiction's need for Public Services:

Public and staff input through the Township's consolidated plan consultations identified the following priority needs for public improvements:

- Senior Bus transportation; and

- Domestic Violence Response Team assistance.

How were these needs determined?

These programs have been found to be of high priority through public outreach, the number of persons assisted each year and by the ongoing requests made to Township officials for these upgrades and projects. As such, these programs have been given priority for funding in the 2020-2014 Consolidated Plan.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Supply. The 2014-2018 American Community Survey (ACS) 5-Year Census identified 28,003 housing units in Cherry Hill with 20,267 housing units occupied and 1,712 vacant housing units (5.9%). There are 20,267 owner occupied housing units. The 2009-2013 ACS identified 5,664 rental occupied housing units. The median year that owner occupied housing units were built as identified by the 2014-2018 ACS for Cherry Hill is 1968 and the median year built for renter occupied housing is 1975.

Demand. The projected housing demand is projected to increase modestly as evidenced by the projected population as determined by the 2014-2018 ACS at 71,094 or an increase of 1,129 (1.6 percent) from the last Census.

Condition. In general the housing stock condition is very good as evidenced by the 2014-2018 ACS. The 2014-2018 ACS found that 349 housing units were substandard, or 1.3 percent of all housing units. There were 26 substandard owner occupied units of the 20,267 owner occupied units and 323 substandard renter occupied units of the 5,664 renter occupied units.

Affordability. Affordability is a high priority issue that requires policy attention. Cherry Hill remains a high cost housing market for both owner occupied housing and renter occupied housing as evidenced by the 2014-2018 ACS which found that the median value of an owner occupied dwelling was \$272,100 and that the median rent for a dwelling was \$1,333 per month. Both of these figures are significantly higher than the Camden County as a whole. This is illustrated by the number of households that the most recent CHAS data (which utilizes the 2009-2011 ACS) found 2,348 households were cost burdened (utilizing 30.1% to 49.9% of AMI toward housing costs) and 4,481 were considered severely cost burdened (utilizing 50.0% or more of AMI toward housing costs).

Through policies enacted and enforced over the years a portion of the rental and owner-occupied housing within Cherry Hill Township is provided through subsidized funding sources, such as the federal Department of Housing and Urban Development (HUD), the Township's Affordable Housing Trust Fund, and Low-Income Housing Tax Credits (LIHTC). There are approximately 1,637 subsidized housing units in Cherry Hill (which include 1,384 units plus 144 LIHTC units known as Dubin House and approximately 109 Section 8 Housing Choice Vouchers), accounting for 5.8% of the overall total of housing units Township wide.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

One of the region's original post-World War II suburban communities, Cherry Hill continues to grow as the "community of choice" celebrated for its high quality of life and pioneering business community. The Township's economic development growth is propelled by businesses constantly innovating in core clusters of advanced manufacturing, science and high-technology, banking, real estate, insurance, healthcare, pharmaceuticals, electronics healthcare, knowledge-based entrepreneurship, and major destination/regional and local retail centers. These businesses are supported by a highly-skilled and highly-educated workforce, steady population and reputable local colleges and educational institutions meeting the talent needs of top-tier companies.

Cherry Hill now stands as a hub for business innovation and growth, making it an attractive destination for corporate relocation, while long established businesses continue to expand and create jobs and enhance facilities due in large part to the Township's heritage of commercial leadership in the region and the Township's positive position and policy of business recruitment and retention.

The Township is home to several of the largest international companies in southern New Jersey, including the North American headquarters of Subaru of America, Inc., TD Bank, Pinnacle Foods Corporation, National Freight, and Melitta North America.

The Township's goal is to foster continued economic development, workforce development, and community development throughout the community by strategically leveraging all of our resources and through the efficient management of our professional staff.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	51	2	0	0	0
Arts, Entertainment, Accommodations	2,969	5,172	11	12	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Construction	929	1,515	3	3	0
Education and Health Care Services	7,213	10,910	26	24	-2
Finance, Insurance, and Real Estate	2,686	3,688	10	8	-2
Information	767	1,380	3	3	0
Manufacturing	1,891	2,416	7	5	-2
Other Services	1,158	1,784	4	4	0
Professional, Scientific, Management Services	4,075	7,022	15	16	1
Public Administration	0	0	0	0	0
Retail Trade	3,590	8,820	13	20	7
Transportation and Warehousing	818	785	3	2	-1
Wholesale Trade	1,492	1,057	5	2	-3
Total	27,639	44,551	--	--	--

Table 5 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	38,718
Civilian Employed Population 16 years and over	35,835
Unemployment Rate	7.36
Unemployment Rate for Ages 16-24	24.31
Unemployment Rate for Ages 25-65	4.69

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector		Number of People
Management, business and financial	13,090	
Farming, fisheries and forestry occupations	1,274	
Service	2,378	
Sales and office	8,570	
Construction, extraction, maintenance and repair	1,275	
Production, transportation and material moving	1,005	

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,205	61%
30-59 Minutes	9,860	30%
60 or More Minutes	3,130	9%
Total	33,195	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	795	140	515
High school graduate (includes equivalency)	4,415	365	1,075

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	6,190	550	1,460
Bachelor's degree or higher	18,405	715	2,435

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	51	192	115	214	568
9th to 12th grade, no diploma	682	215	163	542	814
High school graduate, GED, or alternative	1,218	849	1,150	3,885	3,630
Some college, no degree	2,245	1,164	1,360	3,215	1,645
Associate's degree	324	573	428	1,473	543
Bachelor's degree	945	3,170	2,910	5,965	3,090
Graduate or professional degree	99	1,905	2,865	4,745	2,235

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	237,984
High school graduate (includes equivalency)	319,889
Some college or Associate's degree	403,756
Bachelor's degree	542,986
Graduate or professional degree	675,179

Table 11 – Median Earnings in the Past 12 Months

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors within Cherry Hill include the following:

- Health Care Services (15.9%);
- Professional, Scientific, Management Services Trade (11.3%);
- Education (11.2%);
- Retail (10.1%); and
- Manufacturing (7.8%).

Describe the workforce and infrastructure needs of the business community:

Cherry Hill is an exceptional community with a regional market. The marketplace for customers of the Cherry Hill Mall includes communities with a travel distance of more than ten miles. Philadelphia, Camden, Moorestown, Marlton, Voorhees, Maple Shade, Pennsauken, Haddonfield, Collingswood, Medford, Audubon, Merchantville and Riverside customers all patronize the Cherry Hill Mall. The Philadelphia customers include Center City, Southwest Philadelphia and Northeast Philadelphia, all of which are within a reasonable 15 to 20 minute drive of the mall. The PATCO High Speed Line and potentially the Philadelphia to Atlantic City train service may assist in expanding the marketplace in the future.

Cherry Hill Township businesses employ **37,663 persons** out of a total Camden County work force of 266,763 jobs or approximately 13 percent of the entire County work force. Office parks, industrial parks, and retail centers all contribute to the job opportunities in the Township. Cherry Hill remains the largest suburban employer in the County.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Cherry Hill has created a local Business Council to address the needs of the business community. Much of Cherry Hill's efforts, like those of any municipality around the Nation, seek to rebuild its economic base after the recession. The economic climate has recent picked up, as indicated by the uptick of zoning approvals, development applications and construction permits.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Employment sectors attracting a large segment of the Township's work force included: education, health and social services (21 percent); retail trade (18 percent); professional, scientific, management, administrative and waste management services (12 percent); arts, entertainment, recreation, accommodation and food services (10 percent); and finance, insurance real estate and rental and leasing (7 percent).

According to the 2014-2018 ACS, 94.0 percent of the Township's resident (over 25 years old) population received a high school diploma. Over 54.2 percent received a bachelor's degree or higher.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Much of the workforce training initiatives are held by the County of Camden.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Township of Cherry Hill has participated in the development of the County's CEDS in the past.

Camden County prepared a CEDS in 2008. As the County updates the CEDS, the Township looks forward to participating, as much of the County's workforce and jobs resides and is employed in Cherry Hill Township.

Discussion

The Delaware Valley Regional Planning Commission (DVRPC) performs projections for purposes of land use and transportation planning. According to the Commission, the 2000 Economic Census reported 46,844 jobs in Cherry Hill. An estimate of jobs in Cherry Hill for 2005 was 48,276. The DVRPC forecasts a decrease of jobs in Cherry Hill from 2005-2015, with 48,262 forecast for 2010, and 48,248 forecast for 2015. Conversely, the Council on Affordable Housing (COAH) completed its own projections of municipal non-residential growth. From 2004 to 2018 COAH conversely projects an increase of 5,951 jobs in the Township. For the future, Cherry Hill must continue to focus on the traits that attract, maintain and encourage economic development:

- Focus on business growth, attraction, and retention;
- Support job creation and sustainable employment;
- Create a sustainable community investment by inter-connecting employment development, housing and transportation;
- Foster community planning that is focused on the integration of economic, physical, social and a healthful infrastructure;
- Continue the development of a long range capital improvement program throughout the community; and
- Provide full and fair enforcement of building and zoning regulations.

These are the characteristics of a strong, well supported, office economy.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

It is uncertain from assessing the data whether there is a particular area where households with multiple housing problems are concentrated. However, the data does provide that there are certain types of households by racial and/or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Like that of areas of racial or ethnic concentration, for the purposes of this analysis, disproportionately greater need will be defined where the percentage of a specific minority or ethnic group has housing problems, severe or otherwise, and/or cost burdens is 10 percentage points higher than a Township's overall percentage.

As such, disproportionately greater need occurs among Black populations with incomes less than 30% of MFI, where Black populations make up 15% of those total households with severe housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines **areas of racial or ethnic concentration** as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than a Township's overall percentage.

According to the 2014-2018 ACS, there are three (3) geographical areas- Ashland, Ellisburg-Erlton and Golden Triangle, as noted in **Figure 6**, where minority concentration occurs. While segregation may exist, it alone is not definitive proof of discrimination in the housing market; it may indicate discrimination or else suggest that other factors are at work limiting housing choices of racial and ethnic groups.

"Some Other Race" includes all other responses not included in the White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander race categories described above. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic or Latino group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category. While there are no concentrations for Hispanic groups, under the aforementioned definition, about 14.5% of Census Tract 603700 is Hispanic. It is assumed that Some Other Race may represent a large Hispanic population in that Census Tract.

What are the characteristics of the market in these areas/neighborhoods?

The characteristics of these market areas are provided below.

Ashland Census Tract (6035.05) Located on the south side of Cherry Hill, near the border of Lawnside Borough and Voorhees Township, Ashland is comprised of several neighborhoods including: Bunker Hill, Willowdale, Timbercove, Eagle Oak, and Woodcrest.

According to the 2014-2018 Census, Ashland had a total area of 2.919 square miles. Additionally, there are 8,292 people, 3,002 households, and 2,300 families residing in the CDP. The population density was 2,849.1 per square mile. There were 3,186 housing units at an average density of 1,103.3 per square mile. Approximately 5.78 of the housing units are vacant. The racial makeup of the CDP, as a whole, is 77.58% (6,433) White, 7.6% (640) Black, 0.06% (5) Native American, 10.32% (856) Asian, 0.00% (0) Pacific Islander, 2.21% (183) from other races, and 2.23% (185) from two or more races. Hispanics or Latinos of any race are 5.57% (185) of the population.

There are 2,300 who reside in Ashland, 34.43% were married couples with children, 7.22% were single with children, 3.57% had a female householder with children and 58% were classified as other families. The average household size was 2.69 and the average family size was 2.71.

Ellisburg-Erlton CDP. Located on the central portion of Cherry Hill, near the border of Haddonfield Borough and Haddon Township, Ellisburg-Erlton is comprised of several neighborhoods including: Erlton South, Cooper Park Village, Wallworth Apartments, Cherry Parke, Kingsway Village and Waterford Apartments.

According to the 2014-2018 Census, there were 6,729 people, 2,823 households, and 1,080 families residing in the CDP. The population density was 4,876.9 per square mile. There were 2,946 housing units at an average density of 2,183.7 per square mile. 4.18 housing units are vacant. The racial makeup of the CDP, as a whole, was 73.35% (4,936) White, 9.63% (648) Black or African American, 0.98% (66) Native American or Alaskan Native, 9.14% (615) Asian, 0.00% (0) Pacific Islander, 4.46% (300) from other races, and 2.44% (164) from two or more races. Hispanics or Latinos of any race were 6.45% (434) of the population.

There were 1,719 families, of which 36.42% are married with children, 9.95% were single with children, 8.03% had a female householder with children and 53.75% were other families. The average household size ranged from 2.05 to 2.57 compared to the State average family size of 2.71.

Golden Triangle CDP. Located on the west side of Cherry Hill, near the border of Pennsauken Township, the Golden Triangle is comprised of several neighborhoods including: Bishops View, Habitat, Park Place, Kenilworth, Woodland, Hinchman, Still Park, Colwick, Delwood and Garden State Park. This portion of Cherry Hill is considered the inner ring suburb of Philadelphia.

According to the 2014-2018 Census, there were 4,602 people, 1,522 households, and 1,065 families residing in the CDP. The population density was 1,461.2 per square mile. There were 1,758 housing units at an average density of 643.7 per square mile. The racial makeup of the CDP, as a whole, was 70.08% (3,225) White, 5.48% (258) Black or African American, 0.00% (0) Native American, 9.89% (455) Asian,

0.0% (0) Pacific Islander, 4.52% (208) from other races, and 10.04% (462) from two or more races. Hispanics or Latinos of any race were 14.58% (671) of the population.

Are there any community assets in these areas/neighborhoods?

There are numerous community assets within every neighborhood in Cherry Hill. Due to the Township's comprehensive circulation network, neighborhoods are in close proximity to shopping, places of worship, employment centers, government facilities, recreation and mass transit – providing connectivity to other local and regional assets. We note the following in regard to the specific areas identified above:

Ashland Census Tract (6035.05). The Ashland Census Tract is located within walking distance of mass transit (Ashland Patco Station) with direct access to Center City Philadelphia. They are also within close proximity to places of worship and small retail shopping opportunities. Within the neighborhood itself, public amenities include three recreation areas with basketball courts, playground equipment, paved walking paths, and wooded trails.

Ellisburg-Erlton CDP. The Ellisburg-Erlton CDP is centrally located in the Township and is within walking distance of major shopping centers and is serviced by a number of different NJ Transit bus routes. The neighborhood is also within close proximity to the Cherry Hill Public Library. Within the neighborhoods that are CDBG eligible areas, there are two parks with turf fields, playground equipment, baseball fields, and paved walking paths. There are additional community parks within close proximity of the CDBG eligible areas with additional amenities, such as basketball and tennis courts.

Golden Triangle CDP. The Golden Triangle CDP is within proximity to a number of major shopping centers, including the Cherry Hill Mall and the Garden State Park. A number of different NJ Transit routes services the area. There are a number of parks within the area that include basketball courts, picnic pavilions, baseball fields, playground equipment, and paved walking paths.

Are there other strategic opportunities in any of these areas?

There has been major investment/redevelopment in the Golden Triangle area. The redevelopment of Garden State Park is on-going and other redevelopment initiatives have transformed the gateway. Additionally, Camden County has expended over \$23 million on infrastructure improvements to enhance the Cooper River Park – a major community asset for the region.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2019 data provided by the FCC, all households and neighborhoods in the Cherry Hill Township and Camden County have broadband available to them.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to Broadband Now, New Jersey is the most connected state in the country in terms of broadband and Camden County is no exception. A sampling of Urban County municipalities found that the majority of residents have from 2 to 4 choices as far as residential Internet, which is slightly below average when contrasted with the US generally. Both Viasat and HughesNet cover 100% of the County while Xfinity covers some 99%.

In terms of network tech available in Camden County, the most widespread physical wire broadband Internet connection options are satellite (100% coverage), cable (99%) and fiber (approximately 60%).

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Cherry Hill Township is an inland, urban residential community. About 80% of the housing stock was built between 1940 and 1989 and 12% in the last two decades. The major water bodies include Cooper River Lake and Wallworth Lake. Major transportation routes include the New Jersey Turnpike, Interstate 295, and State Highway Route 70. The majority of land in Cherry Hill is gently rolling.

The Township set up a Municipal Working Group to establish an Identification and Risk Assessment (HIRA) process. From those meetings, twelve (12) natural hazards identified in the NJ4 HMP1 and the relative priority of these hazards was identified from increased climate change. The Municipal Working Group rated the hazards as follows:

High Priority

Dam Failure Moderate Priority

- Flood
- High Wind
- Severe Weather – Summer
- Severe Weather – Winter
- Wildfire
- Extreme Temperature: Cold & Hot

Low Priority

- Coastal Erosion & Sea Level Rise
- Drought
- Earthquake

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Cherry Hill Township's 5-Year 2020-2024 Consolidated Strategic Plan process enables a coordinated effort to identify, prioritize and address the Township's community development needs based on current and anticipated resources. The strategies developed and cited in this Plan are compatible with HUD's national statutory community development program goals for low- and moderate-income persons, which strive to provide decent housing; to create suitable living environments; and to expand economic opportunities. While the needs of the community continue to outpace the availability of resources, the Township remains committed to remaining responsive to the underserved needs of the extremely low-, low- and moderate-income residents. The strategic plan time period is July 1, 2020 through June 30, 2025.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	EXCEPTION AREA/UPPER QUARTILE
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Varies
	Include specific housing and commercial characteristics of this target area.	Varies
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
	Identify the needs in this target area.	Low/moderate income
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Township-wide
	Area Type:	Comprehensive
	Other Target Area Description:	Comprehensive
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Low- and moderate-income residents are generally located in two general areas of the Township: 1) the western side of the Township where a majority of the older housing stock is located, and 2) a pocket of institutional senior housing located at two main campuses of the Jewish Community Center, Saltzman House, and St. Mary's convalescent home.

HUD permits an exception to the LMI area benefit requirement that an area contain 51 percent LMI residents. This exception applies to entitlement communities that have few, if any, areas within their jurisdiction that have 51 percent or more LMI residents. These communities are allowed to use a percentage less than 51 percent to qualify activities under the LMI Benefit category. This exception is referred to as the "exception criteria" or the "upper quartile," where Cherry Hill Township applies. In such communities like Cherry Hill Township, activities must serve an area which contains a percentage of LMI residents that is within the upper quartile of all Census block groups within its jurisdiction in terms of the degree of concentration of LMI residents, as provided in **Figure 7** and **Map 2**.

Most of Township's community facilities, parks, and infrastructure improvement projects are located in these block groups. Particular public facility and infrastructure projects may be targeted to specific locations which are deemed by Township staff or from public input to be most in need of revitalization or public investment.

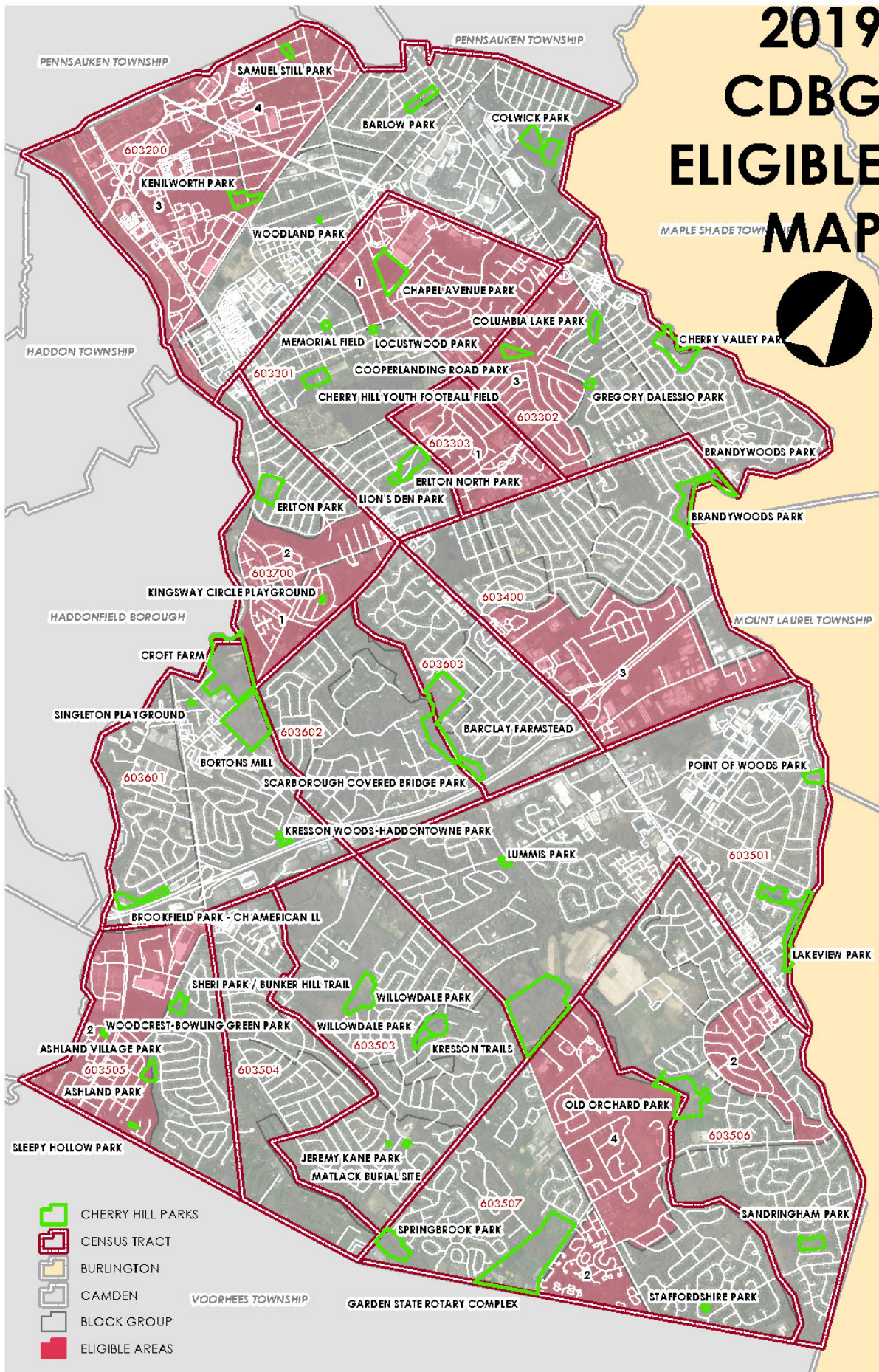
Housing assistance programs, which benefit individual households are generally not targeted to specific areas but instead are provided on the basis of household need. Because low-income, elderly, disabled, and special needs residents are located throughout the Township, the Owner-Occupied Housing Rehabilitation Program and the Handy Helper Program are generally available Township-wide to eligible households with incomes under 80% of the area median income. In addition, financial assistance for Side-by-Side Domestic Violence Response Team (DVRT), and the Senior Bus is available Township-wide through CDBG funding.

Public facilities and infrastructure improvement, such as the Removal of Architectural Barriers, Public Facilities and Planning are not limited geographically within the Township. Homelessness and potential homelessness are community issues, and therefore services provided for these are located throughout the Township to provide maximum accessibility. In addition, assistance for special needs populations, including elderly persons, disabled persons, persons with drug/alcohol additions, persons with HIV/AIDS, and victims of domestic violence is provided Township-wide. Economic development is also a need not

limited to certain areas of the Township, and therefore activities offered are based on need and eligibility.

The racial and ethnic composure of the Township has diversified in recent years and expected to continue. A striking trend is the diversity of the Golden Triangle Census Designed Place (CDP) where areas of minority growth are expanding. This follows a national trend of immigrant population growth in inner ring suburbs.

2019 CDBG ELIGIBLE MAP



SOURCE: 2011-2015 5-YEAR ESTIMATES AMERICAN COMMUNITY SURVEY (2015 ACS) LOW & MODERATE INCOME SUMMARY DATA (LMISD)

Cherry Hill L/M income Areas

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Removal of Architectural Barriers
	Priority Level	High
	Population	Low Moderate Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Removal of Architectural Barriers
	Description	The installation of barrier free improvements to various Township curbs to a limited low and moderate income clientele.
	Basis for Relative Priority	Removal of Architectural Barriers and ADA upgrades.
2	Priority Need Name	Handy Helper
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Handy Helper
	Description	Minor home repairs for low and moderate income eligible senior and disabled households.

	Basis for Relative Priority	Intermediate rehabilitation of affordable housing.
3	Priority Need Name	Single-Family Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Single Family Housing Rehabilitation
	Description	The substantial rehabilitation of homes throughout the Township, all residents may apply, only low and moderate income eligible residents will be admitted to program. Residents will enter into the program through a no-interest deferred loan.
	Basis for Relative Priority	Substantial rehabilitation of affordable housing.
4	Priority Need Name	Housing Activities
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Housing Activities

	Description	Acquisition and rehabilitation of property for occupancy by low and moderate income households at affordable rents.
	Basis for Relative Priority	Acquisition of new affordable housing.
5	Priority Need Name	Modest Priced Housing
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Modest Priced Housing
	Description	The rehabilitation of under the Township administered non-profit ARHAT program for low and moderate income households. All units are located in the Chanticleer, Tavistock, Centura, The Woods II, and Barclay Towers developments. ARHAT is governed by a Board of Trustees who are members of the religious community. The Township is in the process of rehabilitating and up keeping all of the now aging units.
	Basis for Relative Priority	Rehabilitation of affordable rental housing.
6	Priority Need Name	Planning
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Planning

	Description	Various Planning activities for the municipality concerning such as but not limited to housing, open space and environmental program areas.
	Basis for Relative Priority	Comprehensive and neighborhood planning.
7	Priority Need Name	Administration
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Administration
	Description	Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursement of funds.
	Basis for Relative Priority	Administration and monitoring.
8	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Public Facilities
	Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.
	Basis for Relative Priority	Upgrades and improvements to public facilities.
9	Priority Need Name	Area Benefit Eligible Public Facilities

	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Area Benefit Eligible Public Facilities
	Description	This activity seeks to make improvements to public facilities such as recreation in area benefit eligible neighborhoods in order to improve quality of life conditions.
	Basis for Relative Priority	Area benefit eligible public facilities upgrades and improvements.
10	Priority Need Name	Senior Bus
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Senior Bus
	Description	Free transportation service for seniors and disabled residents of the Township for medical, shopping and cultural activities.

	Basis for Relative Priority	Free transportation to senior citizens and disabled citizens.
11	Priority Need Name	Side By Side Domestic Violence Response Team
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Victims of Domestic Violence Victims of Domestic Violence
	Geographic Areas Affected	Comprehensive
	Associated Goals	Side By Side Domestic Violence Response Team
	Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process.
	Basis for Relative Priority	Support network for victims of domestic violence.

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The following resources are anticipated for the 2020 Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	465,015	85,700	0	550,715	1,860,204	

Table 14 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HUD Entitlement Funds. For program year 2020, the Township is expected to receive one (1) entitlement grant from HUD in the amount of \$465,015.00 (not including any program income).

Cherry Hill Township Affordable Housing Trust Fund.

Affordable housing trust funds are intended to better enable municipalities to meet the low- and moderate-income housing needs in their municipality and region. Affordable housing trust funds may contain mandatory development fees, payments in lieu of constructing affordable units on sites zoned for affordable housing, funds in a barrier free escrow, recapture funds, proceeds from the sale of affordable units, rental income, repayments from affordable housing program loans, enforcement fines and application fees, and any other funds collected by the municipality in connection with its affordable housing programs.

The Cherry Hill Affordable Housing Trust Fund has approximately \$2,000,000.00 to create affordable housing in the Township. These funds were approved by the State of New Jersey in 2013. The Township's Housing Element & Fair Share Plan (HEFSP), necessary in order to expend those funds, was adopted by the Cherry Hill Township Planning Board on March 7, 2016 and approved by Council on March 15, 2016. The Superior Court of New Jersey issued a Third Round Judgement of Compliance and Repose (Docket No: L-2609-15) on June 21, 2016 allowing the use of these funds in furtherance of the plan.

The Township continues to receive and apply for Federal, State, and County funds to leverage projects that benefit HUD's three (3) national objectives. Several other funding streams, such as State and County HOME funds, Federal Home Loan Bank of New York Affordable Housing Program (AHP) funds, Low-Income Housing Tax Credits, McKinney-Vento Homeless Assistance funds, SuperNOFA grants and other funds will be examined to increase the leverage of the Township's federal and local funds. The Township will also continue to support the efforts of the Cherry Hill Township Division of Housing and local non-profits to secure additional funds to be used for affordable housing development, economic development, and social services.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

Most of the Township's publically owned land is deed restricted through the New Jersey Green Acres Program. The Township participates in the planning incentive program under the New Jersey Green Acres Program, which requires acquisition and planning for open space and recreation. Many of the needs identified in this plan will utilize CDBG monies for acquisition of affordable housing, which will be transferred to non-profit housing provider.

Discussion

The Township will invest these resources in projects that can maximize impact in the community by leveraging other funding resources. The Township prefers to provide gap financing to projects, which find additional resources and partnerships to implement the program.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CHERRY HILL TOWNSHIP	Government	Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Camden County Community Development	Government	Ownership	Region
ARHAT	Non-profit organizations	Rental	Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Township has made strides by facilitating a pooling of resources and the formation of partnerships and collaborations to forward housing for low- and moderate-income residents throughout the region. However, gaps that need to be addressed include:

- Engaging those in leadership and on civic level in community based efforts;
- Expanding collaboration across all sectors with opportunities to educate the general public to engage them in volunteering and public-private partnerships to build social capital;
- Developing sustainable resources for housing programs; and
- Increasing and maintain access to permanent and affordable housing by preserving and upgrading existing housing for very low income persons and families; and expanding affordable workforce housing that remains elusive for many.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X		
Transportation	X		
Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Camden County Continuum of Care (CoC) and Camden County HOME Consortium conduct homeless needs assessments and planning for the entire County. Cherry Hill Township plans to participate with the County CoC and HOME Consortium by coordinating and leveraging our resources with the County to support and provide affordable housing, rental assistance, utility assistance, disability assistance (including veterans), domestic violence assistance and shelter referrals, and other services as needed by the County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Special needs housing priorities have been developed from CHAS 2011 data and public input to municipal officials and housing providers. The specific priorities are to provide the following special needs housing in the 2020-2024 Strategic Plan:

- Elderly
- Disabled and Handicapped
- Housing for Developmentally DisabledIt is anticipated that the primary sources of funding will come from Federal and New Jersey State programs for such housing. Cherry Hill has some funding that can be used for this purpose such as CDBG funds and the Cherry Hill Affordable Housing Trust Fund. Unfortunately, the Cherry Hill funding sources are not adequate to serve as primary funding sources. Cherry Hill will make a concerted effort to obtain funding for the special needs priority housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Overcoming gaps in the institutional structure can be achieved by collaborating between agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The Township will continue to refer housing program participants to local community resources and programs, as participant needs are identified.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Removal of Architectural Barriers	2020	2024	Non-Housing Community Development	Township-wide	Removal of Architectural Barriers	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
2	Handy Helper	2020	2024	Affordable Housing	Township-wide	Handy Helper	CDBG: \$375,000	Homeowner Housing Rehabilitated: 200 Household Housing Unit
3	Single Family Housing Rehabilitation	2020	2024	Affordable Housing	Township-wide	Single-Family Rehabilitation	CDBG: \$456,095	Homeowner Housing Rehabilitated: 15 Household Housing Unit
4	Housing Activities	2020	2024	Affordable Housing	Township-wide	Housing Activities	CDBG: \$250,000	Homeowner Housing Added: 5 Household Housing Unit
5	Modest Priced Housing	2020	2024	Affordable Housing	Township-wide	Modest Priced Housing	CDBG: \$475,095	Rental units rehabilitated: 15 Household Housing Unit
6	Planning	2020	2024	Planning	Township-wide	Planning	CDBG: \$360,000	Other: 1 Other
7	Administration	2020	2024	Administration	Township-wide	Administration	CDBG: \$105,015	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Facilities	2020	2024	Non-Housing Community Development	Township-wide	Public Facilities	CDBG: \$7,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
9	Area Benefit Eligible Public Facilities	2020	2024	Non-Housing Community Development	EXCEPTION AREA/UPPER QUARTILE	Area Benefit Eligible Public Facilities	CDBG: \$7,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
10	Senior Bus	2020	2024	Non-Housing Community Development	Township-wide	Senior Bus	CDBG: \$400,535	Public service activities other than Low/Moderate Income Housing Benefit: 13258 Persons Assisted
11	Side By Side Domestic Violence Response Team	2020	2024	Non-Housing Community Development	Township-wide	Side By Side Domestic Violence Response Team	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 112 Persons Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Removal of Architectural Barriers
	Goal Description	The installation of barrier free improvements to various Township curbs to a limited low- and moderate-income clientele.

2	Goal Name	Handy Helper
	Goal Description	Minor home repairs for low and moderate income eligible senior and disabled households.
3	Goal Name	Single Family Housing Rehabilitation
	Goal Description	The substantial rehabilitation of homes throughout the Township, all residents may apply, only low- and moderate-income eligible residents will be admitted to program. Residents will enter into the program through a no-interest deferred loan.
4	Goal Name	Housing Activities
	Goal Description	Acquisition and rehabilitation of property for occupancy by low- and moderate-income households at affordable rents.
5	Goal Name	Modest Priced Housing
	Goal Description	The rehabilitation of under the Township administered non-profit ARHAT program for low- and moderate-income households. All units are located in the Chanticleer, Tavistock, Centura, The Woods II, and Barclay Towers developments. ARHAT is governed by a Board of Trustees who are members of the religious community. The Township is in the process of rehabilitating and up keeping all of the now aging units.
6	Goal Name	Planning
	Goal Description	Various Planning activities for the municipality concerning such as but not limited to housing, open space and environmental program areas.
7	Goal Name	Administration
	Goal Description	Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursement of funds.
8	Goal Name	Public Facilities
	Goal Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.

9	Goal Name	Area Benefit Eligible Public Facilities
	Goal Description	This activity seeks to make improvements to public facilities such as recreation in area benefit eligible neighborhoods in order to improve quality of life conditions.
10	Goal Name	Senior Bus
	Goal Description	Free transportation service for seniors and disabled residents of the Township for medical, shopping and cultural activities.
11	Goal Name	Side By Side Domestic Violence Response Team
	Goal Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that five (5) extremely low families; one-hundred eight (108) low-income families; and one-hundred thirty-two (132) moderate-income families will receive affordable housing opportunities between 2020 and 2024.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Cherry Hill requires the use of lead-safe practices and other actions aimed at preventing lead poisoning. Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. Under the CDBG rehabilitation programs, lead-safe practices have been underway.

How are the actions listed above integrated into housing policies and procedures?

Housing programs that include rehabilitation of existing housing stock built prior to 1978 in the Township will require that the homes be assessed for potential lead hazard. Specifically, our housing rehabilitation program requires that homes be tested for lead paint prior to the approval of any rehabilitation projects. In our Handy Helper program, the Township's inspector will make a determination for testing need on a case by case basis, as not all projects require the disruption of painted surfaces and some projects do not occur indoors.

New homes purchased through our Housing Activities and Modest Price Housing program will be tested for lead if built prior to 1978. The Township will also try to seek out opportunities to purchase units that were constructed after 1978.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Cherry Hill will continue to provide CDBG funds to a variety of anti-poverty public service programs that will assist low- and moderate-income residents. It is anticipated that the following programs will continue per the 2020-2024 Consolidated Plan:

- Transportation for senior and disabled residents;
- Advocacy for the needs of the disabled;
- Advocacy for victims of domestic violence;
- The Single-Family Rehabilitation Loan Program;
- The First Time Homebuyer's Assistance Program for low- and moderate-income residents; and
- The ARHAT Program to provide affordable rental housing to low and moderate-income households.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

Poverty reduction can be achieved by collaborating between agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The Township will continue to refer housing program participants to local community resources and programs, as participant needs are identified.

SP-80 Monitoring - 91.230

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

For the 2020 Annual Action Plan, a Monitoring Plan has been in place for over seven (7) years. There are at least two channels for sub-recipient monitoring: 1) a quarterly “desk audit” of quarterly reports and 2) on-site monitoring visits. The Township of Cherry Hill recognizes that monitoring is an important and ongoing component of the CDBG and HOME programs and is committed to completing at least one on-site visit at each new or troubled program site before June 30, 2021, where applicable. Department of Community Development staff will be responsible for monitoring the projects and activities, and priority will be given to new CDBG and HOME -funded projects and/or organizations.

Quarterly “desk audits” of the programs allow project managers a chance to track the timeliness of expenditures. On-site monitoring provides an opportunity for Department of Community Development staff members to ensure sub-recipients are in compliance with Federal regulations and are actively working to achieve the objectives outlined in their grant agreement and the Annual Action Plan. Site visits also allow sub-recipients to receive technical assistance and provide feedback about program administration.

It is the policy of the Township to provide equal opportunities for firms owned by minority and women business enterprises to bid on all contracts awarded by the Township. It is also the policy of the Township to prohibit discrimination against any business in pursuit of these opportunities, to conduct its contracting activities so as to prevent such discrimination, and to resolve complaints of discrimination, which has never occurred. The Township intends to maintain a mailing list of small, minority and women-owned businesses interested in participating in housing and non-housing-related CDBG programs. The Township looks to maintain a listing and update it annually.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The following resources are anticipated for the 2020 Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	465,015	85,700	0	550,715	1,860,204	

Table 18 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HUD Entitlement Funds. For program year 2020, the Township is expected to receive one (1) entitlement grant from HUD in the amount of \$465,015.00 (not including any program income).

Cherry Hill Township Affordable Housing Trust Fund.

Affordable housing trust funds are intended to better enable municipalities to meet the low- and moderate-income housing needs in their municipality and region. Affordable housing trust funds may contain mandatory development fees, payments in lieu of constructing affordable units on sites zoned for affordable housing, funds in a barrier free escrow, recapture funds, proceeds from the sale of affordable units, rental income, repayments from affordable housing program loans, enforcement fines and application fees, and any other funds collected by the municipality in connection with its affordable housing programs.

The Cherry Hill Affordable Housing Trust Fund has approximately \$2,000,000.00 to create affordable housing in the Township. These funds were approved by the State of New Jersey in 2013. The Township's Housing Element & Fair Share Plan (HEFSP), necessary in order to expend those funds, was adopted by the Cherry Hill Township Planning Board on March 7, 2016 and approved by Council on March 15, 2016. The Superior Court of New Jersey issued a Third Round Judgement of Compliance and Repose (Docket No: L-2609-15) on June 21, 2016 allowing the use of these funds in furtherance of the plan.

The Township continues to receive and apply for Federal, State, and County funds to leverage projects that benefit HUD's three (3) national objectives. Several other funding streams, such as State and County HOME funds, Federal Home Loan Bank of New York Affordable Housing Program (AHP) funds, Low-Income Housing Tax Credits, McKinney-Vento Homeless Assistance funds, SuperNOFA grants and other funds will be examined to increase the leverage of the Township's federal and local funds. The Township will also continue to support the efforts of the Cherry Hill Township Division of Housing and local non-profits to secure additional funds to be used for affordable housing development, economic development, and social services.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Most of the Township's publically owned land is deed restricted through the New Jersey Green Acres Program. The Township participates in the planning incentive program under the New Jersey Green Acres Program, which requires acquisition and planning for open space and recreation. Many of the needs identified in this plan will utilize CDBG monies for acquisition of affordable housing, which will be transferred to non-profit housing provider.

Discussion

The Township will invest these resources in projects that can maximize impact in the community by leveraging other funding resources. The Township prefers to provide gap financing to projects, which find additional resources and partnerships to implement the program.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Removal of Architectural Barriers	2020	2024	Non-Housing Community Development	Township-wide	Removal of Architectural Barriers	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8,000 Persons Assisted
2	Handy Helper	2020	2024	Affordable Housing	Township-wide	Handy Helper	CDBG: \$75,000	Homeowner Housing Rehabilitated: 65 Household Housing Unit
3	Single Family Housing Rehabilitation	2020	2024	Affordable Housing	Township-wide	Single-Family Rehabilitation	CDBG: \$91,886	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	Housing Activities	2020	2024	Affordable Housing	Township-wide	Housing Activities	CDBG: \$100,000	Homeowner Housing Added: 1 Household Housing Unit
5	Modest Priced Housing	2020	2024	Affordable Housing	Township-wide	Modest Priced Housing	CDBG: \$95,219	Rental units rehabilitated: 3 Household Housing Unit
6	Planning	2020	2024	Planning	Township-wide	Planning	CDBG: \$72,000	Other: 0 Other
7	Administration	2020	2024	Administration	Township-wide	Administration	CDBG: \$21,003	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Facilities	2020	2024	Non-Housing Community Development	Township-wide	Public Facilities	CDBG: \$1,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
9	Area Benefit Eligible Public Facilities	2020	2024	Non-Housing Community Development	EXCEPTION AREA/UPPER QUARTILE	Area Benefit Eligible Public Facilities	CDBG: \$1,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
10	Senior Bus	2020	2024	Non-Housing Community Development	Township-wide	Senior Bus	CDBG: \$80,107	Public service activities other than Low/Moderate Income Housing Benefit: 2651 Persons Assisted
11	Side By Side Domestic Violence Response Team	2020	2024	Non-Housing Community Development	Township-wide	Side By Side Domestic Violence Response Team	CDBG: \$2,500	Public service activities other than Low/Moderate Income Housing Benefit: 28 Persons Assisted

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Removal of Architectural Barriers
	Goal Description	The installation of barrier free improvements to various Township curbs to a limited low- and moderate-income clientele.

2	Goal Name	Handy Helper
	Goal Description	Minor home repairs for low and moderate income eligible senior and disabled households.
3	Goal Name	Single Family Housing Rehabilitation
	Goal Description	The substantial rehabilitation of homes throughout the Township, all residents may apply, only low- and moderate-income eligible residents will be admitted to program. Residents will enter into the program through a no-interest deferred loan.
4	Goal Name	Housing Activities
	Goal Description	Acquisition and rehabilitation of property for occupancy by low- and moderate-income households at affordable rents.
5	Goal Name	Modest Priced Housing
	Goal Description	The rehabilitation of under the Township administered non-profit ARHAT program for low- and moderate-income households. All units are located in the Chanticleer, Tavistock, Centura, The Woods II, and Barclay Towers developments. ARHAT is governed by a Board of Trustees who are members of the religious community. The Township is in the process of rehabilitating and up keeping all of the now aging units.
6	Goal Name	Planning
	Goal Description	Various Planning activities for the municipality concerning such as but not limited to housing, open space and environmental program areas.
7	Goal Name	Administration
	Goal Description	Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursement of funds.

8	Goal Name	Public Facilities
	Goal Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.
9	Goal Name	Area Benefit Eligible Public Facilities
	Goal Description	
10	Goal Name	Senior Bus
	Goal Description	Free transportation service for seniors and disabled residents of the Township for medical, shopping and cultural activities.
11	Goal Name	Side By Side Domestic Violence Response Team
	Goal Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process.

AP-35 Projects - 91.420, 91.220(d)

Introduction

A listing of projects is provided in Table 26 and in with additional descriptions on **Figure 10**.

#	Project Name
1	REMOVAL OF ARCHITECTURAL BARRIERS
2	HAND HELPER
3	SINGLE FAMILY REHABILITATION
4	HOUSING ACTIVITIES
5	MODEST PRICED HOUSING
6	PLANNING
7	ADMINISTRATION
8	PUBLIC FACILITIES
9	AREA BENEFIT ELIGIBLE PUBLIC FACILITIES
10	SENIOR BUS
11	SIDE-BY-SIDE DOMESTIC VIOLENCE RESPONSE TEAM

Table 20 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Township Master Plan has focused on revitalizing existing neighborhoods and communities, and enhance the infrastructure necessary to support existing residents. It has been proven that people in crisis need a safe and secure environment to become stable, self-sufficient and ultimately thrive. In turn, thriving people have the ability to support the built environment and proactively participate in community enrichment.

Activities have been selected for inclusion in this Plan based on 2020-2024 Consolidated Plan priorities and public input. During PY2020, the Township will engage in community development activities through increasing the availability and quality of affordable housing, the delivery of public services, investment in neighborhood facilities, delivery of social services, and economic development activities. In addition, the Township balances the growing need for services with HUD regulations and budget constraints.

Eligibility Requirements and Procedures. The following details the eligibility requirements and procedures for the aforementioned programs that don't have specific locations or service specific special needs groups. This does not include the Office of Disabled Ombudsman, Side-by-Side Domestic Violence Response Team, Senior Bus, Public Facilities Historic Rehabilitation, ARHAT Acquisition and

Rehabilitation of Affordable Housing, and Area Benefit Eligible Activities).

Handy Helper Program (Intermediate Housing Rehabilitation). The Township's Handy Helper Program provides financial assistance to income-qualified senior citizens (62 years and older) and disabled individuals that need repairs related to plumbing, carpentry and other minor home repairs. In order to be classified as income eligible to participate in the Housing Rehabilitation Program, the household MUST meet the U.S. Department of Housing and Urban Development's Section 8 income requirements based on household size.

Single Family Housing Rehabilitation (Substantial Housing Rehabilitation). The Housing Rehabilitation Program has been designed to achieve to alleviate housing code violations for families of low- and moderate- income households; to provide financial assistance to families for housing repairs in the most cost efficient manner; to prevent the decline of property values in neighborhoods throughout the Township; and to provide the means for income eligible households to make their home handicapped accessible if there is a need.

Eligibility for assistance under this program MUST be met by two (2) criteria involving 1) the total gross income of the household; and 2) the nature of the repairs that are needed. In order to be classified as income eligible to participate in the Housing Rehabilitation Program, the household MUST meet the U.S. Department of Housing and Urban Development's Section 8 income requirements based on household size. A property is classified as eligible to receive Housing Rehabilitation Program funds if at least one (1) major system of the property has failed or is in imminent danger of failure. Additional details on the Township's Single Family Housing Rehabilitation program is detailed in Appendix I.

As previously noted, the Township has partnered with the Camden County Improvement Authority (CCIA) to administer this program, which is well under way.

AP-38 Project Summary

Project Summary Information

1	Project Name	REMOVAL OF ARCHITECTURAL BARRIERS
	Target Area	Township-wide
	Goals Supported	Removal of Architectural Barriers
	Needs Addressed	
	Funding	CDBG: \$10,000
	Description	The installation of barrier free improvements to various Township curbs to a limited low- and moderate-income clientele.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 persons Assisted.
	Location Description	Township-wide
2	Planned Activities	The installation of barrier-free improvements to various Township curbs to a limited low- and moderate-income clientele.
	Project Name	HAND HELPER
	Target Area	Township-wide
	Goals Supported	Handy Helper
	Needs Addressed	Handy Helper

	Funding	CDBG: \$75,000
	Description	Minor home repairs for low- and moderate-income eligible senior and disabled households, which utilizes a forgivable grant model of up to \$1,000.00. Eligibility is income-based for homeowners of single-based for homeowners of single-family housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitation: 11 L/M Income Housing Units
	Location Description	Township-wide
	Planned Activities	Minor home repairs for low-and moderate-income eligible senior and disabled households.
3	Project Name	SINGLE FAMILY REHABILITATION
	Target Area	Township-wide
	Goals Supported	Single Family Housing Rehabilitation
	Needs Addressed	Single-Family Rehabilitation
	Funding	CDBG: \$91,886
	Description	The substantial rehabilitation of owner-occupied single-family homes throughout the Township. This program is open to all low- and moderate-income residents in Cherry Hill. Residents will enter into the program through a no-interest deferred loan, which shall not exceed \$24,999. The administered by a Shared Services Agreement and Subrecipient Agreement with Camden County Improvement Authority (CCIA). Applicants may apply for assistance directly to the CCIA.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitation: 5 Households/Housing Units
	Location Description	Township-wide
	Planned Activities	The substantial rehabilitation of 5 owner-occupied single-family homes throughout the Township. Only low- and moderate-income residents are eligible to apply for assistance. Residents will enter into the program through a no-interest loan agreement administered by a shared Services agreement and Subrecipient Agreement with Camden County Improvement Authority (CCIA).
4	Project Name	HOUSING ACTIVITIES
	Target Area	Township-wide
	Goals Supported	Housing Activities
	Needs Addressed	Housing Activities
	Funding	CDBG: \$1,000,000
	Description	The acquisition and rehabilitation of a property located within the Township for occupancy for a low- and moderate-income household with affordable rents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The acquisition and rehabilitation of a property located within the Township for occupancy for one family of low or moderate income household. The unit will maintain affordable rent.
	Location Description	Township-wide
	Planned Activities	The acquisition and rehabilitation of a property located within the Township for occupancy for a low- and moderate-income household with affordable rents.
	Project Name	MODEST PRICED HOUSING

5	Target Area	Township-wide
	Goals Supported	Modest Priced Housing
	Needs Addressed	Modest Priced Housing
	Funding	CDBG: \$95,219
	Description	The rehabilitation of a single-family housing unit through the Township's non-profit ARHAT program for low- and moderate-income households. ARHAT is governed by a Board of Trustees who are members of the community. Township's mission is to create low- and moderate-income housing by purchasing and rehabilitating aging properties located in the Chanticleer, Tavistock, Centura, the Woods II and Barclay Towers developments.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 Rental properties rehabilitated
	Location Description	Township wide properties located in the Chanticleer, Tavistock, Centura, the Woods II and Barclay Towers developments.
	Planned Activities	The rehabilitation of 3 single-family housing units through the Township's non-profit ARHAT program. ARHAT is governed by a Board of Trustees and its mission is to create low- and moderate-income housing by purchasing and rehabilitating aging properties located in the Chanticleer, Tavistock, Centura, the Woods II and Barclay Towers developments.
6	Project Name	PLANNING
	Target Area	Township-wide
	Goals Supported	Planning
	Needs Addressed	Planning
	Funding	CDBG: \$72,000

	Description	Various Planning activities for the municipality concerning such matters, but not limited to housing, open space and environmental program areas.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Township-wide
	Planned Activities	Various Planning activities for the municipality concerning such matters, but not limited to housing, open space and environmental program areas.
7	Project Name	ADMINISTRATION
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$21,003
	Description	The Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursements of funds.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Township-wide

	Planned Activities	The Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursements of funds.
8	Project Name	PUBLIC FACILITIES
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$1,500
	Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities, including but not limited to ADA improvements, historic preservation, removal of architectural barriers.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 low and moderately low income people to be assisted by this activity
	Location Description	Township-wide
	Planned Activities	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.
9	Project Name	AREA BENEFIT ELIGIBLE PUBLIC FACILITIES
	Target Area	EXCEPTION AREA/UPPER QUARTILE
	Goals Supported	Area Benefit Eligible Public Facilities
	Needs Addressed	Area Benefit Eligible Public Facilities
	Funding	CDBG: \$1,500

	Description	This activity seeks to make improvements to public facilities such as recreation in a area benefit eligible neighborhood in order to improve quality of life conditions.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 low- and moderate-income people will be assisted with this activity.
	Location Description	Exception area- upper quartile section of the Township.
	Planned Activities	This activity seeks to make improvements to public facilities such as recreation in a area benefit eligible neighborhood in order to improve quality of life conditions.
10	Project Name	SENIOR BUS
	Target Area	
	Goals Supported	Senior Bus
	Needs Addressed	Senior Bus
	Funding	CDBG: \$80,107
	Description	This activity provides free transportation for seniors and disabled residents of the Township for medical, shopping and cultural activities. This activity is administered by the Township, specifically through the Office of the Municipal Clerk.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The goal is to provide bus services for 2,651 senior and disable residents throughout Cherry Hill Township.
	Location Description	Township-wide

	Planned Activities	This activity provides free transportation for seniors and disabled residents of the Township for medical, shopping and cultural activities.
11	Project Name	SIDE-BY-SIDE DOMESTIC VIOLENCE RESPONSE TEAM
	Target Area	Township-wide
	Goals Supported	Side By Side Domestic Violence Response Team
	Needs Addressed	Side By Side Domestic Violence Response Team
	Funding	CDBG: \$2,500
	Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process. This activity is administered by the Cherry Hill Township Police Department.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Provide public service activities to 28 victims of domestic abuse.
	Location Description	Township-wide
	Planned Activities	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point in the incident through any legal process.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Low- and moderate-income residents are generally located in two general areas of the Township: 1) the western side of the Township where a majority of the older housing stock is located, and 2) a pocket of institutional senior housing located at two main campuses of the Jewish Community Center, Saltzman House, and St. Mary's convalescent home.

Geographic Distribution

Target Area	Percentage of Funds
EXCEPTION AREA/UPPER QUARTILE	10

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HUD permits an exception to the LMI area benefit requirement that an area contain 51 percent LMI residents. This exception applies to entitlement communities that have few, if any, areas within their jurisdiction that have 51 percent or more LMI residents. These communities are allowed to use a percentage less than 51 percent to qualify activities under the LMI Benefit category. This exception is referred to as the "exception criteria" or the "upper quartile," where Cherry Hill Township applies. In such communities like Cherry Hill Township, activities must serve an area which contains a percentage of LMI residents that is within the upper quartile of all Census block groups within its jurisdiction in terms of the degree of concentration of LMI residents, as provided in **Figure 7**.

Discussion

Most of Township's community facilities, parks, and infrastructure improvement projects are located in these block groups. Particular public facility and infrastructure projects may be targeted to specific locations which are deemed by Township staff or from public input to be most in need of revitalization or public investment.

Housing assistance programs, which benefit individual households are generally not targeted to specific areas but instead are provided on the basis of household need. Because low-income, elderly, disabled, and special needs residents are located throughout the Township, the Owner-Occupied Housing Rehabilitation Program and the Handy Helper Program are generally available Township-wide to eligible households with incomes under 80% of the area median income. In addition, financial assistance for Side-by-Side Domestic Violence Response Team (DVRT), the Office of the Disabled and the Ombudsman

of the Disabled, and the Senior Bus is available Township-wide through CDBG funding.

Public facilities and infrastructure improvement, such as the Removal of Architectural Barriers, Public Facilities and Planning are not limited geographically within the Township. Homelessness and potential homelessness are community issues, and therefore services provided for these are located throughout the Township to provide maximum accessibility. In addition, assistance for special needs populations, including elderly persons, disabled persons, persons with drug/alcohol additions, persons with HIV/AIDS, and victims of domestic violence is provided Township-wide. Economic development is also a need not limited to certain areas of the Township, and therefore activities offered are based on need and eligibility.

The racial and ethnic composure of the Township has diversified in recent years and expected to continue. A striking trend is the diversity of the Golden Triangle Census Designed Place (CDP) where areas of minority growth are expanding. This follows a national trend of immigrant population growth in inner ring suburbs.

Allocation of Priorities. The Township has made estimated allocations for PY2020 based upon 1) the priorities of the 2020-2024 Consolidated Plan; 2) citizen and community input; 3) an analysis of prior budget and expenditures, and 5) Township Council suggestions.

Additional factors that contributed to targeting funds to specific areas of the Township or activities are:

- The stated needs, analysis, and objectives in the 2020-2024 Consolidated Plan;
- Priorities stated in each respective program's solicitation and award guidelines; and
- Compliance with HUD entitlement rules and regulations.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The following narratives provide an overview for those other actions noted in 91.420 and 91.220(k).

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the limited amount of resources available that can be used for particular needs. An ongoing State budget crisis, failure in the sub-prime mortgage market, and the national recession has resulted in funding shortfalls of housing, health services, and social services. This economic crisis has brought increasing demands for emergency services by families whose income no longer provides for basic life necessities, which the Township has limited resources to respond to the needs of very low- and low-income, families in the Township.

The Township had the two-fold challenge of meeting the needs of the underserved and facing the stark budget realities of the recession in the larger economy. Obstacles to addressing the growing need of underserved low- and moderate-income residents include:

- Prospective homebuyers lack substantial funds or access to credit to initiate homeownership (down payment/closing costs);
- The demand far surpasses the funding available for the various services required to adequately serve the needs of the region's low- and moderate-income individuals and neighborhoods;
- Households seeking mortgages having difficulty meeting underwriting requirements (credit worthiness, bank accounts);
- The ability for prospective households to sustain necessary income for homeownership;
- Fixed incomes (Social Security, Disability);
- Due to language barriers or low educational attainment, some residents are unaware of the services available to them; and
- Working families also encounter the unique challenge of often "making too much money" to qualify for various public services.

Actions planned to foster and maintain affordable housing

Cherry Hill Township's approach to fostering and maintaining affordable housing is to rehabilitate the existing aging housing stock in order to create more quality affordable housing. This is done by:

- Leveraging HOME, CDBG, and Weatherization Assistance Program funds to purchase and rehabilitate deteriorated properties;
- Using an array of other Federal, State, local and private dollars to steadily improve aging multi-

- family rental complexes and single-family homes;
- Acquiring and demolishing properties when rehabilitation is not feasible or desirable; and
- Replacing housing for more viable options through redevelopment and master planning.

Fostering and maintaining affordable housing is a regional issue. Housing costs continue to increase throughout the Philadelphia Metropolitan Statistical Area. The severe shortage of affordable housing in jurisdictions impacts the schools and services in Cherry Hill Township.

The Township uses two main strategies for eliminating barriers to affordable housing and concentrations of poverty. The first strategy involves the preservation of sound housing stock and simultaneous acquisition and demolition of distressed properties, and the use of inclusionary zoning techniques for new development. The second strategy is the encouragement of de-concentration of low-income households through the issuance of housing vouchers.

Actions planned to reduce lead-based paint hazards

Cherry Hill requires the use of lead-safe practices and other actions aimed at preventing lead poisoning. Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

Under the CDBG rehabilitation programs, lead-safe practices have been underway.

The following is a summary of the actions taken by the Cherry Hill when utilizing CDBG funds.

Notification. Cherry Hill provides the “Protect Your Family from Lead in Your Home” lead-based paint pamphlet. This pamphlet is provided to the applicant at the time he/she receives an application. The applicant is required to sign a receipt of this pamphlet. Cherry Hill notifies the homeowners of lead-based paint hazards or any lead-based paint hazards that might be caused as a result of the rehabilitation project.

Under New Jersey law, the homeowner must provide disclosure of known lead-based paint hazards to any potential buyer. Cherry Hill will provide the homeowner with a copy of the lead-based paint inspection report. In addition, clearance reports should be provided to the homeowner to demonstrate that any known lead-based paint hazards have been remedied.

Lead Hazard Evaluation. The type of lead-hazard evaluation activity depends on the level of Federal rehabilitation assistance. The levels of Federal rehabilitation assistance and the corresponding lead

hazard evaluation activities are listed below:

1. Less than \$5,000. If the applicant receives less than \$5,000 in rehabilitation hard costs, then paint testing must be conducted to identify lead-based paint on painted surfaces that will be disturbed or replaced.
2. \$5,000 to \$25,000. If the applicant receives \$5,000 to \$25,000 in rehabilitation hard costs, then lead-based paint testing must be done on the entire unit, both interior and exterior. **Lead Hazard Reduction.** Any action taken to address lead-based paint hazards depends on the amount of Federal rehabilitation assistance the homeowner receives. The levels of Federal rehabilitation assistance and the corresponding lead hazard reduction activities are listed below:
 1. **Less than \$5,000.** If the applicant receives less than \$5,000 in hard rehabilitation costs, the program must repair any paint that is disturbed during rehabilitation.
 2. **\$5,000 to \$25,000.** If the applicant receives \$5,000 to \$25,000 in hard rehabilitation costs, the program must stabilize any lead-based paint hazard or lead-based paint hazards that might be caused as a result of the rehabilitation project. **Relocation.** When lead-based paint hazard reduction work is being performed on properties, it may be necessary to relocate rehabilitation participants, especially those households with children ages 6 and under. Relocation, while costly, is a necessary step to protect the health of the occupants and comply with HUD regulations. The temporary location must be decent, safe, sanitary and free of any lead-based paint hazards. Should it become necessary to relocate any Single-Family Rehabilitation Loan Program participants in the future.

Cherry Hill is implementing HUD's lead based paint regulation for all CDBG-funded rehabilitation projects during 2020 Program Year, and will continue to do so throughout all Program Years.

Actions planned to reduce the number of poverty-level families

Cherry Hill will continue to provide CDBG funds to a variety of anti-poverty public service programs that will assist low- and moderate-income residents. It is anticipated that the following programs will continue per the 2020-2021 Consolidated Plan:

- Transportation for senior and disabled residents;
- Advocacy for victims of domestic violence;
- The Single-Family Rehabilitation Loan Program;
- The First Time Homebuyer's Assistance Program for low- and moderate-income residents; and
- The ARHAT Program to provide affordable rental housing to low and moderate-income

households.

Actions planned to develop institutional structure

The Cherry Hill Township Department of Community Development acts as the primary administrative agency for the Cherry Hill Township CDBG programs. As part of this responsibility, the Department of Community Development consistently reviews the performance of sub-recipients and monitors the overall program delivery structure to ensure coordination and compliance.

As the entitlement grantee for the CDBG program, the Department of Community Development is the lead agency for the development of this 5-Year Consolidated Plan, as well as the Annual Action Plans that outline the proposed activities and expenditures under these programs, and the Consolidated Annual Performance & Evaluation Reports (CAPERs). The Department oversees planning, community development, housing, lead paint abatement, and various programs for the Township.

Actions planned to enhance coordination between public and private housing and social service agencies

The Township of Cherry Hill will continue to utilize both CDBG and other municipal resources to support the provision of housing and services to low- and moderate-income households. In addition, Cherry Hill will seek to utilize not-for-profit agencies where appropriate to advance the Consolidated Plan Goals.

Discussion

The Township will explore the following strategies and actions during PY2020 to address identified obstacles to meeting underserved needs:

- Continue Homebuyer Assistance Programs to lower the cost of homeownership and provide funding for citizens that lack substantial funds to initiate homeownership;
- Explore available funding opportunities from federal, state, and private resources to address needs of the underserved;
- Leverage resources across Township Departments to better match resources to needs;
- Work with the Department Public Works and Engineering to develop criteria when assessing CIP projects to better serve low- and moderate-income communities;
- Prioritize services to the elderly and special needs populations through the Handy Helper and Single-Family Owner-Occupied Housing Rehabilitation Program;
- Improve direct Township outreach to those households in need through development of new partnerships with the Mayor's Citizens Advisory Committee, the Office of the Disabled Ombudsman, local Neighborhood Associations and organizations serving minority populations; and
- Include bilingual staff and develop translated materials in as many interactions with low- and moderate-income individuals as possible.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

The Township's CDBG entitlement allocation for PY2015 is \$396,562.00. The Township anticipates \$126,000.00 in program income (in the form of recaptured funds from our Owner-Occupied Housing Rehabilitation Program). The breakdown of funds is provided in **Figure 13**. The Township does not anticipate any income from a "float-funded" activity, as there are none.

The Township also does not have any updated reports on program income received in the preceding program year; proceeds from Section 108 loan guarantees, as there are none; surplus funds from urban renewal settlement projects, as there are none; grant funds returned to a line of credit, as there are none; income from "float-funded" activities, as there are none; and urgent need activities, as there are none.

It is anticipated that 80% of CDBG funds will be utilized for activities that benefit persons of low- and moderate-income.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| | |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 80.00% |

Discussion

The Township has historically utilized a three (3) year period to determine the minimum overall benefit of 70% of CDBG funds for low- and moderate-income households. For the First Program Year, the Township will utilize years 2018, 2019, and 2020.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2014-2018 ACS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.