



COMMUNITY DEVELOPMENT BLOCK GRANT

2022 Annual Action Plan

Proposed for Adoption by Council
Cherry Hill, New Jersey

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

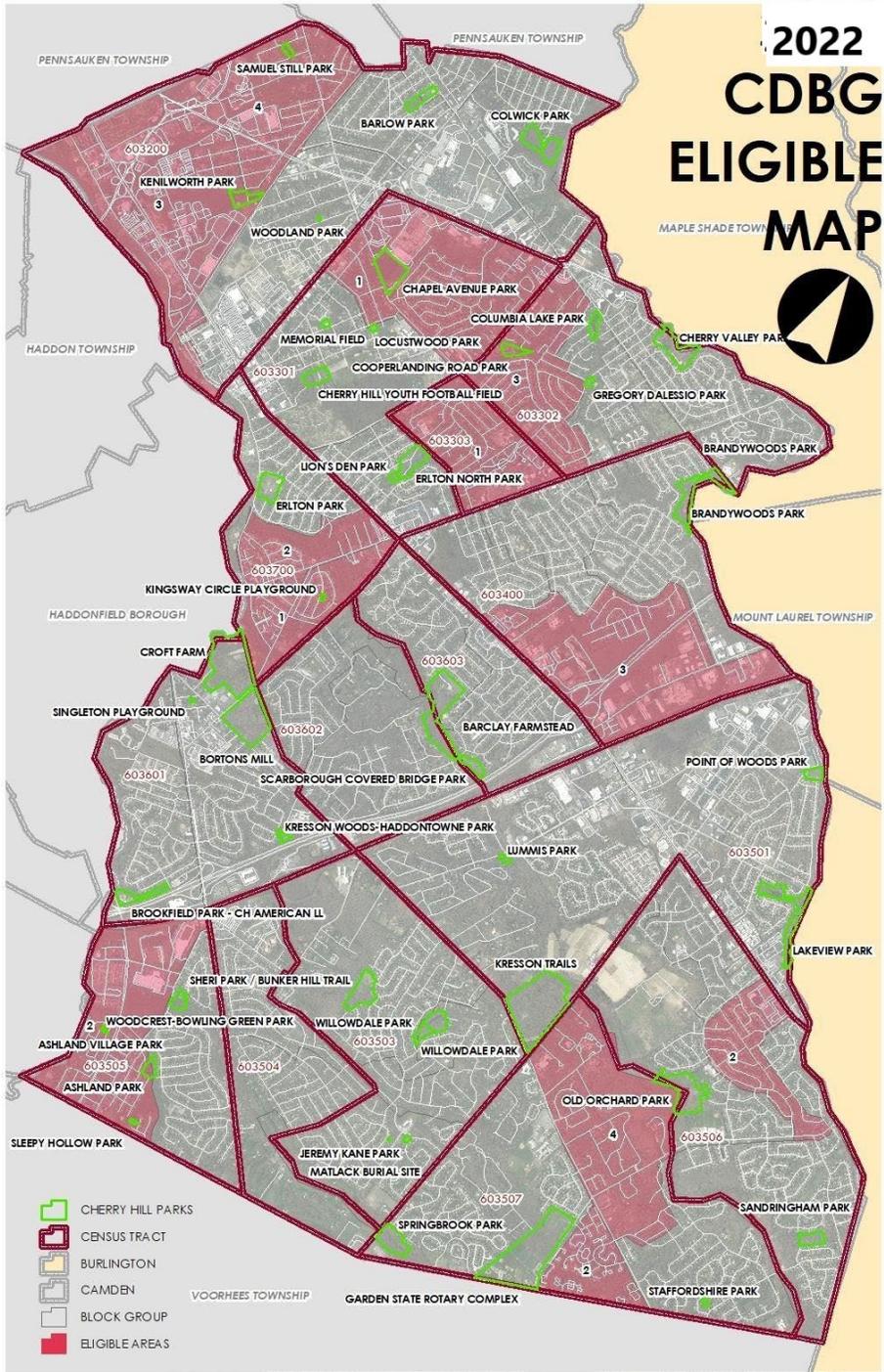
The Cherry Hill Township Community Development Block Grant (CDBG) Program strives to ensure decent affordable housing and to provide services to the most vulnerable in our community.

Cherry Hill is considered by HUD as an Entitlement Community. 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). As an Entitlement Community, Cherry Hill receives an annual allocation from HUD, based on a formula comprising 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.

As a condition of receiving these funds, the Township is required to develop a 5-Year Consolidated Plan that articulates the community development goals on which it will focus these funds. The most recent Consolidated Plan covers the period from July 1, 2020 through June 30, 2024. For this Annual Action Plan period 2022-2023, the Township has been allocated \$423,294 from Community Development Block Grant (CDBG) funding.

In addition to the CDBG funds, the Township is a participant in the Camden County Improvement Authority (CCIA) HOME Investment Partnership Program (HOME). Due to its Urban County status, Camden County receives funds under HUD's HOME Investment Partnership Program. Cherry Hill Township, Gloucester City and Gloucester Township have entered into a consortium with Camden County to administer the HOME allocation. HOME funds are provided to private and non-profit developers through a competitive annual application. These funds are to be used to help meet goals and objectives established by both the County and Township 5-Year Consolidated Plan. The Plan 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 County and Township low- and moderate-income households.

Below is the 2022 Map of Eligible Neighborhoods and Parks:



2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Program Year (PY) 2022 Annual Action Plan includes third year goals that were identified in the Five-Year 2020-2024 Consolidated Plan, all targeting community needs related to affordable housing, providing public services to low-mod income and at-risk residents, 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. The 2022 Annual Action 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; 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. The Township anticipates creating 3 new affordable housing units (either by rental or homeownership) in FY2022. The Township will also be partnering with the County to administer their Home Improvement Program for low- and moderate-income homeowners. This partnership will support the housing goals of the Township, while leveraging County HOME funds.

Suitable Living Environment. The 2022 Annual Action 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; and revitalizing deteriorating neighborhoods. The Township anticipates creating 3 new affordable housing units across different neighborhoods in Cherry Hill and supporting non-profit organizations dedicated to improving housing conditions. The Township also plans to support public facilities and infrastructure projects to benefit seniors and the disabled by removing architectural barriers and to benefit low-moderate areas of Cherry Hill.

Provide Social Services to Low-and Moderate-Income families. The 2022 Annual Action Plan activities will allocate funding to non-profit organizations that provide critical social and economic services the low-moderate income families in Cherry Hill Township. Funds are also allocated to provide one-on-one counselling for victims of domestic abuse and the Township senior bus service.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

CDBG funds are targeted primarily toward affordable housing, economic development, strengthening neighborhoods and increasing access to resources. Prior to COVID-19 and the various program delays and priority shifts that came along with it, the Township consistently met HUD timeliness and spent its allocated funds for most activities on a yearly basis. Due to the cessation of certain activities caused by COVID-19, the Township has had difficulty spending funds related to its Single-Family Rehabilitation program and Handy Helper program. However, the Handy Helper program is back up and running again now that clients appear more comfortable with having persons enter their homes to evaluate work needs and perform the work. The Township has continued to focus its funds predominantly in the Housing Activities program that will allow us to purchase and rehab housing units for conversion to income qualified rental units or modest priced housing units for purchase. The purchase of units has also been challenging given the current housing market. The current market is very competitive. Last month, the median list price for a 2-bedroom unit in Cherry Hill was \$180,000, while the median list price for a 3 bedroom unit in Cherry Hill was \$340,000 (<https://www.rockethomes.com/real-estate-trends/nj/cherry-hill> accessed on 5/23/22). However, the Township has been able to work with ARHAT on successful acquisition and rehab projects.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Cherry Hill Township posted its Public Notice in the regional/area newspaper March 4, 2021, which was ten days prior to the public hearing held on March 14, 2022 to announce key public participation dates for the Township's Community Development Block Grant (CDBG) 2022 Annual Action Plan (AAP). As an Entitlement Community under the CDBG program, the Township will receive a formula allocation from HUD for the 2022 Annual Action Plan (Program Year 2022) of approximately \$423,294. These funds may be used for eligible activities, as authorized by Title 1 of the Housing & Community Development Act (HCDA) of 1974, as amended.

PUBLIC HEARINGS

Cherry Hill Township conducted its first virtual public hearing on the Township's Draft 2022 Annual Action Plan on March 14, 2022 at 5pm. The purpose of this hearing was to obtain comments on overall community need for the Annual Action Plan. While there were no members of the public in attendance, ARHAT's housing coordinator was in attendance. Cherry Hill Township held its second virtual public hearing on the Township's Final 2022 Annual Plan on June 14, 2022 at 5pm. Township staff, ARHAT's housing coordinator, and the Handy Helper program facilitator were in attendance.

Given the ongoing public health crisis and continued recommendations for social distancing, virtual public hearings were held via the Zoom online meeting platform in lieu of in-person hearings. Members of the public were given the opportunity to speak during this hearing to verbally submit their public comment. The log-in information for the Virtual Public Hearings was posted on the Township's website at the following address: <http://www.cherryhill-nj.com/152/Community-Development-Block-Grant-CDBG> All interested individuals and organizations were invited and encouraged to attend these public hearings.

PUBLIC REVIEW

The 2022 Annual Action Plan was placed on public review on the Township's website from May 23, 2022 to June 23, 2022. All resident and interested parties were encouraged to submit questions and/or public comment. No questions or public comments were received

CONSULTATION

Township Community Development Staff have been in consistent communication with the staff of other Township Departments and with local agencies to understand the current needs in the Township. This has been especially important as the impacts of COVID are still continuing to evolve.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were no resident or business public participation or submitted comments for March 14th public meeting. However, ARHAT's Housing Coordinator participated in the meeting. A second Public Hearing was held on June 14th to discuss and solicit comments on the draft Annual Plan. ARHAT's Housing Coordinator and Township staff participated in the second hearing. There was no resident participation in the second public hearing and no comments were received by the Township.

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

No comments were received.

7. Summary

The Township made every effort to advertise and encourage public participation. Unfortunately, the Township was unable to solicit additional comments from the public.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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 serves as the administrative agency for the Cherry Hill Township CDBG programs. As the responsible entity, the Department of Community Development 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 Cherry Hill Township Department of Community Development is the lead agency for the development of the 5-Year Consolidated Plan, as well as the Annual Action Plans that outline the proposed activities and expenditures under the Plan. 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 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)

Given recent administration and staffing changes, the following individuals are ultimately responsible for the implementation and oversight of the CDBG Program:

Mayor Susan Shin Angulo, Mayor's Office of Cherry Hill Township
Cosmas Diamantis, Esq., Department of Community Development, Cherry Hill Township
Mara Wuebker, PP/AICP, Department of Community Development, Cherry Hill Township

Consolidated Plan Public Contact Information

For any information concerning the Cherry Hill Township CDBG program, contact Cosmas Diamantis, Esq., Director of Community Development, Cherry Hill Township, 820 Mercer Street, Cherry Hill, New Jersey 08002. Phone: (856) 488-7870. Fax: (856) 661-4746. Email: CDiamantis@chnj.gov.

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Township has always encouraged 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; 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 official Annual Plan planning process hearings yielded little involvement, participation and input of very few governmental departments, non-profit organizations, and citizens. Specific outreach was made to Township departments and local agencies to discuss local need on a one-on-one basis.

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)).

Cherry Hill Township developed institutional structures to enhance coordination between public and private housing and social service agencies, and foster assisted housing improvements and resident initiatives. Each year, the Township utilizes a network of referrals, contacts and partnerships to implement the strategies outlined in the Consolidated Plan. As an example, relating to housing, the Township continues to build its relationship with local housing providers such as private developers, nonprofit developers. Specifically, the Department of Community Development participated in several meetings last year with Habitat for Humanity to discuss means of partnering together on some future housing projects. We also continue to build relationships with 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 coordinates 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 for and evaluate

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

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

2. Agencies, groups, organizations and others who participated in the process and consultations

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 Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Unfortunately, limited participation occurred in the Township's consultation process. However, many organizations are involved in the Township and have access to participate in the program. However, the Department of Community Development engaged those sub grantees who currently administer the Township's programming.

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

The Township is regularly 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 2020-2024 Consolidated Plan	Camden County	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development
Cherry Hill Township master Plan	Cherry Hill Township	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development

Table 3 - Other local / regional / federal planning efforts

Narrative

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.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The Cherry Hill Township 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.

Given the ongoing public health crisis and recommendations for continued social distancing, virtual public hearings are being held via the Zoom online meeting platform in lieu of in-person hearings. Members of the public were given opportunities to speak during this hearing to verbally submit their public comment. The log-in information for the Virtual Public Hearings were posted on the Township's website.

Township residents and organizations were invited and encouraged to attend these public hearings and submit comments at the virtual public hearings or by writing to the Cherry Hill Township Department of Community Development, 820 Mercer Street, Cherry Hill, NJ 08002, The deadline for written comments was June 23, 2022. No written comments were submitted.

Cherry Hill Township held its first virtual public hearing on the Township's Draft 2022 Annual Action Plan on March 14, 2022 at 5pm. The purpose of the first hearing was to obtain comments on overall community need for the Consolidated Plan. The hearing was advertised in the Camden Courier Post and on the Township website. While no one from the public attended or submitted comments, the Housing Coordinator for ARHAT participated in the meeting.

Cherry Hill Township held its second virtual public hearing, via Zoom, on the Township's Final 2022 Annual Action Plan on June 14, 2022 at 5pm. The hearing was advertised in the Camden Courier Post and no one from the public attended or submitted comments. The hearing was attended by the Township's CDBG consultant, the Township's Community Development Manager, the Handy Helper program facilitator, and ARHAT's Housing Coordinator.

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 Meeting	Township-wide	Announcements of the public meeting to solicit comments were advertised in the Township paper of record- the Camden Courier Post- and posted on the municipal website site. Community Development Director, Deputy-Director, CDBG Consultant, and ARHAT Housing Coordinator attended. No one from the public attended the meeting.	The Township’s consultant provided a power point presentation giving an overview of CDBG program, national objectives, eligible activities, breakdown of distribution of funds. Attendees discussed current programs and status of drawdowns, and potential future activities. No comments were received.	N/A	https://www.cherryhill-nj.com/152/Community-Development-Block-Grant-CDBG

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)
2	Public Meeting	Township-wide	Announcements of the public hearing was advertised in the Township paper of record- the Camden Courier Post- and posted on the municipal website site. No one from the public attended the hearing.	No comments on the draft AAP were submitted to the Township Community Development Office.	N/A	https://www.cherryhill-nj.com/152/Community-Development-Block-Grant-CDBG
3	Public Meeting	Non-targeted/broad community	The Township held a 2nd public hearing on the 2022 Action Plan. No members of the public attended. The Township's CDBG consultant, Community Development Manager, Handy Helper program facilitator, and ARHAT's Housing Coordinator attended.	No comments were received.	No comments were received.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Township is receiving \$423,294 for its third year of the 2020-2024 Consolidated 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	423,294			423,294	846,588	Amount expected is based on estimate of 2 times current allocation.

Table 5 - 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

For program year 2022, the Township is receiving one (1) entitlement grant from HUD in the amount of \$423,294. They will be leveraging \$200,000 in County HOME funds through the Home Improvement Program.

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 recently received a Judgment of Repose of its Housing Element & Fair Share Plan (HEFSP) in order to expend those funds.

The Township also anticipates leveraging funding to help meet identified needs from various organizations and agencies.

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 publicly 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	Housing Activities	2020	2024	Affordable Housing	Township-wide	Housing Activities	CDBG: \$225,394	Rental units rehabilitated: 3 Household Housing Unit
2	Planning	2020	2024	Planning	Township-wide	Administration Planning	CDBG: \$84,500	Other: 1 Other
3	Public Facilities	2020	2024	Non-Housing Community Development	Township-wide	Public Facilities	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
4	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
5	Support public services	2020	2024	Non-Housing Community Development	Township-wide	Support public services	CDBG: \$60,900	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Goal Descriptions

4	Goal Name	Housing Activities
	Goal Description	Acquisition and rehabilitation of properties for occupancy by low- and moderate-income households at affordable rents or for resale into the Township's Modest Priced Housing Home Ownership Program.
6	Goal Name	Planning
	Goal Description	Planning and Administration includes the oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursement of funds. Various Planning activities for the municipality concerning such as but not limited to housing, open space and environmental program areas.
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	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities in CDBG low/mod income areas.
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.
12	Goal Name	Support public services
	Goal Description	The Township will make funds available for area non-profits to provide critical social services to area low-moderate income residents or limited clientele. The organizations and amount of I/m people served will be determined at the day of the awards.

AP-35 Projects - 91.420, 91.220(d)

Introduction

A listing of the 2022 projects is provided in Table 3 and in with additional descriptions in the Project Summary Chart below.

#	Project Name
1	HOUSING ACTIVITIES
2	PLANNING AND ADMINISTRATION
3	PUBLIC FACILITIES
4	SIDE-BY-SIDE DOMESTIC VIOLENCE RESPONSE TEAM
5	Public Service Non-profit Grants

Table 6 – 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 enhancing 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. In program year 2022, 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, and delivery of social services. In addition, the Township balances the growing need for services with HUD regulations and budget constraints.

AP-38 Project Summary

Project Summary Information

1	Project Name	HOUSING ACTIVITIES
	Target Area	Township-wide
	Goals Supported	Housing Activities
	Needs Addressed	Housing Activities
	Funding	CDBG: \$225,394
	Description	The acquisition and rehabilitation of a property located within the Township for occupancy for a low- and moderate-income household with affordable rents or mortgages.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	The Township anticipates acquiring, rehabilitation and either rent or sell 3 affordable housing units
	Location Description	Township-wide
	Planned Activities	The acquisition and rehabilitation of properties located within the Township for occupancy for a low- and moderate-income household with affordable rents or for resale into the Township's Modest Priced Housing Program.
2	Project Name	PLANNING AND ADMINISTRATION
	Target Area	Township-wide
	Goals Supported	Planning
	Needs Addressed	Planning Administration
	Funding	CDBG: \$84,500
	Description	Various Planning activities for the municipality concerning such matters, but not limited to housing, open space and environmental program areas, and CDBG programming.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	Administrative and Planning funds support two Township Community Development employees in implementing the Township's CDBG program
	Location Description	Township-wide
	Planned Activities	Overall administration support of the CDBG program including various Planning activities and for the municipality concerning such matters, but not limited to housing, open space and environmental program areas.
3	Project Name	PUBLIC FACILITIES
	Target Area	Township-wide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$50,000
	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	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 households will benefit from the public facilities improvements.
	Location Description	Township-wide
	Planned Activities	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.
4	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	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 28 individuals will benefit from the side-by-side counseling provided by the service providers through the Cherry Hill Township Police Department
	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.
5	Project Name	Public Service Non-profit Grants
	Target Area	Township-wide
	Goals Supported	Support public services
	Needs Addressed	Support public services
	Funding	CDBG: \$60,900
	Description	Through a rolling application process, the Township will support senior bus and up to 4 area non-profits to provide critical social services to area low-moderate income residents or limited clientele. The organizations and amount of l/m people served will be determined at the day of the awards.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	To be determined after awards are made to are non-profits.
	Location Description	Township-wide
	Planned Activities	To be determined after awards are made to are non-profits.
	Planned Activities	Public facilities and infrastructure projects that include the removal of architectural barriers.

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 7 - 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.

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.

Discussion

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 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 this is 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 PY2022 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-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Cherry Hill is committed to removing or reducing barriers to affordable housing whenever possible. A variety of actions are contained in the Housing Element to address these issues.

Such actions include:

- Incentives for affordable development
- Establishment of a Housing Trust Fund (which has been completed)
- Rezoning of sites for multi-family development (which has been completed)
- Maintaining existing affordable housing

Additionally, the Township continues to assess and address the outcomes and recommendations of the Township's 2020 Analysis of Impediments for Furthering Fair Housing. These actions include:

- Encourage redevelopment of existing structures and sites to provide affordable housing and employment in appropriate places.
- Seek additional funding whenever possible disabled and senior subsidized apartments to expand the availability of affordable housing.
- Seek to stabilize neighborhoods by aggressive code enforcement activities.
- Encourage rehabilitation of the existing housing stock with state tax incentives and credit as provided by the Council on Affordable Housing and the New Jersey Housing and Mortgage Finance Agency.
- Promote state funding for home ownership and rental subsidies to provide additional affordable housing.
- Promote public transportation

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The State of New Jersey has a constitutional obligation to provide affordable housing, as does each municipality. Cherry Hill Township, which received a Third Round Judgment of Repose from the Superior Court of NJ - Camden County in 2016, is currently implementing its Housing Element of its Master Plan to provide maintain, build and rehabilitate 2,829 affordable housing units between now and 2025.

To the extent that land use controls or growth limitations would otherwise have negative effects on providing affordable housing, the Township has engaged in a series of redevelopment and zoning overlay

initiatives to create 500+ NEW affordable housing unit opportunities between 2015 and 2025. Affordable housing opportunities are also captured through the collection of Housing Impact Fees and Non-Residential Development fees, which are used towards the Township's housing improvement program, as well for other funding mechanisms (such as subsidies for market-to-affordable and 100% inclusionary developments). In conjunction with new construction, the Township has a widely successful intermediate (Handy Helper) and extensive (Housing Improvement Program) , whose purpose is to rehabilitate homes owned by low- and moderate-income populations. In addition to the reduced tax assessment given to deed-restricted units (State statute), the Township also uses an abatement program for all homeowners who have homes 20 years or older. This abatement encourages homeowners to invest in their homes, without being unduly taxed (for five years) for the improvements made to their property. Building code compliance and property maintenance provisions have been strengthened through local legislation, which requires all vacant and abandoned properties to register with the Township. All of these initiatives, in tandem, work to encourage residential investment and its ultimate return.

Discussion

As noted in the 2020 Analysis of Impediments, Cherry Hill Township continues to take the following actions to address traditional and emerging barriers to affordable housing.

Affordability: Affordable old housing stock in the Cherry Hill Township is available, but shrinking as prices have risen in recent years. Higher property taxes will prevent many low-income families from becoming homeowners, and continual rent increases and a shortage of affordable rental units in the Township contribute as well. The affordability of both owner occupied and rental housing remain the highest priority housing needs. The Township will seek additional funding to increase subsidized disabled and senior apartments.

Homeownership: The Township has taken a strong, aggressive role to promote homeownership throughout the Cherry Hill Township by the New Jersey Housing and Mortgage Finance Agency Live Where You Work Program (LWYW) and the HOME Consortium ADDI (American Dream Down payment Initiative). All of these programs are offer equal homeownership opportunities to everyone.

Rental Units: The Township seeks to educate tenants and landlords to address issues that may arise in the community by conducting inspections of units prior to occupancy and maintaining regular contact with both landlord and tenant groups. The Township will seek additional funding whenever possible for disabled and senior subsidized apartments.

Accessibility: The Township's Ombudsman for Disabled Citizens addresses issues regarding housing as well as many other barriers for the disabled. The Township is in favor of universal design homes.

Homelessness: The Township through the HOME Consortium is funding many agencies that help to

address and prevent homelessness.

General Fair Housing Issues: There is currently a steady growth of homeownership opportunities all over the Cherry Hill area. We have many ethnic families move in to the Cherry Hill Township within the last several years, which brought many new homeowners, who rehabbed many older houses and improved neighborhoods. As the community grows and changes, various protected groups are moving to our Township and all over the region. Cherry Hill was recognized as having a diverse immigrant population and was part of a Data Series and Presentation on Immigrant populations through the Delaware Valley Regional Planning Commission (DVRPC).

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 number of resources available that can be used for particular needs. As a result of the pandemic there are 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.

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.
- Supporting maintenance of existing affordable housing through the Township programs.

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 issued through Camden County.

In addition, the Township supports the ongoing maintenance of affordable housing and resident housing stability through their Handy Helper and Single Family Rehabilitation programs. 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.

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 if failure. As previously noted, the Township has partnered with the Camden County Improvement Authority (CCIA) to administer this program.

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:

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.

\$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:

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.

\$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 2022 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 2022 Annual Action Plan:

- Transportation for senior and disabled residents;
- Advocacy for victims of domestic violence;
- Partnering with the County to administer the Home Improvement Program for low- and moderate-income homeowners.
- The ARHAT Program to provide affordable rental housing to low and moderate-income households.
- Handy Helper program to provide assistance to low- and moderate-income seniors or disabled persons for the purpose of minor repairs for health and safety, accessibility, energy efficiency improvements to owner-occupied dwelling units.

Actions planned to develop institutional structure

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.

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. Cherry Hill Township plans to conduct a 2022 competitive application round for not-for-profit agencies to provide social services to the area low-mod income residents.

Discussion

The Township will explore the following strategies and actions during PY2022 to address identified

obstacles to meeting underserved needs:

- Continue to support State 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(I)(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 PY2022 is \$423,294.

The Township 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(I)(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
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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 third Program Year, the Township will utilize years 2020, 2021 and 2022.

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