

E. Housing and Population

The Housing and Population Plan reviews the spectrum of housing needs and current population trends in the Township. Twelve (12) residential zones, two zones (2) that permit both residential and commercial opportunities, and one (1) overlay district that permits residential uses have been identified. This variety of districts provides a comprehensive response to the housing needs of the community. The Housing and Population Element advances the following goals and objectives:

Goals

- Preserve and enhance existing neighborhoods through rehabilitation of any substandard housing units and the encouragement of appropriate infill development where permitted by zoning. Rehabilitation includes both major and minor housing repairs.
- Continue to provide Cherry Hill's regional fair share of affordable housing for low and moderate income families in keeping with our COAH/court approval.
- Continue to administer the MPH (modest price housing), R-5 (a deed restricted homeownership program), ARHAT (affordable rental housing at Tavistock & Chanticleer) and Section 8 (subsidies from HUD for rental) housing programs to ensure lasting success and affordable housing opportunities.
- Coordinate housing programs to allow the transition of low-income families from rental housing to home ownership.
- Ensure that new housing development does not negatively affect the existing natural environment and is in character with existing land use patterns.
- Provide more housing opportunities for senior citizens.
- Continue to design and implement zoning that promotes a diversity of housing types and responds to an array of social, cultural and economic market demands.
- Balance housing needs with other land use goals and policies as defined in the master plan.

Objectives

- Maintain the proper balance of units for our COAH obligations.
- Continue strict enforcement of code standards for residential construction throughout Cherry Hill Township.



Society Hill Town Homes

- Encourage new urbanism and neo-traditional developments that provide a variety of housing opportunities.
- Establish design criteria for residential redevelopment within existing neighborhoods.

Housing

The Township's Housing Plan, through its land use policies, has provided opportunities to accommodate present and future housing demands. Currently, the Cherry Hill Planning Board is entertaining several new housing proposals. Should all of the above mentioned projects be completed, the total housing stock in Cherry Hill Township would increase steadily within the next six to ten years. It is important to analyze existing land use patterns in order to assure that the appropriate mix of housing opportunities are being provided to meet the needs of the community.

According to the 2000 census, the number of housing units in Cherry Hill totals 27,074. The 1990 Census found that there were 25,788 dwelling units in Cherry Hill (a 4.7% increase). Only 8.58 percent of the Township housing stock was constructed before 1949. Cherry Hill is clearly a post World War II suburban community with 91.42 percent of all housing units being constructed after 1949. The median year that a structure was built is 1968. From 1980 to 1990, the total number of dwelling units grew 13.1 percent. However, between 1990 and 2000 the number of housing units grew only an additional 4.7 percent. This decrease is a clear indication of the limited amount of developable land remaining in Cherry Hill.

The majority of housing types are owner occupied (83%) and the vacancy rate in the Township stands at 3.1 percent (**Table E1**). Cherry Hill has a housing density of 1.7 dwelling units per acre. The housing stock in the Township remains in very good condition. Of 27,074 dwelling units, only 42 units lack complete plumbing facilities (or 0.16%) and 335 units lack complete kitchen facilities (1.2%).

During the past decade, the total number of persons per household in Cherry Hill decreased from 2.9 persons in 1990 to 2.61 persons in 2000. This figure is reflective of the current U.S. average of 2.7 persons per household. This trend is attributable to the aging population of the community and an increase in the number of persons with a marital status of separated or divorced.



Playa Del Sol Condominiums

**Table E1
GENERAL HOUSING TRENDS
CHERRY HILL TOWNSHIP**

Year:	1990	2000	Net Change	Percent Change
Housing Units :	25,788	27,074	+1,286	4.7%

Unit

Breakdown:

Owner Units	21,761
Renter Units	4,466
Vacant	<u>847</u>
Total Units	27,074

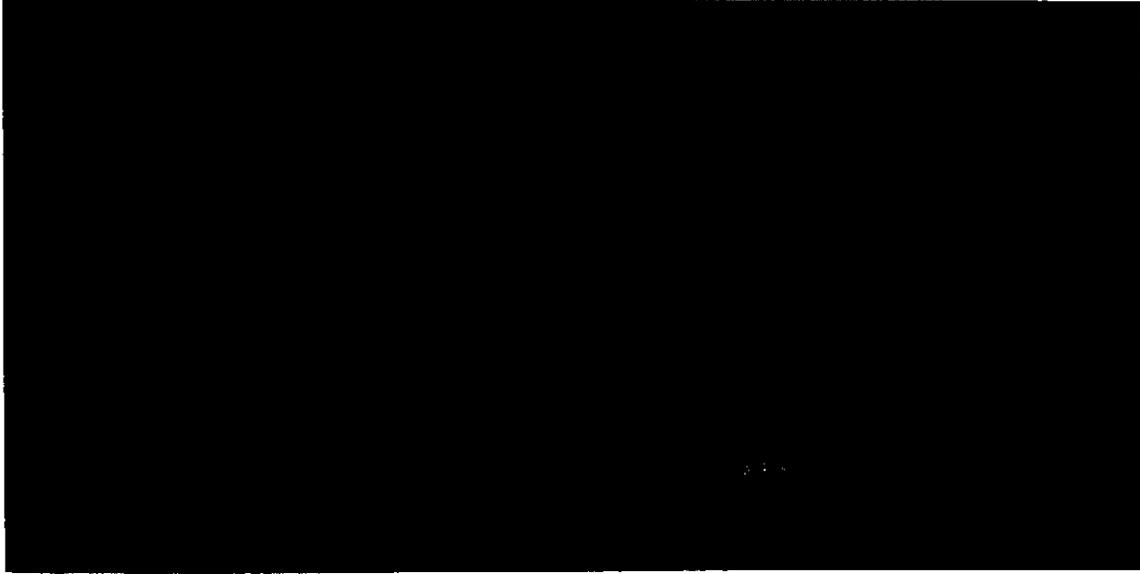
Available Units:

For Rent	309
For Sale/Rented	138
Sold Unoccupied	94
Seasonal/Recreational	181
Other Vacant	<u>125</u>
Total Units Available	847

Source: 2000 US Census Report

Owner-Occupied Housing

The value of owner occupied housing is determine by the median value of this type of housing. The median value of owner occupied housing in Cherry Hill Township according to the 2000 census was \$152,800 (Table E2). The highest percentage value of owner occupied units in the Township fell within the \$125,000 to \$149,999 range (22.7%). Given the anticipated Garden State Park development, it can be assumed that the majority of housing stock will remain at or exceed this level.



Most single family homes are owner- occupied.



Table E2 Financial Characteristics of Owner Occupied Housing Units		
Price Range units	# of Units	Percentage of total units
Less than \$15,000	27	0.1%
\$15,000 to \$19,999	42	0.2%
\$20,000 to \$24,999	27	0.1%
\$25,000 to \$29,999	37	0.2%
\$30,000 to \$34,999	67	0.3%
\$35,000 to \$39,999	83	0.4%
\$40,000 to \$49,999	110	0.5%
\$50,000 to \$59,999	100	0.5%
\$60,000 to \$69,999	99	0.5%
\$70,000 to \$79,999	290	1.3%
\$80,000 to \$89,999	608	2.8%
\$90,000 to \$99,999	1,013	4.7%
\$100,000 to \$124,999	2,977	13.7%
\$125,000 to \$149,999	4,936	22.7%
\$150,000 to \$174,999	4,091	18.9%
\$175,000 to \$199,999	2,592	12.0%
\$200,000 to \$249,999	2,551	11.6%
\$250,000 to \$299,999	910	4.2%
\$300,000 to \$399,999	543	2.4%
\$400,000 to \$499,999	374	1.7%
\$500,000 to \$749,000	247	1.1%
\$750,000 to \$999,999	18	0.06%
\$1,000,000 or more	9	0.04%
TOTAL:	21,751	100.00

SOURCE: U.S. Census Report, 2000

Rentals

The manner in which value is attributed to rental housing depends upon the tenure of the dwelling unit. The value attached to a rented dwelling unit can be gauged by the contract rent paid by the occupant. According to the 2000 Census, the median contract rent in Cherry Hill was \$747.00. The highest percentage value of rental units in the Township fell within the \$800 to \$899 range (16.2%). Given the anticipated Garden State Park development, the redevelopment of the Cherry Hill Towers and the Burroughs Mill multi-residential housing complex currently under construction, it can be assumed that rental values will remain at or exceed this level. The monthly rental costs for apartments are generally affordable. Over 350 units rent for less than \$249 per month (Table E3).



The Towers of Windsor Park, Chapel Avenue

Table E3		
Financial Characteristics of Rental Housing Units		
Rent Range units	# of Units	Percentage of total rental
Less than \$100	77	1.7%
\$100 to \$149	93	2.0%
\$150 to \$199	108	2.4%
\$200 to \$249	72	1.6%
\$250 to \$299	39	0.9%
\$300 to \$349	101	2.3%
\$350 to \$399	67	1.5%
\$400 to \$449	30	0.7%
\$450 to \$499	112	2.5%
\$500 to \$549	130	2.9%
\$550 to \$599	226	5.0%
\$600 to \$649	500	11.2%
\$650 to \$699	326	7.3%
\$700 to \$749	288	6.4%
\$750 to \$799	367	8.2%
\$800 to \$899	719	16.2%
\$900 to \$999	216	4.8%
\$1,000 to \$1,249	291	6.5%
\$1,250 to \$1,499	183	4.1%
\$1,500 to \$1,999	257	5.7%
\$2,000 or more	103	2.3%
No Cash Rent	171	3.8%
TOTAL:	4,476	100.00

SOURCE: U.S. Census Report, 2000

Housing Projections

When projecting new housing starts, several factors must be taken into consideration some of which are beyond the control of the Township. These include the economy, the vitality of the housing market, and the availability of developers to secure financing and most importantly in Cherry Hill, the amount of available land for housing. In addition, the redevelopment of the Garden State Park will have a significant impact on housing starts in the next six to ten years.

One method used to prepare projections is to take the average over a previous period and project that average forward. Between 1991 and 2001, 1,607 permits were issued for the construction of new privately owned residential housing units. This is an average of 161 units per year.



Rendering of proposed residential units above office and retail at Garden State Park

A second method of projecting housing starts is to evaluate how the housing market has been performing in recent years from 1999 to 2001. The average for this period is 135 dwelling units per year, which equals between 810 and 1,350 additional units over the next six to ten year period. Although equally valid, both projections fail to take into consideration the limited land available in Cherry Hill for residential housing. As presented in the Land Use Element, the total amount of private vacant land is slightly over 1,000 acres or approximately 6.89 percent of the community. Not all of this land, however, is developable or zoned for residential development. Most residentially zoned parcels are small, averaging less than five acres. The largest contiguous parcel of land, of which a portion has been designated for housing, is the Garden State Park. The General Development Plan for the redevelopment proposes over 1,000 residential units consisting of apartments, age qualified condominiums, market condominiums, residential "flats", and townhouses. It is anticipated that the residential component of this development will not begin until 2004, and the developer expects to complete 200 units per year.

The other significant approved housing development is the Burrough's Mill multi-residential housing complex located on Church Road. This 308-unit apartment development is currently under construction and new residents have moved in to some sections. The projected completion date is some time in 2003.

The assumption is, should the robust housing market continue, and the Garden State Park and the Burroughs Mill developments proceed on pace, an average of 230 dwelling units per year could be constructed within the next six to ten years. This is a significant increase in average housing starts compared to the previous period. Should the housing market depress, than an average similar to the past can be expected. Given the housing shortage both nationally and locally, we anticipate that the housing market will continue to increase. However, given the remaining amount of developable land, we anticipate a significant decline in housing starts beyond the ten-year horizon.

Demographic Characteristics

As of the 2000 census, Cherry Hill had 64.1 percent of its residents in the labor force with an unemployment rate of 2.3 percent. While the unemployment rate changes depending on the state of the economy, Cherry Hill has developed a stable job base that is not as susceptible to fluctuations as other regions may be. Cherry Hill households average 2.61 persons and a median household income of \$69,421. The median family income is \$80,766 with per capita income of \$32,658. 13.2 percent of Cherry Hill families made less than \$35,000 per year and 24 percent of the families made less than \$50,000 per year. Seventy-six percent (76%) made over \$50,000 per year. With an average of 2.61 persons per household, and 58.5 percent of the population between the ages of 18 and 64, the data suggests that over half of the families in Cherry Hill Township are of income earning age and are with children.



Residential home on Springdale Road

Impact of Jobs to Housing

The concept of jobs-housing balance can be defined as an equal supply of housing and employment opportunities within an identified geographic area. Balancing job and housing opportunities implies that each person working in a “balanced” area would be able to live in that area and, likewise, each person living in the “balanced” area would be able to work there.

The jobs-housing balance is most often expressed in terms of a ratio. Given one worker per dwelling unit, a ratio of one job to one dwelling unit would employ balance. The jobs-housing balance can also be figured as an “employment-population” ratio, indicating the amount of employment relative to the number of employed residents. Typically, one sees a “jobs-housing” balance ratio of 1.4 to 1.6 jobs per household or an “employment-population” balance ratio of .65 to .75 jobs per person. Jobs-housing balances are complicated to determine because there is no one-way to measure and define them. Because the methods, the choice of measures depends on the intent of jobs-housing balance goals or policies. Cherry Hill’s population is 69,965 times a balance ratio of .75 jobs per person, which indicates that Cherry Hill should have 52,500 jobs to be a balanced community. Cherry Hill has in excess of 55,000 jobs indicating there is a balance between opportunity and population. This, of course, does not imply that all jobs are held by Cherry Hill residents, but the ratio indicates a healthy balance between population, housing and employment.

A “balanced” community is generally thought of as a self-contained and self-reliant in which people live, work, shop, and recreate. The reason for creating or maintaining a jobs-housing balance is to increase choices and opportunities for workers to live closer to their workplaces and companies to locate closer to their workers. If people live near where they work, they will commute fewer miles and produce less traffic and pollution. Therefore, to conserve time and energy, it is recommended that the time traveling to and from work be minimized and employees be given the opportunity to live as close as possible to where they work.

The goals that jobs-housing balances are intended to achieve include:

- A high percent of people who both live and work in the community (or at least some desired measure of housing and job opportunities).
- A reduction in commuting times.
- Reduction in vehicle miles traveled.
- A shift to alternative transportation modes.

The perceived and/or actual benefits of balancing jobs and housing include:

- Decreased commuting times, reductions in vehicle miles traveled, road expansion and maintenance costs and devotion to land transportation facilities.
- Improved air quality.
- More lifestyle options and choices in terms of living where one works, more free time for family or other activities.
- Enhancement of community character, identity, and citizen participation.

- Diversification of economic development potential within communities, a more accessible employee base, greater attraction for new businesses and likelihood for existing businesses to stay.
- A tax base bolstered by wages being spent in the same community.



Some housing on busy roadways has been converted for office use.

“Balance” is a relative term because it can be based on a variety of measurements or desired outcomes. Real balance is as much *qualitative* as it is *quantitative*. While jobs-housing balances are most commonly expressed, as ratios detailing how many jobs are available for each worker, these expressions measure only the quantitative relationships in a community. However, there is more involved than just parity between the number of jobs and the number of homes. As a planning tool, “balance” is devoid of meaning unless it takes job and housing economic distinctions into account.

Beyond the basic comparison of housing to jobs and employment to population, there are also qualitative factors that should be considered in achieving “balance” in an area. The quality and price of housing should match workers’ earnings and skill levels, while earning potential of incoming jobs should also match residents’ mix of skills and income requirements. Therefore, another way jobs-housing balance is achieved is through the job prospects in an area matching the quality and quantity of housing opportunities.

For a true balance to exist, available housing needs to be priced commensurate with area wages. No matter how many units of luxury homes are built around a new employment center, such new housing is of little benefit to clerical or service sector workers.

Job-housing ratios indicate only the *potential* for people to live and work in the same community. The degree to which that potential is realized is reflected by the number of jobs actually filled by residents, and conversely the share of

workers finding a place to live in a community. However, several factors other than proximity to work influence the decision to where to live.

Commuting patterns in Cherry Hill Township are related to an individual's job and income, marital status and length of employment. Variables such as two-worker households, choice of schools or day care and specific values and priorities (people who would rather commute to a job and live elsewhere so they can afford a larger house or be in a particular community or school district) also influence people's decisions. Additionally a jobs-housing balance is dependent on cooperation between governments because external activities in adjacent municipalities or counties could blunt potential benefits.

Population

The State of New Jersey experienced a population increase beginning in the 1950's. The state's population grew 48% between 1950 and 1970. Since the 1970's, the population growth of the state has slowed dramatically. Since the last census (1990), the State grew by only 0.83%. New Jersey's total population still ranked ninth among the nation's 50 states as of 2001. With 1,144 persons per square mile, New Jersey's distinctive status as the nation's most densely populated state remains unchallenged. As presented in **Table E4**, Camden County is home to 6% of the state's population. In the last decade, the county has experienced a growth rate of only 1.2%. This modest growth compounded with a decrease of 0.5% of the state population in the last decade suggests that Camden County growth rate is declining.

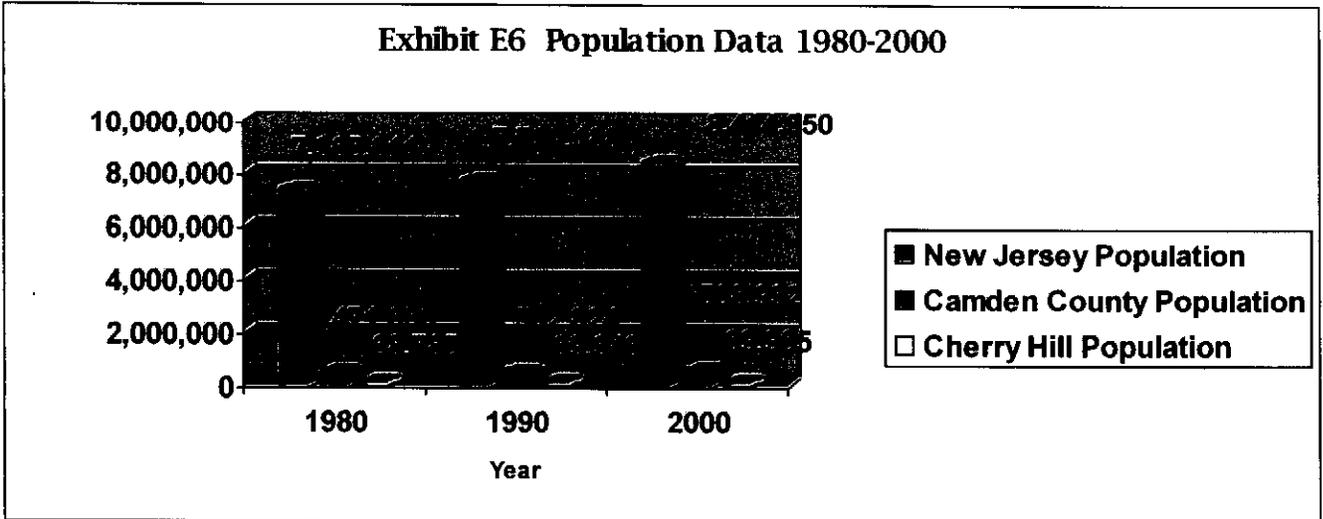
Year State	New Jersey Population	County Population	Percentage of
2000	8,484,431	508,932	6.0%
1990	7,730,188	502,824	6.5%
1980	7,364,823	471,650	6.4%

SOURCE: U.S. Census, 2000

In 1990, Cherry Hill had a population of 68,785 persons, which ranked as the third most densely populated Township in Camden County. By 2000, the population increased to 69,965 persons which ranks second only to the City of Camden. However, given the rate of population growth (1.7%), these data indicate that Cherry Hill did not grow as rapidly as other communities in the county (**Table E5**). With an area of 24.37 square miles, the population density of the Township stands at 2,879 persons per square mile. By comparison, the most densely populated municipality is Camden City with a density of 9,057 persons per square mile. The least populated municipality is the Borough of Pine Valley with a population density of 21 persons per square mile.

Table E5 General Population Trends, Cherry Hill Township			
Population 1990	Population 2000	Population change	Percent change
68,785	69,965	+1,180	+1.7%

SOURCE: U.S. Census, 2000



The age distribution of the Township residents indicates that the majority (58.5%) of the population falls between the ages of 18 and 64. This data also indicates a sizable population of residents 65 years of age and older (Table E7). We also note that in 2000, the median age of a Cherry Hill resident was 41.8 years. In 1990, the average age was 38.6 years and in 1980, the average age was 34.3 years. In addition, nearly 18 percent (17.9 %) of the population is over the age of 65. This trend is consistent with the national aging of our population.



Village at St. Mary's

Table E7 Cherry Hill Township Age Distribution		
Age	Number	Percent
Under 5	3,821	5.5 %
5-17	12,621	18.0 %
18-64	40,933	58.5 %
65+	12,590	18.0 %
Total	69,965	100.0 %

Median age: 41.8 years

SOURCE: U.S. Census, 2000

Fair Share and Affordable Housing

In 1984 the Council on Affordable Housing applied its formula and established Cherry Hill's fair share number at 2,295 units. Due to a lack of vacant land, an adjustment was requested by the Township. As a result of the Court Order establishing Cherry Hill's Fair Share number, the Planning Board adopted the Housing Element of the Master Plan on June 7, 1993. An assessment of the adequate vacant, developable land was undertaken and the Township's fair share number was consequently reduced from 2,295 to 706 plus 52 indigenous need units. The fair share number covered the years from 1987 to 1993.

A vacant land inventory and a build-out analysis were conducted in order to determine the realistic development potential in Cherry Hill. At the time, ten (10) sites were identified as suitable inclusionary development sites and an additional six (6) sites were subject to further consideration should they become available for development in the six (6) years following the Order. In no case would the Township's fair share number exceed 1,000 units. Three sites were subsequently removed from the list of inclusionary sites because they were determined to be environmentally sensitive and largely unbuildable or otherwise restricted (Buff, Bridge Hollow, Holly Ravine). The resulting analysis produced a realistic development potential. A compliance plan was set forth determining how Cherry Hill would meet its obligation based on the adjusted fair share number.

The Township has used a variety of techniques to satisfy its fair share requirements. Prior to 1993, Cherry Hill had 181 units of low and moderate income housing constructed and 41 were thought to be under construction. Only a portion of those units had been applied to the compliance aspect of the Housing Element in accordance with the Court Order. The Township's compliance plan provided for 755 units of fair share housing. Since 1993 several developments have been constructed or planned to include affordable units. Additionally, through the MPH and R-5 programs, owner occupied units have been deed restricted to ensure that they will remain available at below market rates when they change hands. The ARHAT program was established as a non-profit property management organization, with 28 rental units in Tavistock and Chanticleer. The Township has

an on-going CDBG Rehabilitation Program that funds several complete rehabilitations each year.

The Township also has a mandatory housing impact fee ordinance in place, requiring contributions to a Housing Trust Fund. Inclusionary developments are exempt from the mandatory development fee. A spending plan, approved by COAH, governs the use of these funds. The 1993 compliance plan proposed that Cherry Hill would enter into a regional contribution agreement (RCA) with Camden to fund the construction of 41 units.

Cherry Hill's second cycle aggregate fair share obligation was 1,669 units. On August 25, 2003 the Council on Affordable Housing published proposed rule changes that drastically alter the manner in which fair share allocations are determined for the third round (2004 to 2014). As a part of the review process COAH reassessed prior obligations relative to current census data and actual growth. As a result, Cherry Hill's cumulative round one and round two obligation has been adjusted to 940 units (appendix D, proposed substantive rules). The Township will receive credits for units produced above and beyond 940. If COAH's new rules are approved in their current form, Cherry Hill will continue to rehabilitate substandard housing in the community, and new affordable units will be produced as a percentage of new construction and job growth. Land continues to be scarce in Cherry Hill, therefore new construction will be limited by the scarcity of land.

The Township maintains that if the Springdale Farm, Woodcrest Country Club, Merchantville Country Club, or Apostolic Church properties should become available for development they will be subject to further consideration for a fair share allocation. Despite the recently released round one and round two adjustment, the Township has been able in large part to meet its prior obligation (1,669 minus 755 units from the 1993 consent agreement) without the necessity of a vacant land adjustment. Based on units not previously credited, credits without controls, rehabilitation, land not previously available and a minimal number of RCAs Cherry Hill has accounted for 1,647 units. It is important to recognize that while Cherry Hill wishes to encourage the provision of housing for persons with all ranges of income, the majority of land in Cherry Hill is either already built upon or otherwise restricted.

As of this writing, an updated Housing Element is being prepared to address the current circumstances and determinations of the Court, including the availability of parcels of land that were not considered in 1993. Particularly, the new housing plan will address the availability of the Garden State Park for redevelopment, which was not previously considered and is not included in the calculations for the first or second cycle fair share numbers. The Housing Element will be subject to the review and approval of either COAH or the Court prior to adoption by the Planning Board.

Conclusion

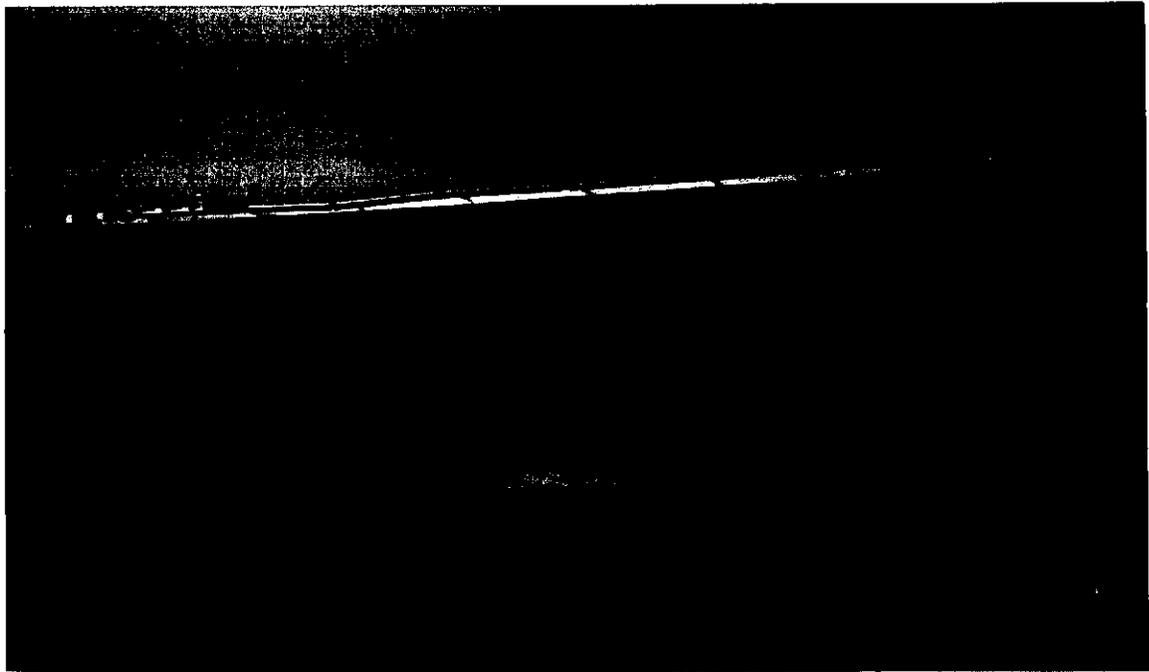
According to the 2000 census, Cherry Hill Township had 27,074 housing units and a population of 69,965 persons. With the development of the Garden State Park, the Burroughs Mill apartment development and the redevelopment of the Cherry Hill Apartments, the municipality can expect to increase its population by

approximately 5% to 8% over the next six to ten years. This is based on comparing census data from the last decade and projecting development in and around Cherry Hill. The total number of housing units that is forecasted based on zoning is in the range of 30,000 units.

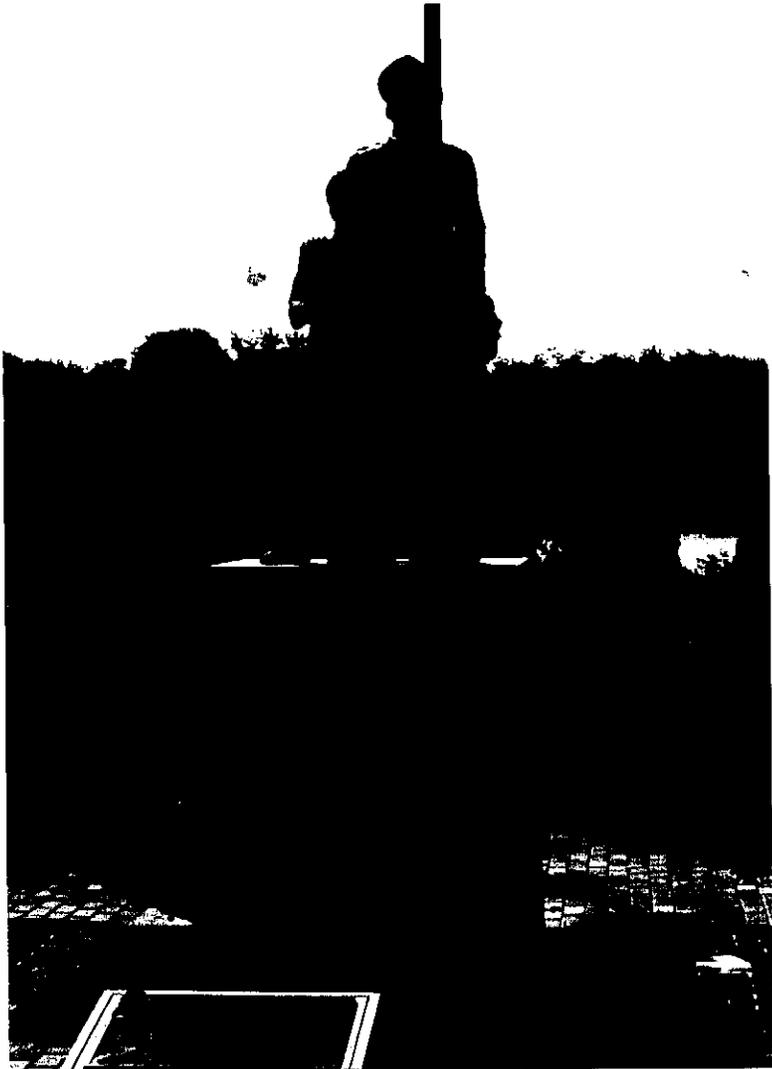
The ultimate population forecast of Cherry Hill Township assuming maximum build-out in accordance with the Master Plan and current conditions is in the range of 75,000 persons. This estimate contradicts the Delaware Regional Planning Commissions (DVRPC) population forecast for years 2000 to 2010. The DVRPC forecasts a loss in population of over 1,200 units during this same period. Based on the analysis of population trends and current market and development trends Cherry Hill will continue to experience an increase in both housing starts and population.



Cherry Hill experienced accelerated residential growth in the 1960s



Woodland Fire Company



Statue at Memorial Grove