



Fair Housing Impediments Analysis

2010 Update

INTRODUCTION

This study is designed to meet the requirements of *24 CFR 570.904(c)(1)* for Entitlement CDBG grantees of the U.S. Department of Housing and Urban Development. The first **Cherry Hill Township Fair Housing Impediments Analysis** (AI) was prepared in 1997 and it has been determined that an update of this analysis is appropriate at this time. This assessment should serve as a tool to the Cherry Hill Township, in establishing, maintaining, and furthering local housing policies. The Township continues to be strongly committed to furthering fair housing within its jurisdiction.

Purpose of the Assessment

The *Housing & Community Development Act of 1974* (Public Law 93-383, August 22, 1974) established the *Community Development Block Grant* (CDBG) program, which authorizes the federal Department of Housing and Urban Development (HUD) to make public funds available for local communities to develop "viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate incomes" (42 U.S.C. 5301(c)).

One of the goals of the CDBG program is to reduce "the isolation of income groups within communities and geographic areas and [promote] an increase in the diversity and vitality of neighborhoods through the spatial de-concentration of housing opportunities for persons of lower income" (42 U.S.C. 5301(c)(6)).

In order for a grantee of federal CDBG funds to maintain eligibility, its housing and community development programs or activities must not impede fair housing choices within the jurisdiction.

Furthermore, the grantee must demonstrate a good faith effort in taking affirmative steps to overcome the effects of conditions that may limit local fair housing choices. In order to determine whether or not impediments to fair housing choice exist within the CDBG grantee's jurisdiction, it is essential that a thorough analysis be formally conducted. Consequently, the federal Department of Housing and Urban Development promulgated regulations that such formal needs assessment studies be conducted at least once by grantees.

This assessment has the dual purpose of meeting HUD requirements for a formal needs assessment, and also ascertains the extent of impediments to fair housing in the Cherry Hill Township and how the Township is addressing them.

Definition of Fair Housing

Fair housing is defined by HUD in *24 CFR 570.904(c)(1)* to mean, "the ability of persons of similar income levels to have the same housing choices regardless of race, color, religion, handicap, familial status, or national origin". In essence, discrimination in sale or rental of housing is prohibited against these protected classes. Fair housing laws are intended to further equal opportunity in housing, mortgage lending, and the purchase of mortgage insurance.

Federal fair housing law is based primarily upon the *Fair Housing Act*, Title VIII of the 1968 Civil Rights Act as amended (42 U.S.C. 3601) and the 1866 Civil Rights Act (42 U.S.C. 1982). *The Fair Housing Act* prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability). It also prohibits steering, blockbusting, and discrimination in housing finance. Owner-occupied single or multi-family dwellings with less than five units are exempt from these regulations.

The *1866 Civil Rights Act* grants all citizens the same rights with respect to property. Court interpretation has included all non-white and Hispanic Americans within its protection. The provisions of the act reach all property transactions, even those involving owner-occupied single-family homes.

The *Equal Credit Opportunity Act* and the *Community Reinvestment Act* prohibit racial discrimination in the mortgage and credit industries and encourage banks to issue credit in low-income communities where credit has been lacking. The Community Reinvestment Act also requires banks to lend money for affordable homes and poor neighborhoods.

HUD is the federal agency primarily charged with the administrative enforcement of fair housing law. HUD's authority is usually called upon after substantial and equivalent state and local remedies have been exhausted. HUD is authorized to receive, investigate, and conciliate complaints filed within 180 days of the discriminatory incident.

The Department of Justice is empowered to file suit where there is a pattern of discrimination. Under the latest amendments to the law, HUD would attempt to resolve the difference between the involved parties using mediation. If these efforts failed, HUD could bring the case before an administrative law judge.

Provision is made in federal law for private suits, as well as suits by the Justice Department, where a pattern and practice of discrimination is found to exist.

Importance of Fair Housing

Pursuant to 42 U.S.C. Section 3601, it is the policy of the United States government to provide for, within constitutional limitations, fair housing throughout the country. Assuming barriers to fair housing choice exist to some verifiable degree, an effective fair housing program becomes essential to a jurisdiction's annual certification for continued eligibility of federal CDBG funds. Any fair housing services must be capable of taking specific affirmative steps through institutionalized processes to counteract barriers to fair housing choice. The local fair housing program should clearly illustrate in the annual HUD Performance Reports that it has a significant local impact toward preventing, reducing, and/or eliminating apparent barriers to fair housing choice within the grantee's jurisdiction.

Judicial precedents concerning the impact of unlawful housing discrimination practices indicate that the dignity of the individual victim is severely damaged, and that such practices limit the development of harmony and peace among members of a civil and just society. Furthermore, it is indicated that discriminatory practices tend to restrict individuals of certain groups to geographical pockets having an abnormal amount of deteriorated housing. Housing discrimination also tends to force members of these groups to pay more than the majority for equivalent housing, to live in poorer housing conditions, making it less likely that they could ever own homes comparable to the majority with similar income status. In addition, such neighborhoods often possess inferior employment opportunities and public services such as schools.

Primary Types of Discrimination

Federal housing discrimination law lists seven protected class categories: race, color, religion, sex, handicap, familial status, and national origin. Housing discrimination against any member of these protected classes is forbidden. Federal policy essentially concludes that housing discrimination harms society as a whole and especially harms the individual directly involved.

Primary types of discriminatory practices include:

- ❑ **Discrimination on the basis of race, color, or national origin** - During the last few decades, all levels of government and many private organizations and individuals have been attempting to remedy the problem of racial and ethnic discrimination. A 2002 HUD study, *Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000 Final Report*, found that the best estimate that nationwide of discrimination for 22% of African-American renters, 17% of African-American homebuyers, 17% of Hispanic renters and 20% of Hispanic homebuyers suffered housing discrimination.

- ❑ **Discrimination on the basis of religion** - In today's society, this type of discrimination is less common than some other forms; however, hate crimes, often directed toward Jewish and Middle Eastern populations, have increased in recent years. Hate crimes have been shown to intimidate victims and drive them from neighborhoods in which they have chosen to live.
- ❑ **Discrimination on the basis of sex** - In housing, this type of discrimination often takes the form of loan denial on the basis of sex or in sexual harassment of female tenants by landlords. This discrimination limits women's autonomy to live where they choose.
- ❑ **Discrimination on the basis of familial status** - This type of discrimination typically manifests itself in a landlord's refusal to rent to families with children.
- ❑ **Discrimination on the basis of handicap** - This is often a hidden discrimination, at least to someone who is not handicapped. However, simple accommodations, such as wheelchair ramps, can enable people with disabilities to lead independent lives.

EXECUTIVE SUMMARY

Cherry Hill Township has conducted a Fair Housing Impediments Analysis (AI), which includes the following:

- Introduction and executive summary identifying the sponsor, participants, methodology, funding and conclusions
- Jurisdictional background information including demographic data, income data, employment profile, housing profile and map series
- Evaluation of jurisdiction's current fair housing legal status including listing of fair housing complaints or compliance reviews, discrimination suits filed with the department of justice, and identification of any trends.
- Identification of impediments to fair housing choice which might include zoning, revitalization strategies, public housing policies and sales, tax policies and building code compliance, private sector lending policies, fair housing enforcement, informational programs and visit ability.
- Assessment of public and private fair housing programs and actions including accomplishments that have promoted fair housing
- Conclusion and recommendations identifying any actions to be taken and fair housing programs or policies to be implemented

METHODOLOGY

The **Cherry Hill Fair Housing Impediments Analysis** included an analysis of Census data, housing discrimination complaints, and a review of the Township's Consolidated Plan, and Master Plan and the Cherry Hill Housing Agency assessment. The Department of Community Development refers any complaints to HUD or the New Jersey Division on Civil Rights. Consultation with the public regarding their opinions and observations regarding impediments to housing choice in Cherry Hill was part of this process and resulted in suggested actions to remove or alleviate identified impediments; and any other information, which they deemed to be helpful or appropriate for this report.

Additionally, the Cherry Hill Township held a public hearing on **April 22, 2010**.

Comments received from the public in various forms and venues, with regard to housing include the following:

- Municipal Ordinances need to be enforced fairly and aggressively. This is seen as the primary mechanism to protect neighborhoods – the first line of defense.
- Address nuisances like garbage, speeding, animals, littering, and property maintenance. The small things make the big changes possible.
- There is a need for more friendly housing tailored to the needs and lifestyles of seniors and singles in a mixed use and walkable area.

- The Township should pursue a general marketing campaign that someone can own a home in Cherry Hill without earning a lot of money through the NJHMFA Live Where You Work Program (LWYW).
- Careful planning is necessary to provide housing that is affordable to current as well as future residents without degrading the environment and worsening traffic congestion.

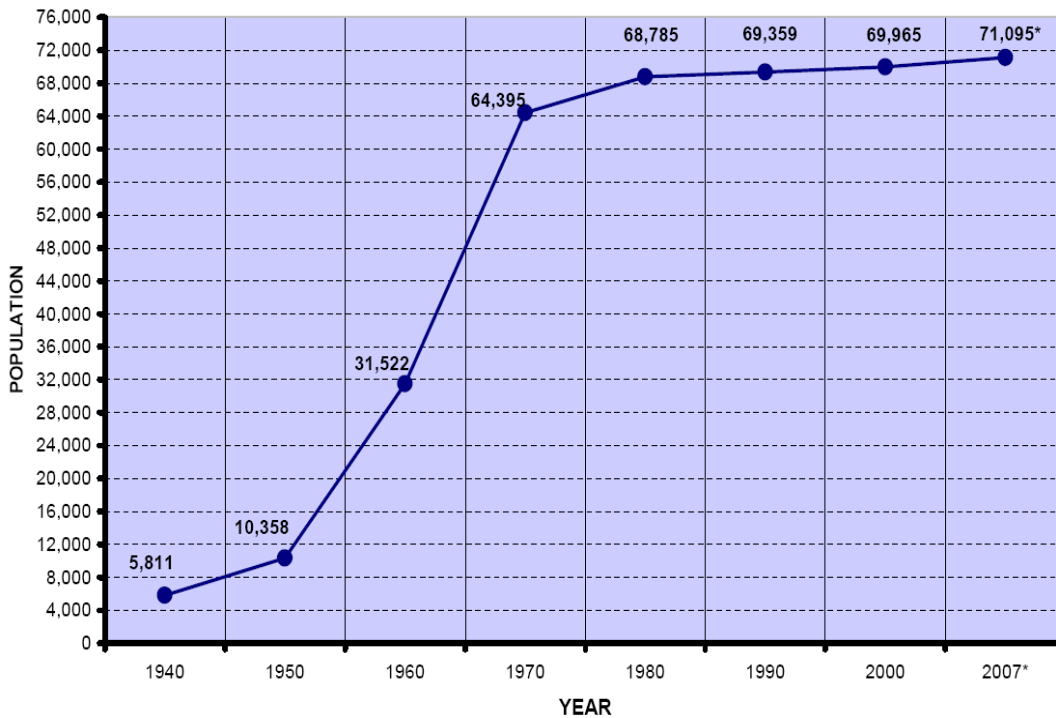
Jurisdictional background data including demographic data, income data, employment profile, housing profile and map series

Population

Located in Camden County, the Township of Cherry Hill encompasses an area of approximately 24.28 square miles, a large inner ring suburb of Philadelphia. The population of Cherry Hill in 1940 was 5,811 and dramatically increased to 64,395 by 1970. As shown on the following graph, the resident population of Cherry Hill grew dramatically from 1950 to 1970, and has since generally leveled off, increasing slightly over the past 40 years. While there was moderate population growth through the 1970's (6.8%), the Township experienced very little growth through 2000, increasing only 1.7 percent from 1980 to 2000 and an increase of 0.9% from 1990 to 2000. According to the U.S. Census, the Township population in July 2007 was estimated at 71,095 persons.

Camden County similarly increased in population by 1.2% during the same 1990 to 2000 period, increasing to 508,932. Cherry Hill Township currently accounts for 13.6% of the County's overall population base. Population projections prepared by the Delaware Valley Regional Planning Commission (DVRPC) based on the 2000 Census show a slowly increasing population in Cherry Hill from 69,965 in 2000 to 71,619 in 2035.

POPULATION TRENDS, TOWNSHIP OF CHERRY HILL 1940 - 2007



* Population Estimate.

Source: US Census, as compiled by the NJ Department of Labor.

Households

Reflecting the general trend toward smaller families and the increasing prevalence of single parent (or even single person) households, the average household size in Cherry Hill Township has been decreasing slightly, from 2.76 in 1990 to 2.61 persons per households in 2000. The Census Bureau reported that there were 26,227 households in the Cherry Hill Township in 2000, an increase of 6.9% since 1990. In comparison, households increased 3.9% in Camden County overall.

Of the 26,227 households in Cherry Hill Township, 194 are headed by a female householder. Of the 194 female households having no married partner present, 134 have children under the age of eighteen. According to the 2000 Census, the median family income of a female householder with no married partner present was \$37,282, significantly less when compared to the income of \$54,894 for a male householder with no married partner present. Incomes for both single female and male householders drop significantly when children under eighteen years of age are included in the household. The median family income of a female householder caring for their own children was \$14,818 as compared to \$24,597 for male householders in the same situation.

There has also been a rise in the number of grandparents acting as the primary caregiver for their grandchildren. In 2000, 226 grandparents, many on fixed incomes are spending their retirement years as the legal guardian for their grandchildren. The consequences of these trends are important. Single parent households with lower incomes tend to work multiple part-time jobs, often without medical or other benefits. They have less available time to be involved in the community or in their child's school.

Race

The 2000 Census presented data about race in a new way, making direct comparisons with previous census data difficult. Each respondent was asked to report the race they considered themselves to be, which could be multiple races. For the first time the Census broke down the Hispanic category, enabling respondents to indicate if they are Spanish, Hispanic, or Latino.

According to the 2000 Census, there were 10,725 people of color in Cherry Hill Township, comprising 15.3% of the population. All ethnic groups experienced population increases. The largest minority group was the Asian population, which comprised 57.9% of minorities and 8.9% of the Township wide population in 2000. The second largest minority was the Black or African American population, which comprised 29.1% of all minorities and 4.5% of the Township wide population in 2000. Approximately 1.2% of Cherry Hill residents reported that they were of two or more races. The number of Caucasians in Cherry Hill decreased 3,025 persons or 4.8%.

Age

New Jersey's Department of Labor (DOL) projects population by age. Currently, the DOL projects that New Jersey's population will increase by 1,109,150 persons between 2000 and 2020. It attributes 76.6% of this increase to people over age 55. In Camden County, DOL projects that the 2000-2020 population will increase by 108,338 persons, of which 62.5% of that increase is attributable to persons age 55 and older. The median age of Township residents increased 3.1 years to age 41.8 in 2000, a rate approximately the same as the State as a whole.

AGE: Total Population: Cherry Hill Township

	1990		2000	
	#	%	#	%
4 and younger	4,064	5.9%	3,821	5.5%
5 to 17	11,601	16.7%	12,621	18.0%
18 to 24	5,499	7.9%	4,122	5.9%
25 to 44	20,543	29.6%	18,249	26.1%
45 to 64	17,850	25.8%	18,562	26.5%
65 and older	9,802	14.1%	12,590	18.0%
Total	69,359	(x)	69,965	(x)

U.S. Census Bureau, 1990 & 2000

Educational Attainment and Employment

Employment sectors attracting a large segment of the Township's work force included: education, health and social services (25.4 percent); professional, scientific, management, administrative and waste management services (14.8 percent); retail trade (12.1 percent); finance, insurance real estate and rental and leasing (10.1 percent). Other sectors that comprise a larger portion of the work force include manufacturing (8.9 percent); and, arts, entertainment, recreation, accommodation and food services (6.4 percent).

EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER BY INDUSTRY

- Universe: Employed civilian population 16 years and over

	Camden County		Cherry Hill	
Total:	235,355		34,197	
Agriculture, forestry, fishing and hunting, and mining:	293	0.1%	7	0.0%
Agriculture, forestry, fishing and hunting	251		7	
Mining	42		0	
Construction	13,751	5.8%	1,220	3.6%
Manufacturing	24,306	10.0%	3,040	8.9%
Wholesale trade	9,842	4.2%	1,438	4.2%
Retail trade	30,095	12.8%	4,143	12.1%
Transportation and warehousing, and utilities:	13,126	5.6%	1,093	3.2%
Transportation and warehousing	11,537		949	
Utilities	1,589		144	
Information	7,121	3.0%	999	2.9%
Finance, insurance, real estate and rental and leasing:	19,069	8.1%	3,455	10.1%
Finance and insurance	14,798		2,653	
Real estate and rental and leasing	4,271		802	
Professional, scientific, management, administrative and, waste management services:	26,524	11.3%	5,601	14.8%
Professional, scientific, and technical services	17,906		4,110	
Management of companies and enterprises	106		12	
Administrative and support and waste management services	8,512		939	
Educational, health and social services:	52,207	22.2%	8,673	25.4%
Educational services	21,117		3,773	
Health care and social assistance	31,090		4,900	
Arts, entertainment, recreation, accommodation and food services:	16,862	7.2%	2,185	6.4%
Arts, entertainment, and recreation	4,143		602	
Accommodation and food services	12,719		1,583	
Other services (except public administration)	11,022	4.7%	1,409	4.1%
Public administration	11,137	4.7%	1,474	4.3%

U.S. Census Bureau, 2000

As shown below, ninety-one (91%) percent of the Township's resident (over age 25) population received a high school diploma. Over 46 percent received a graduate or professional degree.

EDUCATIONAL ATTAINMENT: Population 25 Years & Over

	Cherry Hill	
	#	%
Less than 9th Grade	196	0.4%
9th to 12th Grade, no diploma	3,066	6.2%
Percent High School or Higher	(x)	91.0%
High School Graduate (includes equivalency)	10,677	(x)
Some College, no degree	8,572	17.4%
Associate Degree	2,858	5.8%
Percent Bachelor Degree or Higher	(x)	46.2%
Bachelor Degree	13,386	27.1%
Graduate or Professional Degree	9,445	19.1%

Total Population 25 Years & Over 49,401 (x)

U.S. Census Bureau, 2000

Disability Status

According to the 2000 Census, there are a total of 9,290 residents in the Cherry Hill Township with a disability. Of the 4,919 adults between the ages of 21 and 64 who have a disability, 63.6% are employed. Approximately 6.9% of youth between the ages of 5 and 20 have a disability, while 29.3% of elderly residents age 65 and older have a disability. Cherry Hill School District reports the number of students with disabilities served in an annual report to the New Jersey State Department of Education (NJSDDE). According to NJSDDE, there were 244 K-12 students in special education within the Cherry Hill School District as of the 2008-2009 school year.

Wealth and Income

The 1999 median household income (half higher, half lower) in Cherry Hill was reported to be \$69,421. By way of comparison the 1999 median household income for New Jersey was \$55,146. The 1999 median income for Camden County was \$48,097.

In 1999, 15.3 percent of Cherry Hill households had incomes of less than \$25,000; and 19.5 percent had incomes of between \$25,000 and \$50,000. Another 35.8 percent reported incomes of between \$50,000 and \$100,000; and 17.3 percent reported household income of between \$100,000 and \$150,000. Only 12.1 percent of Township households reported incomes in excess of \$150,000.

1999 HOUSEHOLD INCOME: Households

	New Jersey		Camden County		Cherry Hill	
	#	%	#	%	#	%
Less than \$10,000	213,939	7.0%	15,391	8.3%	1,083	4.1%
\$10,000 to \$14,999	143,783	4.7%	9,940	5.3%	1,054	4.0%
\$15,000 to \$19,999	142,069	4.6%	9,872	5.3%	877	3.3%
\$20,000 to \$24,999	146,537	4.8%	10,599	5.7%	1,010	3.9%
\$25,000 to \$29,999	152,012	5.0%	10,301	5.5%	932	3.6%
\$30,000 to \$34,999	153,437	5.0%	10,723	5.8%	1,145	4.4%
\$35,000 to \$39,999	150,757	4.9%	10,331	5.6%	974	3.7%
\$40,000 to \$44,999	150,538	4.9%	9,950	5.4%	1,017	3.9%
\$45,000 to \$49,999	136,078	4.5%	9,004	4.8%	1,025	3.9%
\$50,000 to \$59,999	260,375	8.5%	16,955	9.1%	2,056	7.9%
\$60,000 to \$74,999	347,869	11.3%	22,430	12.1%	3,139	12.0%
\$75,000 to \$99,999	413,928	13.5%	23,075	12.4%	4,158	15.9%
\$100,000 to \$124,999	252,890	8.2%	11,986	6.4%	2,895	11.1%
\$125,000 to \$149,999	138,233	4.5%	6,179	3.3%	1,634	6.2%
\$150,000 to \$199,999	130,492	4.3%	4,769	2.6%	1,420	5.4%
\$200,000 or more	132,837	4.3%	4,332	2.3%	1,762	6.7%
Total	3,065,774	(x)	185,837	(x)	21,181	(x)
1999 Median HH Income	\$55,146	(x)	\$48,097	(x)	\$69,421	(x)

U.S. Census Bureau, 2000

Cherry Hill Township contains a significant proportion of low and moderate-income households. Census figures indicate that approximately 13,493 households or 20.4% in the Township in 2000 were considered low and moderate-income households (i.e., households with income less than 80 percent of the Philadelphia MSA median), as defined by the HUD. In comparison, 32.9% of Camden County residents are low and moderate-income households. Of the Camden County residents who are low and moderate-income households, about 8.5% are from the Cherry Hill Township.

Employment Rate

The Census reports on workers over 16 years old. As of the 2000 Census, 3.7 percent of the Cherry Hill civilian work force was unemployed. By way of comparison, 6.0 percent of the County civilian work force and 5.8 percent of the New Jersey civilian work force was unemployed. The New Jersey Department of Labor reported that a 4 percent unemployment rate for Cherry Hill in 2008 and a 6.1 percent unemployment rate for Camden County in 2008

SEX BY EMPLOYMENT STATUS FOR AGE 16 & OVER

	New Jersey		Camden County		Cherry Hill	
Male	3,120,943		183,226		26,057	
In Labor Force:	2,234,787		130,242		19,050	
In Armed Forces	9,462		218		58	
Civilian:	2,225,325		130,024		18,992	
Employed	2,098,857		122,018		18,355	
Unemployed	126,468	5.7%	8,006	6.2%	637	3.4%
Not in Labor Force	886,156		52,984		7,007	
Female	3,425,212		204,995		29,446	
In Labor Force:	1,969,606		120,462		16,507	
In Armed Forces	1,786		16		0	
Civilian:	1,967,820		120,446		16,507	
Employed	1,851,172		113,337		15,842	
Unemployed	116,648	5.9%	7,109	5.9%	665	4.0%
Not in Labor Force	1,455,606		84,503		12,939	
Total						
Civilian:	4,193,145		250,470		35,499	
Employed	3,950,029		235,355		34,197	
Unemployed	243,116	5.8%	15,115	6.0%	1,302	3.7%
Total	6,546,155		388,191		55,503	

U.S. Census Bureau, 2000

Of the 33,758 employed residents in the Township, 1,308 residents (3.8% percent) worked at home. Sixty-two (62.0) percent of workers reported that their commute to work was less than one-half hour.

General Housing Characteristics

As of the 2000 Census, there were 27,074 housing units in Cherry Hill. The vast majority of the housing units, 96.9 percent, were occupied. Of the 26,227 occupied housing units, 21,751 (82.9 percent) were owner occupied and 4,476 (17.1 percent) were renter occupied.

OCCUPANCY STATUS & TENURE: Housing units

	Camden County		Cherry Hill	
	#	%	#	%
Occupied	185,744	93.02%	26,227	96.87%
Vacant	13,935	6.98%	847	3.13%
Owner-Occupied	130,007	70.0%	21,751	82.9%
Renter-Occupied	55,737	30.0%	4,476	17.1%
Total	199,679	100%	22,074	100%

U.S. Census Bureau, 2000

As of the 2000 Census, 72.8 percent of the Township's housing stock consisted of single family detached dwellings, while only 2.7 percent of the housing stock comprised structures containing two to four units. The balance of housing stock in the Township included 8.7 percent of single family attached units, with the remainder of housing comprised of structures containing five or more units per building, including 11.1 percent of housing comprised of buildings with 50 or more units.

UNITS IN STRUCTURE - Universe: Housing units

	New Jersey		Gloucester		Burlington		Camden		Cherry Hill	
Total:	3,310,275	(x)	95,054	(x)	161,311	(x)	199,679	(x)	27,074	(x)
1, detached	1,794,967	54.2%	69,213	72.8%	104,299	64.7%	110,170	55.2%	19,712	72.8%
1, attached	285,268	8.6%	7,147	7.5%	22,090	13.7%	38,648	19.3%	2,357	8.7%
2	331,393	10.0%	2,850	3.0%	3,783	2.3%	8,784	4.4%	194	0.7%
3 or 4	223,580	6.8%	2,944	3.3%	6,374	3.9%	6,439	3.2%	555	2.0%
5 to 9	160,249		3,184	3.1%	8,196	5.1%	6,971	3.5%	483	1.8%
10 to 19	161,666	4.9%	3,284	3.5%	7,251	4.5%	8,528	4.3%	403	1.5%
20 to 49	121,452	3.7%	1,669	1.8%	2,999	1.9%	5,590	2.8%	218	0.8%
50 or more	197,313	6.0%	2,000	2.1%	3,810	2.4%	12,962	6.5%	2,999	11.1%
Mobile home	33,600	1.0%	2,746	2.9%	2,477	1.5%	1,560	0.8%	153	0.6%
Boat, RV, van, etc.	787	0.0%	17	0.0%	32	0.0%	27	0.0%	0	0.0%

U.S. Census Bureau, 2000

The age of housing in Cherry Hill is 6 years newer than Camden County for owner occupied dwellings and 5 years newer for renter occupied dwellings. This is an important determinant for many households of an aging population where repairs and maintenance become burdensome with little income to support such large expenditures.

OWNER OCCUPIED Year Built	Camden County		Cherry Hill	
	#	%	#	%
1990 to 2000 (March)	12,138	9.3%	1,291	6.0%
1980 to 1989	15,954	12.3%	2,945	13.5%
1970 to 1979	18,806	14.5%	4,480	20.6%
1960 to 1969	20,263	15.6%	7,245	33.3%
1950 to 1959	24,487	18.8%	4,203	19.3%
1940 to 1949	12,246	9.4%	864	4.0%
1939 or earlier	26,113	20.1%	723	3.3%
TOTAL	130,007	100.0%	21,751	100.0%
Median	1961		1967	

U.S. Census Bureau, 2000

RENTER OCCUPIED Year Built	Camden County		Cherry Hill	
	#	%	#	%
1990 to 2000 (March)	3,582	6.4%	447	10.0%
1980 to 1989	6,184	11.1%	721	16.1%
1970 to 1979	12,711	22.8%	1,072	23.9%
1960 to 1969	11,558	20.7%	1,447	32.3%
1950 to 1959	7,618	13.7%	434	9.7%
1940 to 1949	5,941	10.7%	227	5.1%
1939 or earlier	8,143	14.6%	128	2.9%
TOTAL	55,737	100.0%	4,476	100.0%
Median	1965		1970	

U.S. Census Bureau, 2000

The median value of sales housing in Cherry Hill, as of the 2000 Census, was \$154,900, far less than the median housing value for the State (\$170,800), yet significantly higher than the median value reported for Camden County as a whole (\$111,200). Forty-three percent of the Township's housing stock was valued between \$125,000 and \$175,000; and nearly 70 percent (69.3) of the housing stock was valued between \$100,000 and \$200,000. The 2000 Census reports that 6,985 or 31.6% of homeowners are cost burdened. Households with annual incomes under 80% of the Area Median Income accounted for 50.3%, of the cost burdened households.

The median gross rent in Cherry Hill was \$793 as of the 2000 Census, which was higher than the state (\$751), Camden County, Burlington County or Gloucester County. The Department of HUD has recognized Cherry Hill as a high cost rental housing market. According to 2000 Census information, 2,020 households or 41.2% of all renter households reported rental-housing costs in excess of 30% of income. Not surprisingly, the extent of cost burden was more significant for lower income households. Households with annual incomes under 80% of the Area Median Income accounted for 83.3%, of the cost burdened households.

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS

Specified Owner-Occupied Housing Units

	Camden County			Cherry Hill		
	#	%	Cumulative %	#	%	Cumulative %
Less than \$10,000	248	0.20%	0.20%	0	0.00%	0.00%
\$10,000 to \$14,999	388	0.30%	0.50%	11	0.10%	0.10%
\$15,000 to \$19,999	407	0.30%	0.90%	15	0.10%	0.10%
\$20,000 to \$24,999	767	0.60%	1.50%	19	0.10%	0.20%
\$25,000 to \$29,999	1,104	0.90%	2.40%	12	0.10%	0.30%
\$30,000 to \$34,999	1,282	1.10%	3.50%	7	0.00%	0.30%
\$35,000 to \$39,999	1,681	0.40%	4.90%	14	0.10%	0.40%
\$40,000 to \$49,999	3,415	2.80%	7.70%	31	0.20%	0.50%
\$50,000 to \$59,999	3,515	2.90%	10.60%	20	0.10%	0.60%
\$60,000 to \$69,999	4,854	4.00%	14.60%	53	0.30%	0.90%
\$70,000 to \$79,999	6,148	5.10%	19.70%	208	1.00%	1.90%
\$80,000 to \$89,999	11,537	9.50%	29.20%	475	2.40%	4.30%
\$90,000 to \$99,999	13,686	11.30%	40.60%	853	4.20%	8.50%
\$100,000 to \$124,999	25,453	21.10%	61.60%	2,814	14.00%	22.50%
\$125,000 to \$149,999	18,435	15.30%	76.90%	4,764	23.70%	46.20%
\$150,000 to \$174,999	10,287	8.50%	85.40%	3,886	19.30%	65.60%
\$175,000 to \$199,999	6,035	5.00%	90.40%	2,467	12.30%	77.80%
\$200,000 to \$249,999	5,607	4.60%	95.00%	2,479	12.30%	90.20%
\$250,000 to \$299,999	2,461	2.00%	97.00%	841	4.20%	94.30%
\$300,000 to \$399,999	1,940	1.60%	98.70%	516	2.60%	96.90%
\$400,000 to \$499,999	832	0.70%	99.30%	348	1.70%	98.60%
\$500,000 to \$749,999	651	0.50%	99.90%	247	1.20%	99.90%
\$750,000 to \$999,999	70	0.10%	99.90%	18	0.10%	100.00%
\$1,000,000 or more	78	0.10%	100.00%	9	0.00%	100.00%
Total	120,881	(x)	(x)	20,107	(x)	(x)

U.S. Census Bureau, 2000

Note: Percentages may not add due to rounding error.

GROSS RENT: Specified Renter-Occupied Housing Units

	New Jersey	Burlington County	Gloucester County	Camden County	Cherry Hill
With cash rent:	96.8%	91.9%	94.8%	97.3%	96.2%
Less than \$200	4.9%	1.5%	6.9%	6.7%	4.1%
\$200 to \$299	3.3%	1.6%	4.1%	3.7%	3.6%
\$300 to \$499	8.8%	6.2%	12.5%	13.7%	5.8%
\$500 to \$749	32.8%	39.5%	44.6%	44.7%	27.7%
\$750 to \$999	30.9%	32.2%	23.1%	21.5%	34.4%
\$1,000 or more	19.2%	19.1%	8.9%	8.7%	24.4%
No cash rent	3.2%	8.1%	5.2%	2.7%	3.8%
Total	1,049,127	34,581	18,017	55,580	4,476
Median Gross Rent	\$751	\$758	\$645	\$635	\$793

U.S. Census Bureau, 2000

Cherry Hill Township has 27,074 housing units according to the 2000 Census. Of the total units counted in the Census, 26,227 were occupied. Owners occupy 44.7% of the occupied housing and renters occupy 55.3%. The vacancy rate of for-sale housing in the Township in 2000 was 4.6% and the vacancy rate for rental housing was 9.3%.

In 2000, single-family, detached structures comprised 72.8% of the entire housing stock in the Township. Two-unit buildings made up 0.7% of the market and three- and four-family buildings make up 2.0% of the market. Apartment buildings of five or more units account for 4,103 units, 15.2% of the market. Further, single family attached structures comprise 8.7% of the housing stock. The 2000 Census reports that 1,906 housing units or 7% of the housing stock in Cherry Hill was built during the 1990s. In contrast, 3.2% of the units were built before 1940.

Affordable Housing

A small 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) and Low Income Tax Credits. There are approximately 1,369 subsidized housing units in Cherry Hill, accounting for 5.1% of the overall total of housing units Township wide. General characteristics of these units are presented in the table below.

COMPLEX NAME	STREET	NUMBER OF UNITS
MSAA Commons	1240 Marlkress Road	25
Dubin House	3051 W. Chapel Avenue	144
Gesher House	3053 W. Chapel Avenue	75
Saltzman House	Springdale Road	115
Village of Saint Mary	Kresson Road	150
Abbey Road	Marlkress Road	120
Burrough's Mill	Church Road	36
Scattered site deed restricted units	Various	215
Planned deed restricted units	Various	374
Housing Choice Vouchers	Various	115
TOTAL INCOME QUALIFIED UNITS		1,369
HOUSING UNIT REPORTED IN THE 2000 CENSUS		27,074
Percent of all Housing Units that are Subsidized		5.1%

The Cherry Hill Housing Agency currently manages approximately 136 Housing Choice Voucher Units. Through this program, tenants pay 30% of their gross income for rent and the subsidy makes up the difference. Only very low-income (50% of the medium income) individuals and families are eligible for the program. The Housing Agency currently maintains a full waiting list of over 200 households for

Housing Choice Voucher program assistance and applications are not currently being accepted due to the large waiting list.

PROGRAMS & POLICIES

Ombudsman for the Disabled

The Ombudsman for Disabled Citizens for the Township of Cherry Hill serves as an advisor for the disabled, and as a resource for the larger community on issues relating to disability. The Ombudsman provides educational information to assist in the areas of advocacy, social services, recreation, and legislation in any area that affects the lives of the disabled in Cherry Hill and all of New Jersey.

Evaluation of jurisdiction’s current fair housing legal status including listing fair housing complaints or compliance reviews, discrimination suits filed with the department of justice, and identification of any trends.

Cherry Hill Township does not have a local Fair Housing Ordinance, as they currently use the federal rules regarding their Fair Housing policy.

Individuals reporting incidents of alleged discrimination are encouraged to file a complaint in writing with the Cherry Hill Township’s *Municipal Housing Liaison*. The *Municipal Housing Liaison* may conduct an investigation, attempt conciliation, and/or assist the complainant in the preparation and submission of a complaint to HUD or the New Jersey Division on Civil Rights. The Township’s *Municipal Housing Liaison* has several responsibilities, including receiving and handling complaints and information requests, education and outreach.

The Township’s *Municipal Housing Liaison* receives all complaints, whether formal or informal. Historically, it is rare to receive a formal housing complaint during any given year and these are referred to HUD. The Township’s *Municipal Housing Liaison* receives approximately 10 calls per week of informal housing complaints. The housing complaints usually involve landlord-tenant differences or disputes regarding lease agreements, security deposits, maintenance, and other issues, rather than discriminatory practices. Most of these complaints are resolved through discussion and/or distribution of materials that describe landlord and tenant rights.

Fair Housing Complaints, Violations, or Lawsuits

To assist the Township in analyzing potential impediments to fair housing choice, the Department of Community Development requested information from HUD regarding the number of complaints received from the jurisdiction. An analysis of the complaints filed in Cherry Hill from 2004 to 2February, 2010 show that the most common complaint in Cherry Hill is discrimination based upon Race/Color at 37.5% followed by Disability at 25.0% and Familial Status, Sex and Religion each have 12.5% of the complaints. The distribution of complaints are comparable to Camden County as a whole. On a per population base Cherry Hill has one complaint per 3,382.38 persons (2008 Population Estimate of 27,059 persons) and Camden County has one complaint per 6,304.81 persons ((2008 Population Estimate of 516,994 persons).

Camden County - Cases filed 2004 - Feb 2010									
	Race/Color	National Origin	Familial status	Disability	Sex	Religion	Retaliation	Sexual Harassment	Total
Cherry Hill	3	0	1	2	1	1	0	0	8
	37.5%	0.0%	12.5%	25.0%	12.5%	12.5%	0.0%	0.0%	
Camden County Total	35	7	8	29	2	1	0	0	82
	42.7%	8.5%	9.8%	35.4%	2.4%	1.2%	0.0%	0.0%	

The Department of Community Development is unaware of any complaints processed by the New Jersey State Division of Civil Rights or HUD in Cherry Hill.

No action has ever been taken against the Cherry Hill Township with regard to fair housing under Title VIII of the Civil Rights Act of 1968 (Fair Housing Act).

Identification of impediments to fair housing choice which might include zoning, revitalization strategies, public housing policies and sales, tax policies and building code compliance, private sector lending policies, fair housing enforcement, informational programs and visitability.

Zoning

The Cherry Hill Township’s Zoning Ordinance was formally adopted in 1976 and has been amended as necessary. In reviewing the Zoning Ordinance, the Department of Community Development did not identify any excessive, exclusionary, or discriminatory policies, rules or regulations that would constitute a barrier to housing affordability.

The Township is divided into 23 use districts including Institutional, eight residential districts and nine non-residential districts. The Township also has provided for six overlay districts. The minimum residential lot dimensions and setbacks are as follows:

Zone	Use	Minimum Lot Requirements				Minimum Yard Requirements				
		Lot Area (sq ft)		Frontage (ft)		Lot Depth	Front Yard	Rear Yard	Side Yard	
		Inside Lot	Corner Lot	Inside Lot	Corner Lot				One	Both
RA	Residential	1 Acre	1 Acre	200	200	150	35	25	20	50
RAPC	Residential	11,250	12,500	90	100	120	35	25	10	30
R1	Residential	13,000	15,000	90	100	120	35	25	10	30
R2	Residential	9,200	10,350	80	90	120	35	25	10	24
R3	Residential	7,800	9,750	60	75	120	35	25	10	24
R7	Residential	10 acres	10 acres				75	50	50	50
R10	Residential	10 acres	10 acres				75	50	50	50
R20	All permitted uses	4 acres	4 acres	250	250	250	100	200	200	400

These figures are much smaller than the typical suburban requirements. Therefore, it is clear that the Zoning Ordinance is not restrictive in terms of lot size.

The B4 zone allows a broad range of residential and non-residential uses at significant densities and heights. Currently one project is under construction in this district comprised of 1,659 dwelling units, approximately 800,000 square feet of retail space and 1,000,000 square feet of office and hotel space on a 222 acre parcel. This development is also providing 285 affordable housing units.

Revitalization Strategies

One aspect of fair housing choice is neighborhood revitalization and the provision of high quality services to all of the community including areas in which low and moderate income families live. Unfortunately, traditionally marginalized populations are usually comprised of people of color, who tend to historically reside in such low and moderate income neighborhoods, which benefit from better neighborhood environments so critical to good housing.

In many communities, the quality or extent of public services and facilities vary dramatically among residential neighborhoods. Public services and facilities include schools, recreational facilities and programs, social service programs, parks, roads, transportation, street lighting, trash collection,

street cleaning, crime prevention, and police protection activities. Cherry Hill takes great pride in highest possible quality of public services to all residents.

In assessing public services available in Cherry Hill Township, there are no apparent inequities in the extent and quality of services and facilities available to all areas within the jurisdiction. Regular trash and garbage collection is carried out in every neighborhood once per week.

Parks and recreation facilities are available and accessible to households of all income levels. The Cherry Hill Township Recreation Department manages park and recreational areas within the Township, as well as numerous open spaces (such as memorial sites and vacant land) that can be used for passive recreation. Active parks comprise 585.07 acres and passive parks account for 802.54 acres. There are 52 active parks in the Township. The largest active park is Decou Park, which is at the intersection of Evesham Road and Cropwell Road. Decou Park encompasses 66.7 acres and has a wide range of recreational facilities including two artificial turf playing fields, ball fields, grass fields for field games, basketball courts, playgrounds, deck hockey rink and open space. The Township is struggles to maintain park land and amenities with limited revenue. Ongoing maintenance including mowing and trimming green spaces, and inspecting park equipment and removing unsafe equipment consumes a great deal of the available resources and there is limited funding left to acquire or develop new recreation amenities.

Public Housing Policies

The *Cherry Hill Housing Agency* administers the *Housing Choice Voucher* program in the Township. There are a total of 115 units available of Housing Choice Vouchers for lease. Housing Choice Voucher units account for 8.4% of the affordable housing units Township wide. The Housing Agency currently maintains a full waiting list of over 200 households for *Housing Choice Voucher* program assistance and applications are not currently being accepted due to the large waiting list.

It is the policy of the *Cherry Hill Municipal Housing Agency* to comply fully with Title VI of the *Civil Rights Act of 1964*, Title VIII and Section 3 of the *Civil Rights Act of 1968* (as amended), Executive Order 11063, Section 504 of the *Rehabilitation Act of 1973*, the *Age Discrimination Act of 1975*, and any legislation protecting the individual rights of residents, applicants or staff which may be subsequently enacted.

The *Cherry Hill Housing Agency* shall not discriminate because of race, color, religion, familial status, disability, handicap or national origin in the leasing, rental, or other disposition of housing or related facilities and land, included in any development or developments under its jurisdiction.

To further its commitment to full compliance with applicable Civil Rights laws, the *Cherry Hill Municipal Agency* will provide Federal, State, and local information to applicants/tenants of the *Housing Choice Voucher* program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. Such information will be made available with the application and with all applicable Fair Housing Information, including Discrimination Complaint Forms. In addition, all written information and advertisements will contain the appropriate Equal Opportunity language and logo.

The *Cherry Hill Housing Agency* will assist any individual that believes they have suffered illegal discrimination by providing them copies of the appropriate housing discrimination forms. The *Cherry Hill Housing Agency* will also assist them in completing the forms if requested, and will provide them with the address of the nearest HUD Office of Fair Housing and Equal Opportunity. Complaints are also addressed to the New Jersey DCR and HUD.

Tax Policies

Incorporated governmental units in the State of New Jersey are permitted to exempt real property from taxation to the extent permitted by New Jersey State laws. These exemptions enhance the affordability of housing for the Township's less affluent residents.

Under certain statutes, housing created under programs designed to benefit populations with special needs and low-income households, including public housing, is exempt from taxation. This has the

effect of reducing the amount of rent necessary to meet the expenses of the project. Other legislation makes possible tax relief for low-income senior citizens and Veterans.

Tax Exemptions for Affordable Housing Projects

Exemption from taxation exists under the *Local Redevelopment & Housing Law* and the *Fair Housing Act of 1989*. Several affordable housing developments have an executed payment in lieu of taxes (PILOT) as provided under Local Housing and Redevelopment Law and Fair Housing Act. These developments provide housing to families, senior Citizens and disabled persons.

Building Code Compliance

Cherry Hill Township is committed to providing opportunities for safe, decent, and affordable housing for all of its citizens. Unfortunately, housing needs in the Township far outweigh the means by which the needs may be addressed. It is the Township's intention to continue a redevelopment strategy that focuses on targeted development in areas in need of rehabilitation and redevelopment. The primary means by which these activities may be carried out are with funds from the Community Development Block Grant Program, HOME, the New Jersey Housing and Mortgage Finance Agency, the New Jersey Department of Community Affairs, and private reinvestment.

Additionally, the Township is currently involved in developing a new Housing Plan and Zoning Ordinance. One of the Township-wide actions identified through the public participation process is code enforcement in all the neighborhoods. Implementation actions identified to improve code enforcement include:

- Conduct regular sweeps of neighborhoods to proactively identify problems
- Review and improve the system to monitor existing code enforcement efforts
- Improve technology (software and hardware) necessary to integrate property-tracking functions for better inter-departmental communications and enforcement
- Evaluate the effectiveness of existing penalties for noncompliance and modify as appropriate

Private Sector Lending Policies

Government policies and procedures that regulate, monitor, or otherwise impact on rental, sales, and property insurance practices can play a significant role in promoting fair housing choice. Critical to housing choice is the availability and affordability of financing on a non-discriminatory basis. *Home Mortgage Disclosure Act* (HMDA) data for 2008 (the most recent data available) was analyzed for Cherry Hill Township. HMDA requires banks, savings and loan associations, and other financial institutions to publicly report detailed data on their home lending activity. Housing loans covered by HMDA include home purchase, home improvement, and refinancing loans for single-family dwellings (1 to 4 units) and loans for multi-family units.

In 2008, a total of 185 home purchase loan applications in the Township were submitted through FHA, FSA/RHS and the VA. These loan requests totaled approximately \$41,488,000 (averaging \$224,300 per loan request). A total of 144 loans were approved totaling \$32,319,000. Seventeen loan applications were denied (10.8%), while 21 applications were withdrawn and three files were closed for incompleteness. Additionally, ten loan applications were approved but not accepted by applicants.

There were 723 conventional home purchase loan applications totaling \$161,232,000 (\$223,000 average per loan request). A total of 577 applications were approved and 82 applications were denied (12.2%). Seventy-one loan applications were approved, but not accepted by applicants. Forty-three loan applications were withdrawn and 21 files were closed for incompleteness.

Refinancing loan applications totaled 1,987 with an average amount of \$214,900 per loan. A total of 1,097 applications were approved and 531 applications were denied (32.6%). There were 186 loans approved, but not accepted by applicants. Fifty-nine were closed for incompleteness and 300 loan applications were withdrawn.

There were a total of 549 home improvement loan applications. Of the 549 applications, 200 applications were denied (39.8%). A total of 180 applications were approved totaling \$33,203,000.

Sixty-six applications were approved but not accepted by applicants. Thirty-six applications were withdrawn and ten files were closed for incompleteness.

There were no applications for loans on dwellings for five or more families.

Summary: Loan Originations

Within the Cherry Hill Township, an overall total of 3,444 housing loan applications were submitted in 2008. Of this total, 2,121 loans were approved (an overall rate of 61.6%). However, among the different loan types, this rate varied. Applications for government loans through FHA, FSA/RHS and the VA had an approval rate of 89.4%, with an average loan amount of \$224,438. In comparison, applications for conventional loans had an average loan approved amount of \$219,810 and a 87.6% approval rate. Refinancing loan applications had an approval rate of 67.4% and the average loan amount of \$211,330. Home improvement loan applications showed the lowest approval rate at 60.2% approval rate and the average loan amount for the home improvement loan was \$15,378,000. The data for applications for non-occupant loans on 1- to 4-family dwellings appears to be defective since the number of loans seems excessive and the loan values are missing.

Summary: Loan Denials

As previously stated, within the Cherry Hill Township, an overall total of 3,444 housing loan applications were submitted in 2008. Of this total, 830 loans were denied (an overall rate of 24.1%). However, among the different loan types, this rate varied. Applications for government loans through FHA, FSA/RHS and the VA had a denial rate of 10.6%, with an average loan request amount of \$213,940. In comparison, applications for conventional loans had an average loan request amount of \$226,390 and a 12.4% denial rate. Refinancing loan applications had a 32.6% denial rate and an average loan request amount of \$220,460. The highest denial rate was for home improvement loan applications had a 39.8% denial rate. The average loan request amount for the home improvement loan was \$60,480. There were no applications for loans on dwellings for 5 or more families. The data for applications for non-occupant loans on 1- to 4-family dwellings appears to be defective since the number of loans seems excessive and the values are missing. HMDA data on reasons for denial of applications for loans was only available on the MSA reporting level.

Fair Housing Enforcement

Cherry Hill Township has been actively involved to achieve a complete Analysis of Impediments to Fair Housing Choice (AI) in the Township.

The Cherry Hill Township's *Municipal Housing Liaison* assisted real estate agents, mortgage lenders, landlords, CDBG recipients, homeowners, insurance agencies, and various Township departments over the years for compliance with Fair Housing requirements and general housing matters.

The Township facilitates the education of real-estate agents, the local newspaper and advertising agencies, nonprofit housing agencies, property managers, landlords and the residents of Cherry Hill regarding Fair Housing and homeownership opportunities. Additionally the Township's *Municipal Housing Liaison* takes housing complaints and refers them to the New Jersey Division on Civil Rights or HUD.

Additionally, the Cherry Hill Township continues to take the following actions to address traditional and emerging barriers to affordable housing.

- **BARRIER 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 needs.
- **BARRIER DEVELOPMENT:** Cherry Hill is approximately 95 percent developed and does not have sufficient vacant land to substantially increase residential development.

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- **BARRIER HOMEOWNERSHIP 1:** 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 *American Dream Downpayment Initiative* (ADDI). All of these programs offer equal homeownership opportunities to everyone.
 - **BARRIER HOMEOWNERSHIP 2:** High property taxes make housing more difficult to afford for a wide variety of family types such as seniors, single parent families, young families, and disabled among others.
 - **BARRIER RENTAL UNITS 1:** 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.
 - **BARRIER RENTAL UNITS 2:** There is a lack of Section 8 Housing Choice Vouchers and subsidized disabled and senior apartments.
 - **BARRIER 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.
 - **BARRIER HOMELESSNESS:** The Township through the HOME Consortium is funding many agencies that help to address and prevent homelessness.
 - **BARRIER 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.

Assessment of public and private fair housing programs and actions including accomplishments that have promoted fair housing

ASSESSMENT

As mentioned above, the Cherry Hill Township has been actively involved to achieve a complete Analysis of Impediments to Fair Housing Choice (AI).

The Cherry Hill Township's *Municipal Housing Liaison* has assisted real estate agents, mortgage lenders, landlords, CDBG recipients, homeowners, insurance agencies, and various Township departments over the past years for compliance with Fair Housing requirements.

The Township has not received any reports of discriminatory advertisements, insurance redlining, property managers and landlords who are in violation of barrier free housing policies but would refer any such report to the New Jersey Division on Civil Rights or HUD.

The Township facilitates the education of real-estate agents, the local newspaper and advertising agencies, nonprofit housing agencies, property managers, landlords and the residents of Cherry Hill regarding Fair Housing and homeownership opportunities. Additionally the Township's Municipal Housing Liaison takes housing complaints and refers them to the New Jersey Division on Civil Rights or HUD.

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 the number of Section 8 Housing Choice Vouchers and 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 Downpayment 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 for Section 8 Housing Choice Vouchers.

The Township will seek additional funding whenever possible for additional Housing Choice Vouchers, 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.

Conclusion and recommendations identifying any actions to be taken and fair housing programs or policies to be implemented

RECOMMENDATIONS

According to the Cherry Hill Township's Municipal Housing Liaison and the 2009 Cherry Hill Housing Plan the following actions should be implemented to further fair housing programs and policies in Cherry Hill Township:

- Develop educational programs for people to understand and who needs affordable housing.
- Encourage redevelopment of existing structures and sites to provide affordable housing and employment in appropriate places.
- Seek additional funding whenever possible for additional Housing Choice Vouchers, 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
- Support programs to find alternate means of funding the educational system in the state in order to reduce property taxes.
- Encourage state aid to municipalities and schools to lower property taxes in suburban areas to make housing more affordable in these locations.