

Branch Village

townhomes

How one community overcame housing challenges, transformed a neighborhood, and empowered the people who lived there



Michaels

COMMUNITIES THAT *lift* LIVES



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Branch Village townhomes

More than 20 years ago, The Michaels Organization, a national leader in residential real estate and one of the largest private sector owners of affordable housing in the United States, made an unwavering commitment to the City of Camden and the Housing Authority of the City of Camden (HACC). Dedicated to creating communities that Lift Lives, HACC and Michaels began to transform some of Camden's lowest-income neighborhoods. In the process, their partnership has helped countless Camden residents overcome seemingly insurmountable challenges and has empowered many of them for the rest of their lives.



When Michaels first began working in Camden, it was widely considered to be one of the most impoverished, crime-ridden, and racially segregated cities in the United States of America. At Branch Village in Centerville, a public housing community built in 1941 in the historic Mount Ephraim corridor, more than 50 percent of the residents lived below the poverty line. And in the intervening decades, the houses they lived in fell into great disrepair and were in need of a complete renovation.

Today, all of the original Branch Village public housing units have been completely demolished and replaced with Branch Village Townhomes, an affordable, mixed-income community with 255 beautiful, modern, and energy-efficient units. Developed by Michaels and HACC, and designed by Urban Practice, a Camden-based architectural firm, the Branch Village community also offers residents access to a free health clinic run by the Rutgers University-Camden School of Nursing, as well as a state-of-the-art community center with a large gathering space, computer lab, fitness center, and commercial grade kitchen. Michaels built the facilities with the help of more than a dozen local businesses and 30 local workers . . . including several Branch Village residents themselves.

Perhaps most excitingly of all, the fifth and final phase of the project will offer homeownership opportunities to residents of Branch Village and the surrounding neighborhood, featuring ten brand-new townhomes for sale right on the community's premises. Over the past year, HACC's Residential Initiatives team has been working to identify and prepare residents for homeownership, sharing with them the benefits of building home equity and coaching them on ways to strengthen their credit and savings.

Needless to say, however, Branch Village's success didn't happen overnight. It took nearly a decade of perseverance and collaboration from all of the development's partners, from the City of Camden to HACC to Michaels, to Branch Village residents and the Centerville neighbors. Here's their story.

A row of blue houses with white trim and a porch with string lights. The houses are set against a clear blue sky. A tall black light pole stands in the foreground. The overall scene is bright and sunny.

...their
years
of hard
work
paid off

“If everyone invested in the neighborhood they lived in, the United States would be a magical place.”

— ANTHONY MACKIE

A decade in the making

Since 1941, Branch Village had been a place to call home for seniors and families with low incomes trying to overcome a wide range of challenges life had handed to them. However, as the decades passed, the homes grew dilapidated from age and overdue repairs. And so HACC began broaching the topic of completely renovating the properties with residents. However, many of them were older or suffered from past housing insecurity, so each time the topic came up, they would (understandably) voice their concern about relocating. Finally, after seeing the beautiful



rehabilitation of Camden's Roosevelt Manor, a neighboring affordable housing community, and hearing positive feedback on the relocation process directly from Roosevelt residents themselves, residents at Branch Village were sold on the idea of redeveloping their own homes.

With residents now on board, HACC decided to apply for a HUD HOPE VI grant in 2010 -- but it would soon be rejected. Undeterred, HACC realized Branch Village was also a good candidate for a CHOICE Neighborhoods Implementation (CNI) grant, which focuses on three main priorities: housing, people, and neighborhood. The grant leverages significant public and private dollars to support locally driven strategies in transforming struggling neighborhoods with distressed public housing. Under the program, community leaders, residents, and stakeholders come together to create and implement a plan that revitalizes distressed HUD housing and also addresses challenges in the surrounding neighborhood.

To qualify for a CNI grant, several steps needed to be taken. First, HACC had to apply for a preliminary planning grant which would allow the neighborhood to put together a comprehensive strategy on how the final CNI grant would be administered. In 2012, they were successfully awarded a HUD Choice planning grant in the amount of \$300,000. Following receipt of the grant, HACC, Michaels, and Centerville residents created a Transformation Plan over a two-year period. Together, they would spend the next 24 months gathering input and ideas from community residents, neighbors, police officers, business owners, and nonprofits on how to best execute the Transformation Plan. In fact, HACC hosted no fewer than 42 meetings in two years where stakeholders came to weigh in on the community's revitalization.

In February 2015, HACC submitted the CNI grant application to HUD on behalf of the community; the application was rejected six months later. However, when the partners learned that their application had scored only four points below the lowest-ranked awarded applicant, they were encouraged and decided to reapply. Over the next year, they went back to work, continuing to meet as a community and gather input from all partners to strengthen their application, striving to ensure it exceeded all of HUD's detailed criteria and high standards.

Finally, in December 2016, the collaborators discovered their six years of hard work paid off – they had been selected to receive a \$13.2 million CNI grant! This meant the highly anticipated Branch Village Townhomes community would soon become a reality, thanks to the community's shared vision, cooperation, hard work, and perseverance.



12
...Michaels
contracted
with more than
a dozen local
businesses...

“There is no future in any job.
The future lies in the person
who holds the job.”

— GEORGE CRANE

Putting Camden to Work

While the CNI grant served as the impetus for the revitalization of Branch Village, significant other funding was required to complete the project. In addition to the \$13.2 million CNI grant, financing for the \$120 million redevelopment effort included \$53.1 million of private equity raised through the sale of Federal 9 percent Low Income Housing Tax Credits awarded by the New Jersey Housing and Mortgage Finance Agency. TD Bank invested in the tax credits, which were syndicated by Berkadia Affordable. TD Bank also provided a construction loan of \$50.3 million and Berkadia Commercial Mortgage provided a \$12.5 million permanent loan. Without the support of all of these partners, Branch Village's revitalization would not have been possible.

Once financing was squared away, Michaels set out to find local contractors and workers to help them build the new townhomes. To begin, Michaels hosted a contractors' fair where it solicited bids from Camden businesses to support their work on the project, as well as a job fair where more than 100 men and women came to apply for jobs directly with Michaels. Interviews were conducted on the spot, with translators for the Spanish-speaking community invited on-site to facilitate communication. Michaels also engaged Camden's YouthBuild program on the project, where students and recent graduates could come in their free time to observe and learn from the workers.

By the time construction on Branch Village was complete, Michaels had contracted with 13 Camden companies, many of which are certified Small, Minority, or Women Owned Business Enterprises who employ local workers. In addition, Michaels hired dozens of local workers directly who have a Section 3 designation as low-income and as residing in Branch Village or the surrounding community. Compensation for these jobs started at about \$24 an hour and went up to as much as \$52 an hour. In addition to earning a family-sustaining wage, employees had the opportunity to take classes offered by Michaels twice a week, on topics ranging from reading blueprints to using Microsoft Office to doing personal financial planning.

One employee was homeless and living in her car when she applied for a job with Michaels. She successfully secured a good-paying administrative job on the Branch Village construction site, but she didn't stop there. Instead, she took no fewer than 30 classes offered by Michaels and made it a personal goal to learn a new task at work every week. Soon she was teaching others she worked with what she had learned, and after 11 months, Michaels promoted her to a new position based in their headquarters.

Family-owned Miller Fabricators was one of the local contractors hired by Michaels to provide cabinets for Branch Village Townhomes. A small and minority-owned business, Miller Fabricators employs about 25 local residents, including some who have needed a second chance after incarceration or other challenging setbacks. While Miller Fabricators has completed its work with Branch Village by now, the company continues to get significant business from Michaels, providing cabinets for several other Michaels' projects, and is now expanding.



...beautiful
modern and
intuitive
homes

“Home isn’t where you’re from,
it’s where you find light
when all grows dark.”

— PIERCE BROWN

There's no place like home

All five phases of the Branch Village Townhome community were rolled out and completed, one-by-one, from 2017 to 2021:

1

PHASE 1

produced a 50-unit low-rise building for mostly single seniors

2

PHASE 2

produced 72 units in townhomes for families and young adults

3

PHASE 3

produced 75 units in townhomes for families and young adults

4

PHASE 4

produced a 58-unit low-rise building for single seniors

5

PHASE 5

produced 10 single-family homes for sale

After each phase, residents were welcomed back with open arms by the HACC Residential Initiatives team and Michaels Management. The staggering difference between the new homes and the housing stock residents had grown to tolerate astounded residents and neighbors alike. Gone were the run down buildings with outdated appliances and antiquated design, and here to stay were beautiful, modern, and energy-efficient homes to serve as a haven for the people residing in them. All were thoughtfully designed by Camden-based architectural firm Urban Practice,

When one Branch Village resident first learned that the on-site health clinic was completely free, she grew incredibly excited and said, "You're telling me there's no co-pay? I have four children, that's usually forty dollars. That means they can register for football this year!"

who has been committed to the affordable housing sector since 1995, and to sustainable design since 2000.



The spacious Branch Village Townhomes range from one to two bedrooms, each featuring full kitchen, living, and dining areas, full baths, generous bedrooms, and ample closet space. Each home also provides efficient Energy Star-rated heating

...providing
individuals
with respect
and opportunities



“The ache for home
lives in all of us.”

— MAYA ANGELOU

and cooling systems and appliances, including vigorous air ventilation systems, all of which save energy while helping to keep utility costs down.

Accommodations also feature abundant green space and a state-of-the-art community center in the heart of Branch Village, where HACC's Residential Initiatives team hosts a wide range of programming to benefit residents. Programming includes educational seminars and employment training in the computer lab, health and wellness classes in the fitness center, and vibrant social gatherings in the community room. And once a week, the Virtua Mobile Grocery Store comes by with a bus filled with grocery goods and products specifically tailored to the needs of Branch Village residents.

And that's not all: Branch Village even offers a free medical clinic on-site run by the Rutgers-Camden School of Nursing, where residents of Branch Village and the surrounding neighborhood can receive a wide range of care, including telemedicine, physicals, blood pressure screenings, and flu vaccines. The clinic has served hundreds of Branch Village and neighborhood residents to date, thanks in large part to a grant from Michaels, which was used to purchase medical supplies, equipment, computers, and tablets to perform on-site care.

Continuing the Journey to Lift Lives



The City of Camden, HACC, and Michaels have finally completed their 10-year journey to bring high-quality affordable housing to hundreds of Branch Village residents, but their work to lift lives will continue as they persist in empowering residents with the tools they need to succeed. Michaels has even gone as far to offer a robust scholarship program to residents known as Camden Scholars, which over the past 30 years has given more than \$170,000 to support the higher education of 58 Camden residents from various affordable housing communities throughout the city.

While there is still work to be done in providing every Camden resident with a beautiful place to live and in reducing social inequities, Camden and Michaels have made dramatic progress over the past decade, even being nationally recognized by respected entities like the Urban Institute for reducing racial segregation. In fact, as Camden's staunch supporter and premier advocate, Cooper's Ferry Partnership, has repeatedly stated, Camden is becoming a model of how a city can be driven by progress while still focusing on equity. And it all begins with providing individuals with the respect and opportunities they deserve – as well as a suitable place to call home.





The Michaels Organization

Together, we can make a difference

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