2019 YEAR IN REVIEW

Our Mission
To be the leader in providing housing counseling, information and referral services to meet the needs of low and moderate income people seeking affordable housing in Central New Jersey.

CJHRC provides outreach programs and services that result in acceptance, recognition and availability of quality affordable housing.
Central Jersey Housing Resource Center (CJHRC) - a collaborative effort of representatives from corporate and financial institutions, real estate and development communities, social services agencies, government and housing advocates working together to develop solutions for individuals and families struggling to find appropriate housing options.

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LIST OF FINANCIAL 2019 SUPPORTERS
Providing financial support to our agency and our Housing Resource Center programs has been invaluable. Without such assistance, CJHRC would not be able to provide the group programs, counseling services and informational materials at no cost to our clients. An updated list is always available on our website www.cjhrc.org

$25,000 or more
SC Dept. of Human Services
Somerset Savings Bank, SLA

$20,000 to $24,999
Bank of America Charitable Foundation
Synchrony Bank

$10,000 to $19,999
Capital One
HUD
Investors Bank/Foundation
M&T Charitable Foundation/M&T Bank
Peapack Gladstone Bank
Santander
Somerset County Home Grant

$4,000 to $9,999
Affinity Foundation
Columbia Foundation
Federal Home Loan Bank of NY
Franklin Township CDBG
Johnson & Johnson SC Companies
MagyarBank Charitable Foundation/MagyarBank
Novartis
PNC Foundation/PNC Bank
State Farm
TD Charitable Foundation/TD Bank
The Tyler Foundation
Wells Fargo Housing Foundation

$1,600 to $3,999
Fulton Bank, N.A.
Macy’s, Inc.
NJM Insurance Group

$1,600 to $3,999 (cont.)
PSEG Foundation/PSEG
Roselle Bank
The Bank of Princeton
The Provident Bank Foundation

$400 to $1,599
Affinity Federal Credit Union
Alternatives, Inc.
Ed Israelow and Arlene Gardner
Hon. Joseph Metelski
Millington Bank
New Jersey Community Capital
Premier Development
The Tuchman Foundation

$200 to $399
Bridgewater Assisted Living
Embrace Home Loans
Joanne Fetzko
Kienlen Lattman Sotheby’s International Realty
Monique Loh
Andy Nowack
Sital Shah, Esq.
Wegmans
James M. Wood, CPA
Marcia Zalewski

Under $200
Kuker & Kessler Real Estate
Mary Beth Lonergan
Diane Rivard
CJHRC: An Overview

CJHRC has spent the last 30 years striving to meet the needs of low and moderate income households and to make the housing search process easier by being a one-stop location to get a wide range of information for anyone seeking housing. We will be moving (only 2 miles away) to Somerville in March of 2020.

We will continue to provide very low, low, and moderate income households with information needed to make informed and reasonable decisions to achieve one’s housing goals or address their financial or credit hurdles. Every two years HUD performs a review to decide whether the agency can keep its HUD approved status. CJHRC continues to meet all requirements and has been recertified every 2 years by HUD.

Our services are **FREE** to our clients. There are no other agencies offering the same or similar programs to clients in our region of NJ. Our programs continue to focus on addressing key housing issues affecting Central New Jersey.

**CJHRC 2019 HIGHLIGHTS**

- **Assisted 1,267** clients, individually;
- **Assisted 272** clients with pre-purchase housing counseling;
- **Assisted 685** clients with apartment search and rental counseling;
- **Assisted 33** clients with individual delinquency and/or foreclosure prevention counseling;
- **Provided 405** clients with our group education programs;
- **Provided 16** clients with a combination of face to face and on-line homebuyer education (English & Spanish);
- **Visited three senior centers presented** senior housing options, resources and how to avoid scams to **102** attendees;
- **Presented CJHRC’s Financial Literacy & Housing Workshop to 58** attendees;
- **Enrolled 8** clients in the Savings Match Program.

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**SAVE THE DATE: APRIL 30, 2020**

**CJHRC — OPEN HOUSE 3:00 - 6:00 PM**

**AT OUR NEW LOCATION**

We invite you to visit and see the new offices of Central Jersey Housing Resource Center (CJHRC) 92 East Main Street, Suite 407, Somerville NJ 08876.

Above: Central Jersey Housing Resource Center receives the 2019 Housing Month Proclamation from the Somerset County Board of Chosen Freeholders. Pictured from left to right are: Freeholder Director Brian Levine, Ed Israelow (Board President), Sharon Clark (CJHRC’s Executive Director) and Joanne Fetzko (Board Member). Pictured in the back row left to right: Andy Nowack (Board Member) and Ken Myers (Board Member).

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**SOMERSET COUNTY HOUSING MONTH**

Every April, CJHRC coordinates Somerset County Housing Month to focus attention on affordable housing issues and needs. Many entities provide resources in our area to help those seeking housing. Housing Month commemorates the anniversary of the Federal Fair Housing Act of 1968. It seeks to ensure that nobody is discriminated against in property transactions on the basis of his or her protected class. Housing Month activities are coordinated with the Somerset County Board of Chosen Freeholders, which does the proclaiming and publicizing of affordable housing events. The events are co-sponsored by CJHRC and the following Somerset County offices: the County Planning Board, Department of Human Services, Office on Aging and Disability Services and the Community Development Office. In addition, several other Somerset County non-profit groups host events throughout Housing Month that are designed to create public participation and awareness of housing needs and programs.
OUR COUNSELING PROGRAMS
The Central Jersey Housing Resource Center provides the community with a central location to get valuable housing information whether attending an individual or group session. The majority of the clients we assist live or work in Central NJ. Housing counselors are trained to build rapport with clients. When clients meet with our CJHRC staff individually or in a group setting, they find an understanding and knowledgeable listener. Counselors develop an action plan with clients to help them reach their housing and financial objectives. CJHRC maintains information on clients in a database, which allows us to notify eligible clients of new housing opportunities. Group programs include: Financial Literacy, Rental Education, Pre-Purchase and Post Purchase. Our Foreclosure Prevention and Savings Match program can only be done during a face-to-face with their counselor.

OUR COUNSELING PROGRAMS
This program, also known as “Fee for Service,” was established in response to the needs expressed by municipalities requiring more efficient administrative and/or technical resources. CJHRC is an approved affordable housing Administrative Agent. Our Fee For Service staff is experienced and extremely knowledgeable. Any municipality providing New Jersey Department of Community Affairs affordable housing units is required to contract with an approved administrative agent to receive credit for those units. Municipalities contract with CJHRC to ensure that their affordable units are properly marketed and all applicable policies and regulations are followed according to the Uniform Housing Affordability Controls (UHAC, N.J.A.C 5:80-26.1). This involves the handling of a wide range of tasks such as documentation review and certification, pricing, resale process, selection of households and affirmative marketing. CJHRC currently serves as the Administrative Agent for approximately 1,000 units of affordable housing (both rental and sale units) for the following municipalities: Bernards, Franklin, Green Brook, Warren (Somerset) and Raritan Township (Hunterdon).

SNAPSHOT OF CJHRC 2019 ACCOMPLISHMENTS
• Our pre-purchase individual counseling clients increased 21% compared to 2018.
• Our pre-purchase group programs increased 30% from 2018.
• A consortium of churches in Somerset/Middlesex Counties requested that CJHRC create a presentation of helpful tips for existing tenants and homeowners. The presentation was attended by over 200 members.
• Sharon Clark, Executive Director was awarded the Cornelia B Thum Award for Outstanding Leadership and Vision in Human Services on June 5, 2019.
• Four CJHRC counselors successfully passed the mandated HUD Housing Counselor exam. Six of the agencies seven counselors are HUD certified. The goal is for all seven counselors to be certified by year end of 2020.
• CJHRC’s Executive Director is a committee person for Healing Homes Project in Somerset County launched by Robert Wood Johnson University Hospital Somerset with the first family being provided housing in 2019 for up to 2 yrs.
• As of December 10, 2019, CJHRC’s website is ADA compliant. The website was run through a compliance check which updated various layouts, enhanced screen reading to ensure all users can navigate through the links easily.

“You can have everything you want in life if you just help enough people get what they want in life.” – Zig Ziglar
June is National Homeownership Month. At the beginning of each June CJHRC hosts a fundraiser specifically to raise awareness and funds for our various pre-purchase programs.

The 2019 theme was “Find Your Place” and the CJHRC Fundraiser was an overwhelming success. A highlight of the program was when CJHRC clients shared their journey to homeownership and how counseling and grant programs helped them.

CJHRC is the only HUD Agency serving Somerset and Hunterdon counties and we provide pre-purchase counseling through the following: Individual (face-to-face) counseling, group counseling either on weeknights (Step by Step) or Saturdays (First Time Homebuyer) as well as a combination of on-line/face to face (Make Your Move). Our non-profit agency would not be able to help so many clients achieve their goal of homeownership if not for the generosity of our financial sponsors, expert presenters, the grant programs that provide down payment and closing cost funds and all who support CJHRC.

SAVE THE DATE

3rd Annual Grilling for Homeownership

Fundraiser
Thursday, June 4, 2020
5:00 pm – 8:30 pm
Raritan Valley Country Club, 747 State Route 28
Bridgewater, NJ 08807

Silent Auction — Wine Tasting — Games

We look forward to your support to help CJHRC meet the community’s affordable housing needs. Contact CJHRC for advance sponsorship opportunities - 2cjhrc@gmail.com or www.cjhrc.org
2019 EXPENDITURES AND CLIENT DEMOGRAPHICS

Expenditures of the Central Jersey Housing Resource Center in 2019 were divided among the following programs:

<table>
<thead>
<tr>
<th>EXPENDITURES</th>
<th>49%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Resource Center</td>
<td>38%</td>
</tr>
<tr>
<td>Community &amp; Government</td>
<td>11%</td>
</tr>
<tr>
<td>Fee For Service</td>
<td>2%</td>
</tr>
<tr>
<td>General &amp; Administrative</td>
<td></td>
</tr>
</tbody>
</table>

**CLIENT INCOME LEVELS**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $10,000</td>
<td>133</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>98</td>
</tr>
<tr>
<td>$15,000 to $19,999</td>
<td>84</td>
</tr>
<tr>
<td>$20,000 to $29,999</td>
<td>235</td>
</tr>
<tr>
<td>$30,000 to $49,999</td>
<td>440</td>
</tr>
<tr>
<td>$50,000 +</td>
<td>277</td>
</tr>
</tbody>
</table>

Total Number of Individual Clients Served: 1267

Percentage of CJHRC Programs and Counseling Services Benefiting Clients Residing in the following counties:

- Hunterdon County: 9%
- Middlesex County: 21%
- Somerset County: 52%
- Other: 18%

**APPRECIATION LETTERS AND SUCCESS STORIES**

**PRE-PURCHASE COUNSELING**

I have struggled all of my life to financially keep my head above water. Due to my disability, I cannot work full-time and have been unable to maintain an affordable residence. I was paying all my money to landlords and was unable to afford food and gas. I sold a lot of things to build my down payment. CJHRC taught me about affordable housing opportunities and all of the details of the buying process. They supported me in every way through a difficult and long sale; always offering support and advice. I would not have succeeded without their help. I am in an affordable housing unit and received a grant towards closing costs. (Lori)

**PRE-PURCHASE LITERACY**

I am a single parent with four kids who was blind to my crazy spending habits and trying to save money for down payment and closing costs. A CJHRC counselor helped me see where I was spending too much. She taught me how to track my expenses and monitor my spending which to allowed me to save. She educated me on the home purchasing process. I track my expenses and my credit has improved. I am still shopping for a house. (Keda)

**PRE-PURCHASE COUNSELING**

I was living with my parents because I was saving to move out. I graduated college mid-2017 and got a job as a Restaurant Manager. I am very excited to live on my own. This was a goal of mine for a long time. I would say CJHRC helped me most with the Affordable Housing Program and Grants. I was not sure how to go about getting an affordable unit but Susie guided me through the whole process. She also informed me of grants that I could get that I wouldn’t have known about. Right now, I am just waiting to close on my affordable housing unit in the Cedars in Basking Ridge. The closing is in less than 2 weeks. I received a grant for $15,000 from Bernards Township. This will make things so much more affordable for me! I am very appreciative of it! I worked mainly with Susie and she was great!. Sharon helped out with the communications more specifically about the Bernards Township Grant. (Morgan)
The CJHRC is an experienced group of housing professionals. Pictured left to right (back row) Janet Ramos Fee for Service Assistant; Dollie Della Ventura, Fee for Service Manager; Susie Suter, Assistant Program Manager; Laura Lieb, Fee for Service Assistant; and Laura Wetzel, Program Manager. Pictured left to right (front row) Iris Lorenzo, Fee for Service Assistant Manager; and Sharon Clark, Executive Director.

CJHRC EXECUTIVE BOARD 2019
President, Ed Israelow, Attorney
1st VP, Jennifer Laterra
2nd VP, Kenneth Myers Synchrony Bank
Secretary, Marcia Zalewski Attorney
Treasurer, David Wigg, Somerset Savings Bank, SLA

CJHRC EXECUTIVE BOARD as of 1/1/2020
President, Jennifer Laterra
1st VP, Kenneth Myers, Synchrony Bank
2nd VP, Marcia Zalewski, Attorney
Secretary, Monique Loh, Kienlen Lattmann Sotheby’s International Realty
Treasurer, David Wigg, Somerset Savings Bank, SLA

CJHRC BOARD OF TRUSTEES 1/1/20
Bette Chaves
Safe + Sound
Cheryl Davis
Bank of America
Joanne Fetzko
Somerset County Office on Aging & Disability Services
Alexander Fisher
Savo, Schalk, Gillespie, O’Grodnick & Fisher, P.A.
Ed Israelow, Attorney
Micah Kroloff
McCarthy, Galfy & Marx, L.L.C.
John Mooney
Andy Nowack
Premier Development
Marianne Pugliese
The Bank of Princeton
Shanel Robinson (as of 11/1/2019)
Somerset County Freeholder
Patrick Scaglione
Panther Entertainment
James Vassanella
Franklin Township Council—5th Ward
Yonghao Wen
Santander

CJHRC Board of Trustees (pictured left to right back row): Ken Myers, Andy Nowack, James Vassanella, David Wigg and Micah Kroloff
(pictured left to right front row): Ed Israelow, Joanne Fetzko, Marcia Zalewski, Cheryl Davis and Bette Chavez
Missing: Jennifer Laterra, Alex Fischer, Monique Loh, John Mooney, Marianne Pugliese, Patrick Scaglione, and Yonghao Wen
Central Jersey Housing Resource Center
600 First Avenue, Suite 3
Raritan, NJ 08869
Phone (908) 446-0036
Email: 2cjhrc@gmail.com
Website: www.cjhrc.org
Facebook: Central Jersey Housing Resource Center
Instagram: cjhrcc_housing

PLEASE NOTE:

Central Jersey Housing Resource Center (CJHRC) will be moving as of March 15, 2020 to:
92 East Main Street
4th Floor—Suite 407
Somerville, NJ 08876
Phone (908) 446-0036
Email: 2cjhrc@gmail.com
Website: www.cjhrc.org

2020 Program Schedule

January  Step By Step
February  Financial Literacy Group Program
March    Proclamation for Housing Month
         Step By Step
April    Housing Month
         First Time Home Buyer
         CJHRC Open House
June     CJHRC 3rd Annual Grilling for Homeownership
         Step By Step
July     Financial Literacy Group Program
September First Time Home Buyer
October  Financial Literacy Group Program
November Step By Step

For more information about these events, please call 908-446-0036.