

Central Jersey Housing Resource Center Corp. (CJHRC)



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ANNUAL REPORT

MISSION

The mission of the Central Jersey Housing Resource Center (CJHRC), as a HUD approved agency, is to provide the very low-, low- and moderate-income individuals and households with information they need to make informed and reasonable decisions to achieve their housing goals.

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THANK YOU TO OUR 2023 FINANCIAL SUPPORTERS

\$50,000 or more

Capital One

\$25,000 to \$35,000

SC Dept of Human Services
Somerset Regal Bank

\$20,000 to \$24,999

Santander Bank, N.A.
Synchrony Bank

\$10,000 to \$19,999

Franklin Township CDBG
HUD
M&T Charitable Foundation/ M&T Bank
Peapack Gladstone Bank
Somerset County Home Grant
State Farm
Wells Fargo Foundation

\$4,000 to \$9,999

Columbia Bank Foundation
Federal Home Loan Bank of NY (FHLB NY)
Johnson & Johnson SC Companies
KearnyBank Foundation/Kearny Bank
Lakeland Bank
MagyarBank Charitable Foundation/Magyar Bank
OceanFirst Foundation
PNC Foundation
TD Charitable Foundation
The Provident Bank Foundation
The Tyler Foundation

\$1,600 to \$3,999

Affinity Foundation
Bank of America
Fulton Bank, N.A.
Millenium Home Mortgage, LLC
NJM Insurance Group
PSEG Foundation
Premier Development
The Bank of Princeton

\$400 to \$1,599

Bridgeway Senior Healthcare
Cheryl Davis
Embrace Home Loans
The Horowitz Family
Ed Israelow, Esq. & Arlene Gardner
Audrey Jankucic
Jennifer Laterra
Hon. Joseph Metelski
John & Peg Mooney
Kenneth A. Myers
RWJ Barnabas Health
Raritan Valley Habitat for Humanity
State Farm Agents

\$200 to \$399

Megan Bonanno
William & Nancy Carey
Bette Chaves
Harris Faqueri
Joanne and Jeff Fetzko
Fetzko Group
Jerry Kienlan & GERALYN Kienlan
Monique Loh
Martinez Law, LLC
Andy & Jen Nowack
Sital Shah, Esq.
James Vassanella
James M. Wood, CPA
Marcia Polgar Zalewski, Es LLC

Due to our generous funders, all of CJHRC's counseling programs and services are FREE to clients.

CJHRC VISION

The vision of the Central Jersey Housing Resource Center (CJHRC) is to be a one-stop location that serves the housing needs of very low-, low- and moderate-income people in Somerset County and surrounding counties.

LOOKING FORWARD IN 2024: A MESSAGE FROM CJHRC'S EXECUTIVE DIRECTOR

When I think of 2023, the two words that come to mind are “challenging” and “rewarding.” Housing, especially affordable housing, has and I think will always be challenging in New Jersey. Our clients seek our help whether they are trying to rent an apartment, keep their current rental, buy a home, or keep their existing home, while also keeping up with their financial obligations or the need to learn of other possible resources/help. Our homeless population is also a challenge and keeps rising and our seniors also struggle as there are not enough options. Housing shortages, combined with housing costs, impacts our clients (90% are very low, low or moderate income) significantly.

Rewarding achievements were attained and CJHRC clients did rent apartments that met their needs, purchased condo's and homes and many met their financial goals. Due to the generosity of our supporters, we were able to help 1,474 new clients in 2023. We plan to assist 1,500 new clients in 2024 while still assisting past clients that continue to work with CJHRC staff.

It appears 2024 will be full of challenges and hopefully lots of positive outcomes. We need to continually create new resources and programs to meet the needs of our community and clients. April 2024 will once again have CJHRC focusing on the Fair Housing Act and we will recognize the 56-year anniversary of the passing of this important act and have various programs scheduled throughout the month. Every client is made aware of their rights and importance of Fair Housing. We will be working on meeting our financial challenges and submit over 25 grants in 2024. On May 30, 2024, we will kick-off National Homeownership Month with a fundraiser from 5:30 to 8:00 pm at the Bridgewater Elks and have scheduled our 2-day virtual homebuyer webinar for June 25 and June 27, 2024.



Sharon Clark

All our services continue to be provided at no cost to clients and we are centrally located in an accessible building, utilize language line and 60% of our staff is bilingual. CJHRC will continue to strive to help everyone to the best of our ability.

The reason our non-profit (for over 36 years) continues, and has a reputation for outstanding services and programs, can be attributed to our terrific staff and Board of Trustees. They are truly outstanding and greatly appreciated for all they do.

I am hopeful that 2024 will result in significantly more rewarding outcomes than challenges. I wish everyone a happy and healthy 2024!

FAIR HOUSING

Housing discrimination has prevented many from living in much needed housing. Housing is a basic human right, and equal access to housing is a civil right guaranteed under our laws. Housing policies and practices that prevent individuals and households from attaining safe and stable housing must be changed. Fair housing means that all of us — regardless of race, color, religion, sex, disability, familial status or where we were born — have equal access to safe and stable housing. Additional protected classes in NJ include ancestry, domestic partnership/civil union status, gender identity/expression, marital status, military service, source of lawful income or rent payment (including vouchers) and sexual orientation.

We will be watching the outcome of Senate Bill S1267 which seeks to amend the Federal Fair Housing Act to prohibit discrimination based on source of income, veteran status or military status.



CJHRC strongly believes all residents should understand and be knowledgeable about the rights in the Fair Housing Act. Almost every client CJHRC works with receives information on Fair Housing and we post regularly on social media about Fair Housing topics and examples. CJHRC also shares handouts on Fair Housing topics, as well as how to file a complaint if anyone feels their Fair Housing rights were or are being violated. In April 2024, we will have a webinar to cover Fair Housing.



CJHRC'S 2023 COUNSELING BY THE NUMBERS AND HIGHLIGHTS

52% increase in attendance for CJHRC programs



1,474 new, unduplicated clients served



266 pre-purchase individual clients



households purchased their first home



275 attended our Virtual Homebuyer Webinar



\$97,325 was distributed among 11 clients for down payment & closing cost assistance



attended one of our virtual webinars



seniors attended an in-house presentation



received rental counseling

12% increase of Facebook followers
35% increase of Instagram followers



enrolled in our Savings Match Program



received foreclosure counseling

\$12,700



net income was raised from our June 15, 2023 in-person fundraiser to support our HRC & pre-purchase programs



CJHRC'S SUCCESS STORIES

"I was looking for properties and getting out bid and many other buyers were also interested in the same property. So it became a bidding war and out of my price range. They had a great seminar which I attended and found very helpful and informative. I have always tracked my income and monitored my credit. I will continue to do this into the future." S.L.



"CJHRC helped us with a lot of things including a grant and they are very sweet. I called and emailed them many times, but they were always ready to help us and show us things step by step like a debt-to income ratio, credit, savings, homebuyer webinar, etc. I personally would like to say thank you for all the CJHRC team did." A.D.



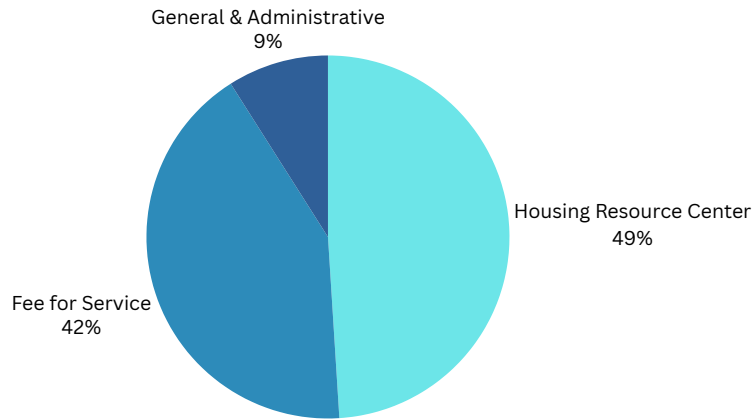
"I just wanted to thank Central Jersey for putting together a wonderful and beneficial program. The course offers information that one would need to purchase a home without giving google only information. I enjoyed the segment with the real estate attorney." T.S.

"I was a victim of domestic violence and fled with nothing for myself. I was referred to CJHRC and they helped me, taught me about budgeting my money, saving and put me on track to getting a great credit score (something I was never disciplined to do). I was able to track and save and gain a great credit score. I was introduced to programs that lead me to secure housing. I am in my own apartment – new start. I have little to no debt, fully capable to assess my finances and stay on track. I am forever grateful to CJHRC for helping me be better!" L.W.

"I'm single, I work hard and I cover all my expenses including rent. I was looking for a house for a long time. CJHRC helped me a lot to find an affordable place to live. Before, I did not know anything about this program. Now, I just got an affordable place of my own thanks to CJHRC. Also I was able to get assistance for down payment." S.B.

"I migrated to USA; I was at a disadvantage being a stay-at-home mother and raising young children. Slowly, I paid off my debts, secured a decent job and saved enough for a down-payment towards a new home. I was fortunate to find CJHRC. I attended their homeownership webinar which was very informative. I am finally in my own home, thanks to CJHRC! I have budgeted to meet my monthly mortgage, HOA and utilities." M.M.

FINANCIAL & CLIENT DEMOGRAPHICS



Client Income Levels

Under \$10,000:	104	\$20,000 to \$29,999:	228
\$10,000 to \$14,999:	73	\$30,000 to \$49,999:	562
\$15,000 to \$19,999:	72	\$50,000+:	435

Total Number of Individual Unduplicated Clients Served: 1,474

Percentage of CJHRC Clients residing in the following counties:

Somerset County: 48% Hunterdon County: 7% Middlesex County: 22% Other: 23%

CJHRC'S COUNSELING SERVICES

Pre-Purchase Individual
 Pre-Purchase Virtual Webinar
 Pre-Purchase Online
 Down Payment Resources Webinar
 Post Purchase Individual
 Post Purchase Online
 Fair Housing Individual
 Fair Housing Webinar
 Financial Literacy Individual
 Financial Literacy Virtual Webinar
 Financial Literacy Online
 Foreclosure & Mortgage Default Individual

HRC Info Series: Car Leasing, Car Buying & Lemon Law Overview Webinar
 HRC Info Series: I Want to Purchase An Affordable Housing Unit-How Do I Begin? Webinar
 HRC Info Series: I Want to Rent An Affordable Housing Unit-How Do I Begin? Webinar
 Rental Individual
 Rental Info & Resources Webinar
 Rental & Financial Literacy Program
 Senior Individual
 Senior Center In-Person Group Program
 Homeless

NEW 2024 Upcoming Webinars
Housing-Get Your Questions Answered

For more information about CJHRC's services, please call 908-446-0036

CJHRC'S CURRENT BOARD OF TRUSTEES & STAFF



CJHRC Board of Trustees (pictured left to right back row): Micah Kroloff, James Vassanella, Megan Bonanno, Kenneth A. Myers, and John Mooney (pictured left to right front row): Cheryl Davis, Harris Faqueri, Joanne Fetzko, Jennifer Laterra, and Bette Chaves

CJHRC Executive Board

President, Jennifer Laterra
1st VP, Kenneth Myers, Synchrony Bank
2nd VP, Marcia Zalewski, Attorney
Secretary, Audrey Jankucic, State Farm
Treasurer, Harris Faqueri, Somerset Regal Bank

CJHRC Board of Trustees

Megan Bonanno, Kienlen Lattmann Sotheby's International Realty
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, Attorney
John Mooney, Retired Corporate Executive
Andy Nowack, Premier Development
Shanel Robinson, Somerset County Board of Commissioners
James Vassanella, Franklin Township Councilman-5th Ward

CJHRC Staff

Sharon Clark, Executive Director
Susie Suter, Program Manager
Iris Lorenzo, Fee for Service Manager
Laura Lieb, Fee for Service Assistant Manager
Jaaide Ramirez, Assistant Program Manager
Janet Ramos, Fee for Service Program Assistant
Paola Castro, Fee for Service Assistant/HRC Assistant
Emira Cukojevic, Office Assistant (p/t)
Laura Wetzel, Accounting Assistant (p/t)
Yuri Rivero, Office Assistant (p/t)



As of 1/2/2024

Central Jersey Housing Resource Center (CJHRC)

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Somerville, NJ 08876

Phone (908) 446-0036

Email: 2cjhrc@gmail.com

Website: <https://www.cjhrc.org>



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[cjhrc_housing](https://www.instagram.com/cjhrc_housing)