2018 ANNUAL REPORT

AHA
affordable housing alliance

Hope.
Strength.
Community.

THE AFFORDABLE HOUSING ALLIANCE
BOARD OF DIRECTORS

EXECUTIVE COMMITTEE

Ray Smith, *Chair*
Richard Weber, *Vice Chair*
John J. Perri, *Treasurer*
Gail Abrams, *Secretary*

"The past year, like so many before it, was a great success for The Affordable Housing Alliance and all those involved that share our mission. We have carefully and responsibly grown the most stable non-profit in Monmouth County. With a base of over 600 homes and service contracts for assistance delivery to so many, we are making a difference in the lives of thousands throughout Central New Jersey."

- Ray Smith.

MEMBERS

J. Randy Bishop
James Cocuzza
Dyese K. Davis
Maria Delaplain
Peter Dontas
Joseph Perello
Anthony Privetera
Paul Sansone Jr.
Michael Stasi
Alicia Williams
Peggy Zarrelli

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MISSION STATEMENT

Started in 1991 to address the overwhelming need for quality, affordable housing in Monmouth County, the Affordable Housing Alliance (AHA) has grown from an initial grant of $25,000 to a private 501(c)3 non-profit organization with over $20M in operations annually. We believe everyone has the right to feel safe, secure and comfortable in their living environment.

The AHA is a community catalyst that provides housing and related relief to all who need it, giving every NJ citizen the opportunity to live a better life. Our team of knowledgeable, compassionate difference makers offer rental and home ownership help, mortgage and foreclosure counseling, utility assistance and home buyer education, guiding people through every step of the process to achieve stability, progress and peace of mind. Our work has been recognized at local, state and national levels.

LETTER FROM OUR CEO

Dear Friends,

The Affordable Housing Alliance (AHA) is an organization dedicated to making sure every New Jersey resident has the opportunity to live a better life. We do this by offering an array of services that are essential to creating a stable, sustainable, efficient, and healthier environment for our New Jersey residents. We pride ourselves on providing quality services meeting or exceeding all contracted goals within budget while working with a variety of state and federal agencies as well as stakeholders.

Over the last 27 years, AHA has only continued to grow. In 2018, we proudly: provided over 600 units of rental and supportive housing, helped create knowledgeable homeowners, preserved home-ownership and sustain financial independence, provided utility assistance throughout NJ to support those who are falling behind on payments and housing placement.

We were also involved in the community; through our Community Action Programs we ensured those below the poverty line had the finest safety net services to secure and sustain independence. In the past year, we have: administered the largest state supported utility assistance program (PAGE), provided assistance to over 10,000 households, constructed 150 units of affordable family and special needs rental housing, supervised the management of the Financial Success Center funded by United Way, and was selected as the Lead Sandy Housing Counseling Agency for NJDCA serving 9 counties.

Looking toward the future, the AHA is looking to: define metrics, enhance evaluation, and pursue strategies that respond to the needs and support of the community. Our goals include serving an increased number of New Jersey residents with critical essential services, increasing administrative services for municipalities as they settle affordable housing agreements with Fair Share Housing, and continuing to develop affordable housing unique to the communities' individual needs.

We are constantly working to improve our communities and ensure that everyone in them has an equal opportunity for an affordable, safe and reliable place to call home.

We look forward to continue serving the community for years to come!

Sincerely,

Donna Blaze
Chief Executive Officer

ABOUT THE AHA

"We make New Jersey a better place for all to live!"

Home is more than a place, it's a feeling. We believe everyone has the right to feel safe, secure and comfortable in their living environment.

The Affordable Housing Alliance (AHA) is a community catalyst that provides housing and related relief to all who need it, giving every NJ citizen the opportunity to live a better life. Our team of knowledgeable, compassionate difference makers offers rental and home ownership help, mortgage and foreclosure counseling, utility assistance and home buyer education, guiding people through every step of the process to achieve stability, progress and peace of mind.

Started in 1991 to address the overwhelming need for quality, affordable housing in Monmouth County, the AHA has grown from an initial grant of $25,000 to a private 501(c)3 non-profit organization with over $20M in operations annually. Founding Director Donna Blaze, now CEO, leads a staff of over 80 dedicated employees augmented by volunteers and non-profit community partners.

Our work has been recognized at local, state and national levels, including earning NeighborWorks America's highest rating as an Exemplary Member. We are proud to be a Community Housing Development Organization (CHDO), and to collaborate with NJ municipalities to successfully create affordable housing for moderate and low income families.

The AHA strives to move lives forward with strength, optimism and housing resources. It is our goal to have everyone we help walk away better than when they came to us.

IMPACT AT A GLANCE

IN 2018, THE **AFFORDABLE HOUSING ALLIANCE** ASSISTED FAMILIES IN A NUMBER OF AREAS, INCLUDING:

2018 HIGHLIGHTS

Started development of **151** homes in Monmouth, Ocean and Middlesex Counties

Provided housing counseling to **521** individuals

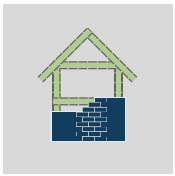
Prevented homelessness by assisting **96** participants

Always on call: Answered almost **100,000** phone calls

Provided Foreclosure assistance to **158** clients and prevented **125** foreclosures

Administrative Agent for **10** Municipalities

Created **32** new homeowners



Assisted **380** Sandy survivors, helping **59** relocate to new rental or purchased home

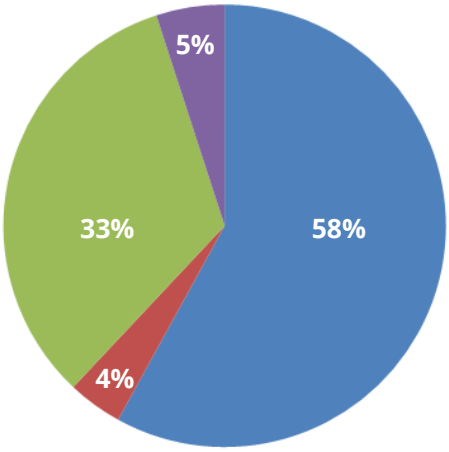
Awarded over **$5.2M** in utility assistance to NJ residents

Assisted **62** households in securing housing through grants for security deposits in Monmouth County

FINANCIAL REPORT

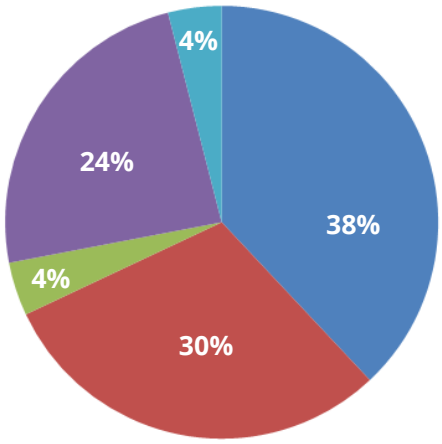
BUDGET BREAKDOWN

OPERATING INCOME $13,387,012



- Federal & State Grants - 58%
- Property Development - 4%
- Rental Portfolio - 33%
- Administration Contracts - 5%

OPERATING EXPENSES $12,552,400



- Utilities Assistance - 38%
- Property Management - 30%
- Administration - 4%
- Social Services - 24%
- Project Development - 4%

FINANCIAL HIGHLIGHTS

- **SHORT TERM LIQUIDITY** INCREASED BY 42% TO $3,410,479
- **TOTAL NET ASSETS** INCREASED BY 7% TO $12,455,644
- **UNRESTRICTED DEPOSITS & FUNDED RESERVES** INCREASED BY 21% TO $9,753,288
- **CURRENT LIABILITIES** DECREASED BY 22% TO $7,254,925
- **INTEREST BEARING DEBT** DECREASED BY 15% TO $6,044,620
- **MANAGEMENT AND GENERAL EXPENSES** DECREASED BY 11% TO $516,845

CAPITAL PROJECTS
2018 | HIGHLIGHTS

Since its founding in 1991, the Affordable Housing Alliance (AHA) has successfully collaborated with dozens of municipalities and contractors to develop over 600 affordable homes in Monmouth, Ocean and Middlesex Counties.

The AHA has partnered with developers and townships of all sizes to ensure adequate affordable housing is provided in a manner that fulfills their obligation, while also meeting the needs of the municipality.

LIHTC CONSTRUCTION

CINDY LANE APARTMENTS

Cost: $17 Million

Location: Ocean Township

Type: 48 Family Apartments

WINDING RIDGE FAMILY APARTMENTS

Cost: $28 Million

Location: Neptune Township

Type: 99 Townhouses

ACQUISITION REHAB

HOUSING OUTREACH
2018 | HIGHLIGHTS

The Housing Outreach Services Department provides a multitude of services to meet the needs of the community including housing counseling, financial coaching, and administrative agent duties for various municipalities.

The Housing Counseling program is HUD-Certified and provides counseling for pre-purchase, home ownership, foreclosure intervention, reverse mortgage and disaster recovery across ten experienced housing counselors on staff.

Financial coaching is offered to ALICE (asset-limited, income-constrained, employed) eligible households to assist them in reaching their financial goals.

The department serves as a Administrative Agent for the purchase and rental of Affordable units across many municipalities in Monmouth County to ensure qualified candidates can gain access to sustainable housing. The department also provides rental search assistance as well as resources & referral.

ASSISTED 6,376 HOUSEHOLDS WITH HOUSING SERVICES

ASSISTED 521 PARTICIPANTS WITH HOUSING COUNSELING & EDUCATION SERVICES

PREVENTED 125 HOMES FROM FORECLOSURE

UNITED WAY OF MONMOUTH COUNTY SELECTED THE AHA AS A "FINANCIAL SUCCESS CENTER" NETWORK PARTNER

CREATED 32 NEW HOME OWNERS

DCA-NJ DESIGNATED THE AHA AS THE LEAD HOUSING COUNSELING AGENCY FOR SANDY IMPACTED HOUSEHOLDS

UTILITIES DEPARTMENT
2018 | HIGHLIGHTS

The Utilities Department at the AHA offers various energy assistance programs tailored to assist NJ residents that are struggling to pay their utility bills.

We are the designated agency to process LIHEAP/USF in Monmouth County, which helps zero-to-low income local residents with assistance towards their gas, electric and/or deliverable fuel bill(s).

The AHA administers the Payment Assistance for Gas & Electric (PAGE) program, which is funded by the NJ Board of Public Utilities (BPU). PAGE is an annual assistance program designed to help working families across the state of New Jersey who are experiencing economic hardship and are struggling to pay their electric and/or natural gas bill(s), and whose income is above that for the Low Income Home Energy Program (LIHEAP) or the Universal Service Fund (USF).

The Utilities Department also processes applications for the Gift of Warmth and ACE Helping Hands programs, which are additional utility grants for qualified households and offered by New Jersey Natural Gas and Atlantic City Electric, respectively.

ASSISTED OVER 12,000 HOUSEHOLDS WITH UTILITY BILL PAYMENT

DISTRIBUTED OVER $5.2M IN GRANTS TO NJ HOUSEHOLDS

HANDLED A TOTAL OF 56,511 PHONE CALLS

CAP (COMMUNITY ACTION PROGRAM) & EMERGENCY HOMELESS HOUSING SERVICES

Reduced homelessness in Monmouth County for 2018 by preventing ninety-six (96) households (286 participants) from being evicted and assisting sixty-two (62) households (163 participants) in securing housing through a grant for security deposits.

Through the affiliation with the food pantry and soup kitchen at St Marks in Keansburg, over thirty-seven thousand seven hundred and thirty-four (37,734) meals were served to homeless and low-income Monmouth County residents.

AHA-CAP works in partnership with SCAN to provide funding for their Digital Aging Mastery Program (DAMP). Eighteen (18) seniors attended monthly group sessions with both general health and technology training components.

Thirty-five seniors participated in the SCAN aging in place program. These seniors received valuable information and connections to services which are designed to allow them to remain in their homes with assistance as an alternative to entering assisted living facilities.

Forty seniors received assistance with managing brain health through a partnership between AHA-CAP, SCAN and St. Barnabas Health System.

Eighteen low-income adolescents participated in a 6-week Summer STEAM Program with free breakfast and lunch daily. Transportation to and from the camp was also provided.

Ten low-income adolescents were able to engage in a twelve week, full day, mentor-activity based summer program through Camp Zehnder. This program included free lunch and transportation for its participants along with daily skill building activities.

Beneficiaries of the EZ-Ride program receive a grant of up to $1,000. During 2018, 24 riders were actively engaged in this program. They received 663 grant-funded rides to expand their access to employment at higher wages, safe affordable childcare, opportunities to expand their vocational training, in addition to greater access to other essential resources.

Twenty-four Monmouth County residents received transportation assistance in the form of taxi vouchers and utilized over six hundred and sixty-three rides to gain access to better employment, healthcare and other essential services.

One hundred and thirty-nine (139) homeless Monmouth residents received emergency housing services for up to thirty (30) days while gaining access to job placement assistance, transportation services, physical health services, and mental health assessments.

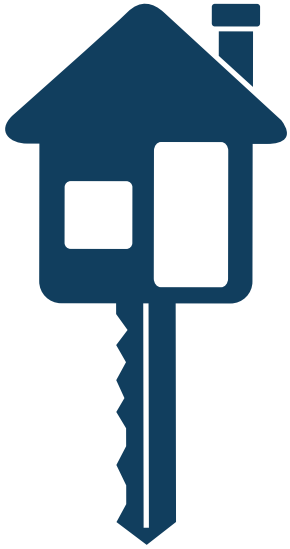
PROPERTY MANAGEMENT
2018 | HIGHLIGHTS

The Affordable Housing Alliance (AHA) brings specific knowledge of the housing markets in which we operate and the understanding of the cultural and economic diversity within each of them.

The AHA has property management experience with multiple derestricted affordable housing funding sources, including: LIHTC, HOME funds, HUD 202 and the Federal Home Loan Bank, among others.

The Property Management team is continuously focused on becoming an industry leader in affordable housing management operations by: Increasing occupancy standards, reducing delinquency and collections, implementing faster vacant turn process to reduce vacancy rent loss, instituting policy and procedure manuals, maintaining the marketing of all portfolio units on a continued basis, participating in and passing all local, state and federal inspections and providing timely reporting as required by HUD guidelines.

- **ACHIEVED A HIGH PASSING REAC** (REAL ESTATE ASSESSMENT CENTER) **SCORE ON OUR SENIOR PROJECT IN MILLSTONE, NJ**
- **PRODUCED GREATER YEAR OVER YEAR RENT GROWTH THROUGHOUT THE PORTFOLIO**
- **REDUCED DELINQUENCY COLLECTIONS ACROSS THE PORTFOLIO BELOW 10%**
- **ACHIEVED 100% EMPLOYEE RETENTION** (NO TURNOVER IN THE DEPARTMENT)
- **RESIDENT RETENTION INCREASED ABOVE 80%**



TRUSTED COMMUNITY PARTNER

"Thank you so much for all of your help and support during the process of making my dream of becoming a homeowner come true! It wouldn't have been possible without you."

"My son and I moved into the new condo. Now we have a home again. I can never thank you enough for your help and all of your support. May God bless you in all you do! We will never forget you."

"Thank you so much for everything that you've done to help me obtain this dream. I couldn't have done this without your help."

PARTNERS & AFFILIATES

- 180 Turning Lives Around
- Amboy Bank
- AtlantiCare Behavioral Health
- Bank of America
- Bayshore Family Success Center (Community YMCA)
- BEOF (Bayonne Economic Opportunity Foundation)
- BGCM Community Center & Sportsplex
- Borough of Atlantic Highlands
- Borough of Little Silver
- Borough of Oceanport
- Borough of Rumson
- Borough of Spring Lake
- BPU
- Capital One
- Caregiver Volunteers of Central Jersey
- CCBC
- Center for Family Services
- City of New Brunswick
- City of Perth Amboy
- Community Affairs & Resource Center
- Community YMCA - Camp Zehnder
- Deparment of Community Affairs - NJ
- Declarations
- Eatontown Borough
- Essex County Division of Community Action
- Faith Fellowship
- Shore Family Success Center
- Freehold Area Open Door
- Fullfill (Food Bank)
- Fulton Bank
- Greater Bergen County CAP
- HABcore
- Hammonton Family Success Center
- Hispanic Family Center of Southern NJ
- HMFA
- Homefirst Interfaith Housing & Family Services, Inc.
- HUD
- Jewish Renaissance Foundation
- Joe Alpert Group
- Laticin
- M&T Bank
- Manalapan Township
- Mental Health Association
- Mercer County Hispanic Association
- Merrill Lynch
- Millstone Township
- MOCEANS
- Monmouth College
- Monmouth County
- Morgan Stanley
- Morris County Organization for Hispanic Affairs
- NCOA
- NeighborWorks America
- New Community Corp. Family Resource Center
- New Destiny Family Success Center
- Oceans Family Success Center
- Ocean First Foundation
- PACO
- People for People Foundation
- Project PAUL
- Project Self-Sufficiency
- Provident Bank
- Puerto Rican Action Board
- Resources for Independent Living
- Samaritan Inn
- Shrewsbury Township
- Social Community Activities Network (SCAN)
- St. Mark's Center for Community Renewal (Food Services)
- Two River Bank
- United Community Corporation in Newark
- United Way
- Wall Township
- Wells Fargo
- Work First Program

OFFICE LOCATIONS

RENTAL SEARCH ASSISTANCE
3535 Route 66, Parkway 100
Building 4
Neptune, NJ 07753
(732) 389 2958
info@housingall.org

UTILITY ASSISTANCE
59 Broad Street
Eatontown, NJ 07724
utilityinfo@housingall.org
(732) 389 2204

20 Gibson Place
Freehold, NJ 07728
utilityinfo@housingall.org
(732) 389 2204

3535 Route 66, Parkway 100
Building 4
Neptune, NJ 07753
(732) 389 2204
utilityinfo@housingall.org

MAIN OFFICE
3535 Route 66, Parkway 100
Building 4
Neptune, NJ 07753
(732) 389 2958
info@housingall.org

HOMEBUYER COUNSELING
3535 Route 66, Parkway 100
Building 4
Neptune, NJ 07753
(732) 389 2958
info@housingall.org

SANDY ASSISTANCE
Housing Recovery Resource Center
11 White Street
Eatontown, NJ 07724
(732) 982 5072

Merrill Lynch Building
1415 Hooper Avenue, Suite 301
Toms River, NJ 08753
(732) 256 8650
hrrcsupport@housingall.org

HOMEBUYER & HOMEOWNER EDUCATION
3535 Route 66, Parkway 100
Building 4
Neptune, NJ 07753
(732) 389 2958
info@housingall.org

HOUSING INTAKE & REFERRAL ASSISTANCE
3535 Route 66, Parkway 100
Building 4
Neptune, NJ 07753
(732) 389 2958
info@housingall.org

FORECLOSURE INTERVENTION COUNSELING
3535 Route 66, Parkway 100
Building 4
Neptune, NJ 07753
(732) 389 2958
info@housingall.org

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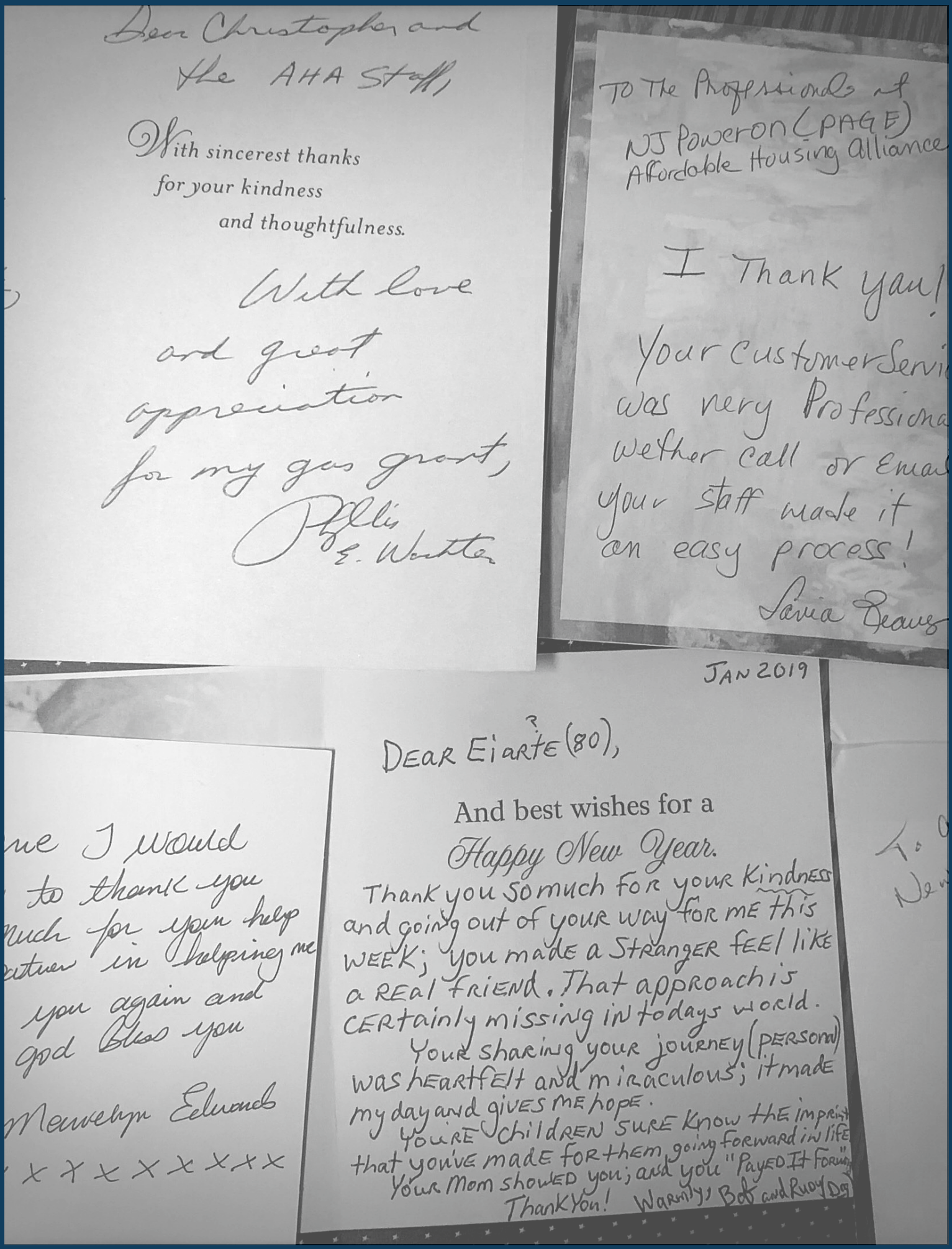
NeighborWorks® CHARTERED MEMBER



Dear Christopher and
the AHA Staff,

With sincerest thanks
for your kindness
and thoughtfulness.

With love
and great
appreciation
for my gas grant,

Phyllis
E. Wachter

TO The Professionals at
NJ Power on (PAGE)
Affordable Housing Alliance

I Thank you!

Your Customer Servi
was very Professiona
wether call or Emai
your staff made it
an easy process!

Lavia Beaver

JAN 2019

Dear Eiarte? (80),

And best wishes for a
Happy New Year.

Thank you so much for your Kindness and going out of your way for me this WEEK; you made a Stranger feel like a REAL FRIEND. That approach is CERtainly missing in todays world.

Your sharing your journey (PERSONAL) was heartfelt and miraculous; it made my day and gives me hope.

You're children sure know the imprint that you've made for them going forward in life.

Your Mom showed you; and you "Payed It Forward"

Thank You! Warmly, Bob and Rudy (Dog)

...ne I would
... to thank you
...much for your help
...ature in helping me
... you again and
... god bless you

Marvelyn Edwards

x x x x x x x x x

To ...
New ...

affordable housing alliance

Hope. Strength. Community.