



Annual Report 2021

AHA
affordable housing alliance

Hope. Strength. Community.

AFFORDABLE HOUSING ALLIANCE
3535 ROUTE 66, PARKWAY 100, BUILDING 4
NEPTUNE TOWNSHIP, NJ 07753

LEADERSHIP

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LETTER FROM THE CEO



Hello Friends,

In many ways, 2021 was an exciting and important year for the Affordable Housing Alliance (AHA). Like our neighbors and partners, we faced many of the same pandemic-related challenges that had lingered from the year before. The AHA was able to carry the momentum of a strong 2020 into the new year and continue to grow upon our decades-old foundations. I encourage you to look through this report and focus not solely on the past year's achievements, but also on the growth and evolution of the Affordable Housing Alliance since our founding 30 years ago. I've highlighted a few essential points that are exemplary examples of our growth this past calendar year, and as I believe you'll see, the future is looking bright for 2022 and beyond.

One of the most encouraging signs of our return to normalcy has been the increase in outreach events across the state. One of the reasons that I felt such a connection with the Affordable Housing Alliance (AHA) was its outstanding ability to connect with the people and families that make up the communities we serve. While our team did a fantastic job throughout 2020 in adapting to ever-changing restrictions, I know all of us at the AHA felt the toll of the drastic decline in in-person events. We missed the connections, the human contact, and the feeling of being hands-on with our neighbors in their time of need. Now that we've seen the success of proactive measures and vaccinations, New Jersey is welcoming back in-person events, outreach opportunities are sprouting up, and the AHA is back to seeing steady streams of clients walking into our offices to take advantage of our services!

Another area of growth for the AHA was the expansion of our Resident Services positions. An important part of being a full-service agency is connecting people with the tools and resources appropriate for them. As part of our effort to better reach those individuals, the AHA has expanded the roles and responsibilities of existing resident-centric staff and brought onboard additional team members to provide greater access to services. We are excited to see the results of these new and expanded positions, and we are thrilled to be able to address the continuing needs of our residents. The AHA is also looking forward to seeing our service footprint expand into Ocean County in a move that will open the door to our services to tens of thousands of additional families and individuals. The AHA will continue to develop equitable and resilient local partnerships and bring resources to where they are needed most.

The Affordable Housing Alliance has been creating equitable, sustainable pathways to housing since 1991. I am proud of our accomplishments, and after you've read this report, I'm confident you'll agree that our ambitions and footing offer a great outlook for the future. Thank you for your continued support of the AHA, and I look forward to what the future holds for our organization and the Garden State.

Sincerely,

**Hope. Strength.
Community.**

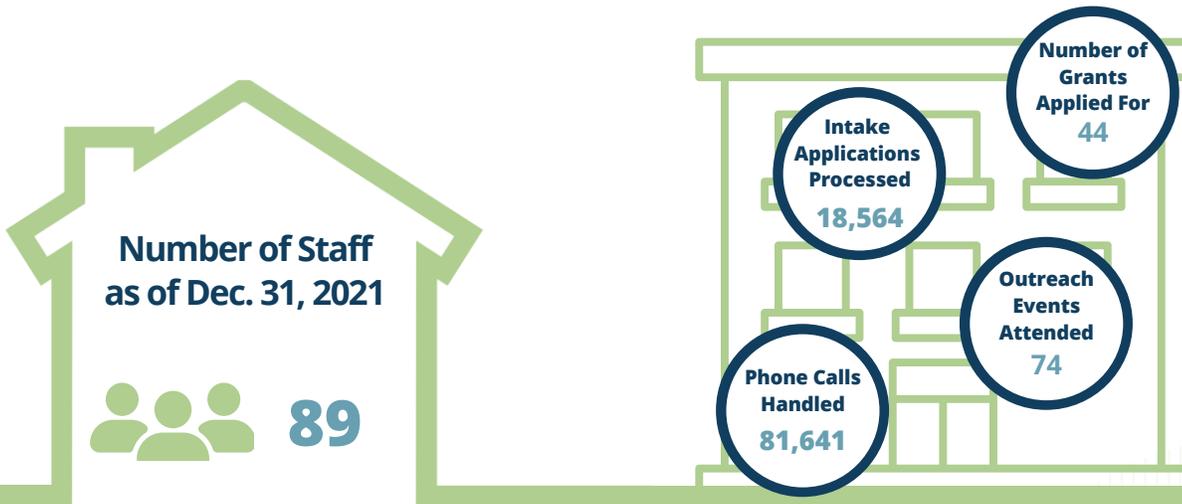
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WHO WE ARE



The Affordable Housing Alliance's mission is to improve the quality of life for all New Jersey residents by developing and preserving affordable housing, providing services to maintain housing affordability, offering housing education, and helping communities meet their legal and moral housing obligations.



The Affordable Housing Alliance (AHA) leveraged the lessons of 2020 to continue to safely welcome clients and residents into our offices. A particularly proud area of growth was the active pursuit of every available funding source, both locally and federally, to better reach those in need of our services. An important result of this increased funding has been a shift towards a more data-driven approach to operations.

Taking advantage of support from NeighborWorks and utilizing new programs including Tableau, the AHA leaned heavily into developing a better understanding of the impact of our work and more clearly defining areas of need.

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FINANCIAL

SHORT-TERM LIQUIDITY

Increased by 5% to:

\$5,637,195



TOTAL NET ASSETS

Increased by 11% to:

\$15,255,666



UNRESTRICTED DEPOSITS AND FUNDED RESERVES

Increased by 13% to:

\$13,632,966



LONG TERM LIABILITIES

Decreased by 5% to:

\$17,622,166



ADMINISTRATIVE COSTS

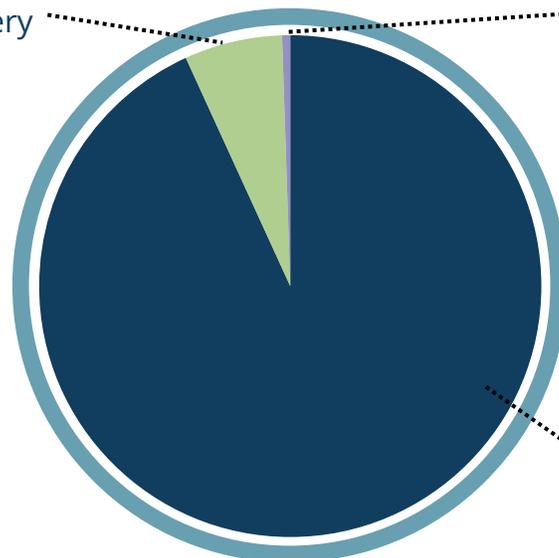
Represents only 6 cents of every dollar spent

\$944,090

FUNDRAISING COSTS

Represents 1 cent of every dollar spent

\$76,901



DIRECT PROGRAM COSTS

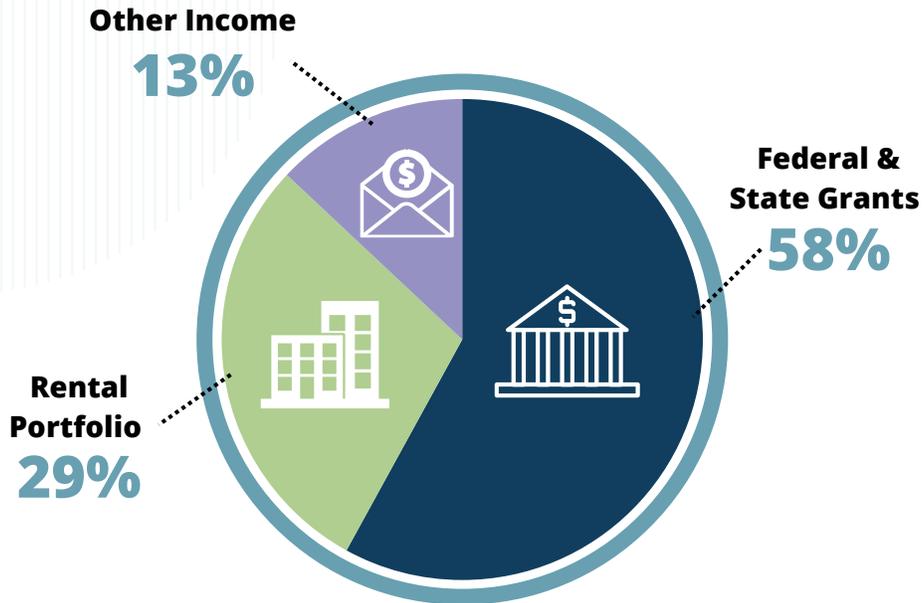
Represents 93 cents of every dollar spent

\$13,973,699

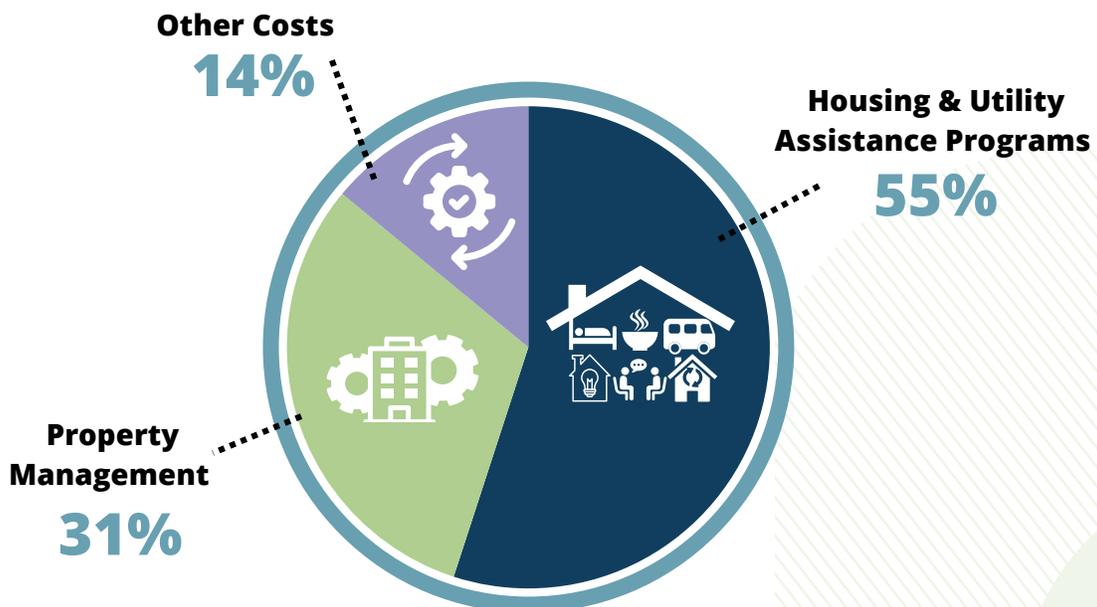
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REPORT

OPERATING INCOME: \$16,519,927



OPERATING EXPENSES: \$14,994,690



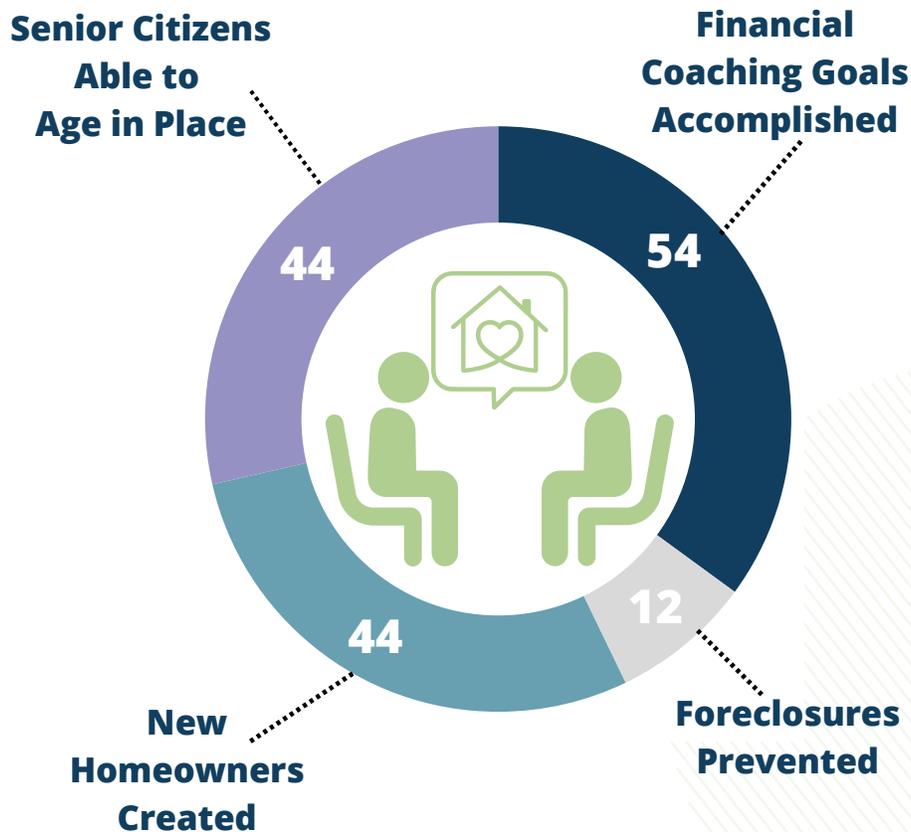
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HOUSING

Since 1991, the AHA has focused on equitable, quality affordable housing. Employing eight (8) Department of Housing and Urban Development (HUD)-Certified counselors, the AHA is uniquely positioned to offer a variety of services. Some areas of focus this past year were in assisting residents to increase their credit scores and further strengthen their housing applications. Working collaboratively to overcome obstacles to attaining affordable housing, the Housing Outreach department was able to continue to leverage digital technologies to maintain our robust offerings and expand access through online services.

Working with residents to develop a personalized action plan, our staff was there every step of the way to help them meet their financial goals. Furthermore, during a time of foreclosure moratoriums, the AHA still helped prevent twelve (12) foreclosures by actively working with a variety of financial institutions to reduce clients' monthly mortgage payments in order to keep them housed.

Number of Counseling and Coaching Outcomes Achieved in 2021



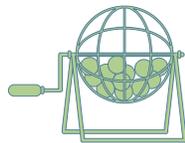
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OUTREACH

The AHA acts as an Administrative Agent for the purchasing and renting of affordable properties across ten (10) municipalities in Monmouth County. In this role, the AHA can ensure that affordable units are rented or sold only to income-eligible households. Income guidelines vary by property, but the three (3) levels include 'very-low', 'low', and 'moderate-income' households. These partnerships allow the AHA to be an advocate for equitable housing solutions including the coordination of affordable housing lotteries. In 2021 the AHA, in collaboration with a private non-profit in Asbury Park, Atlantic Highlands, and Eatontown, engaged in five (5) housing lotteries which resulted in opportunities for sixteen (16) households to secure affordable homes.

Affordable Housing Lotteries Held in 2021



5

Money Management Courses Completed in 2021



46

Homebuyer Education Courses Completed in 2021

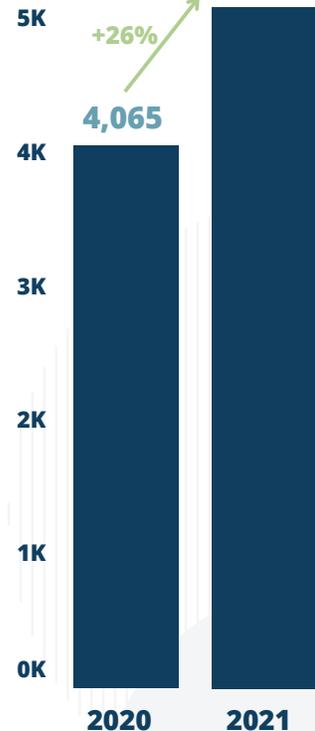


216



Number of Clients that Participated in Counseling or Coaching One-on-One Sessions

Financial Coaching	114
Homebuyer Counseling	124
Mortgage Default & Delinquency Counseling	6
Reverse Mortgage Counseling	32



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UTILITY

The AHA has been New Jersey's go-to source for utility assistance for over 11 years. As the designated agency in Monmouth County to process Universal Service Fund (USF) and Low-Income Home Energy Assistance Program (LIHEAP) applications, the AHA processed 5,155 applicants through this past LIHEAP season. With the temporarily expanded income eligibility guidelines, residents were able to receive more support through LIHEAP than in any year prior. In 2021, the AHA awarded \$777,938 via 4,317 awards throughout the program season.

Another resource available to qualified individuals was the Gift of Warmth (GoW). As a program funded by New Jersey Natural Gas and customer donations, GoW is designed to help those who have exhausted all other forms of energy assistance. This past year the AHA was able to provide 237 individuals with help totaling \$83,667 through the New Jersey Natural Gas Gift of Warmth program.



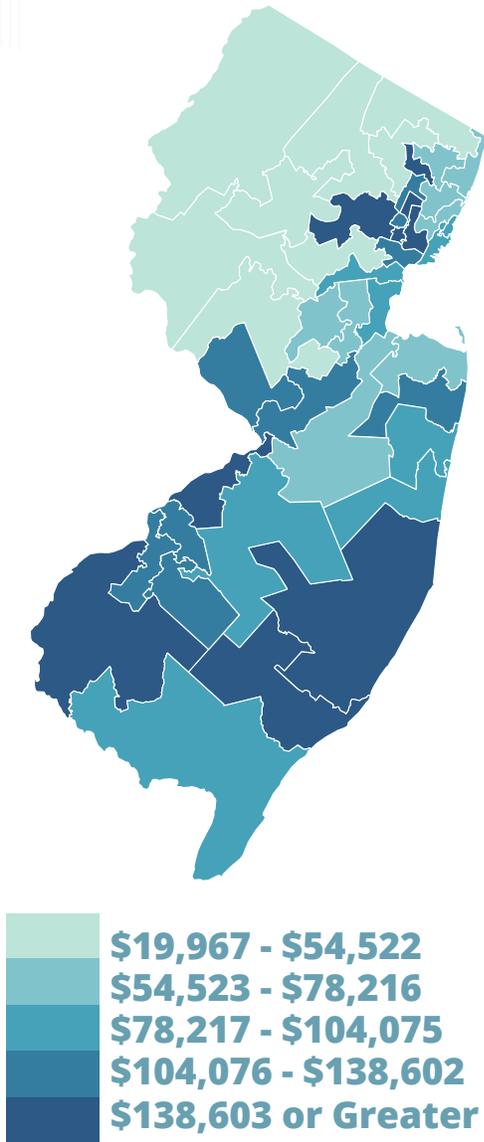
Another exciting development for 2021 was the expansion of the Payment Assistance for Gas and Electric (PAGE) Grant. The PAGE Grant is a Board of Public Utilities (BPU) program that has expanded to help zero-income to moderate-income individuals and households struggling to pay their electric and natural gas bills. This program provides grants to assist with outstanding past-due balances that help residents have the peace of mind that their utility-related expenses were under control, and that their services would not be interrupted. These changes allowed the AHA to approve 7,832 applications through the course of the year, on our way to awarding almost \$3.9 Million in grants.

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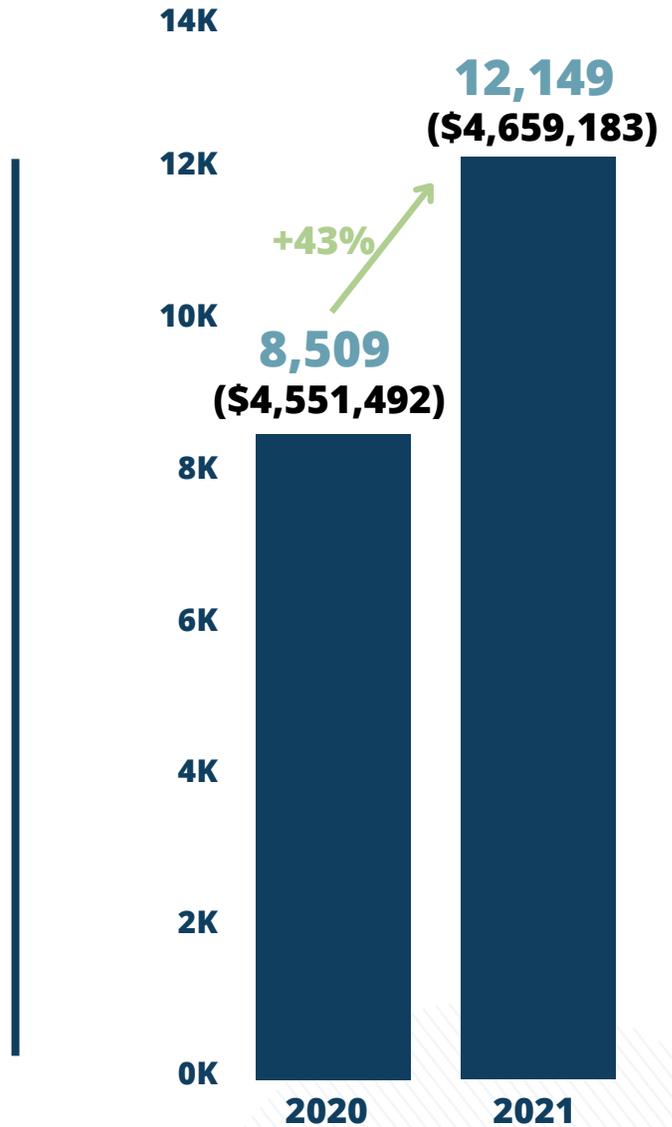


ASSISTANCE

PAGE Benefits Received by Residents in New Jersey Legislative Districts 2021



PAGE & USF/LIHEAP Grants Awarded



Throughout the past year, the AHA saw a steady uptick in the number of people reaching out to secure utility assistance. In 2021, hundreds of families and individuals received help with their utility bills who would have been ineligible in prior years. This help took the form of direct utility assistance as well as past-due balance forgiveness.

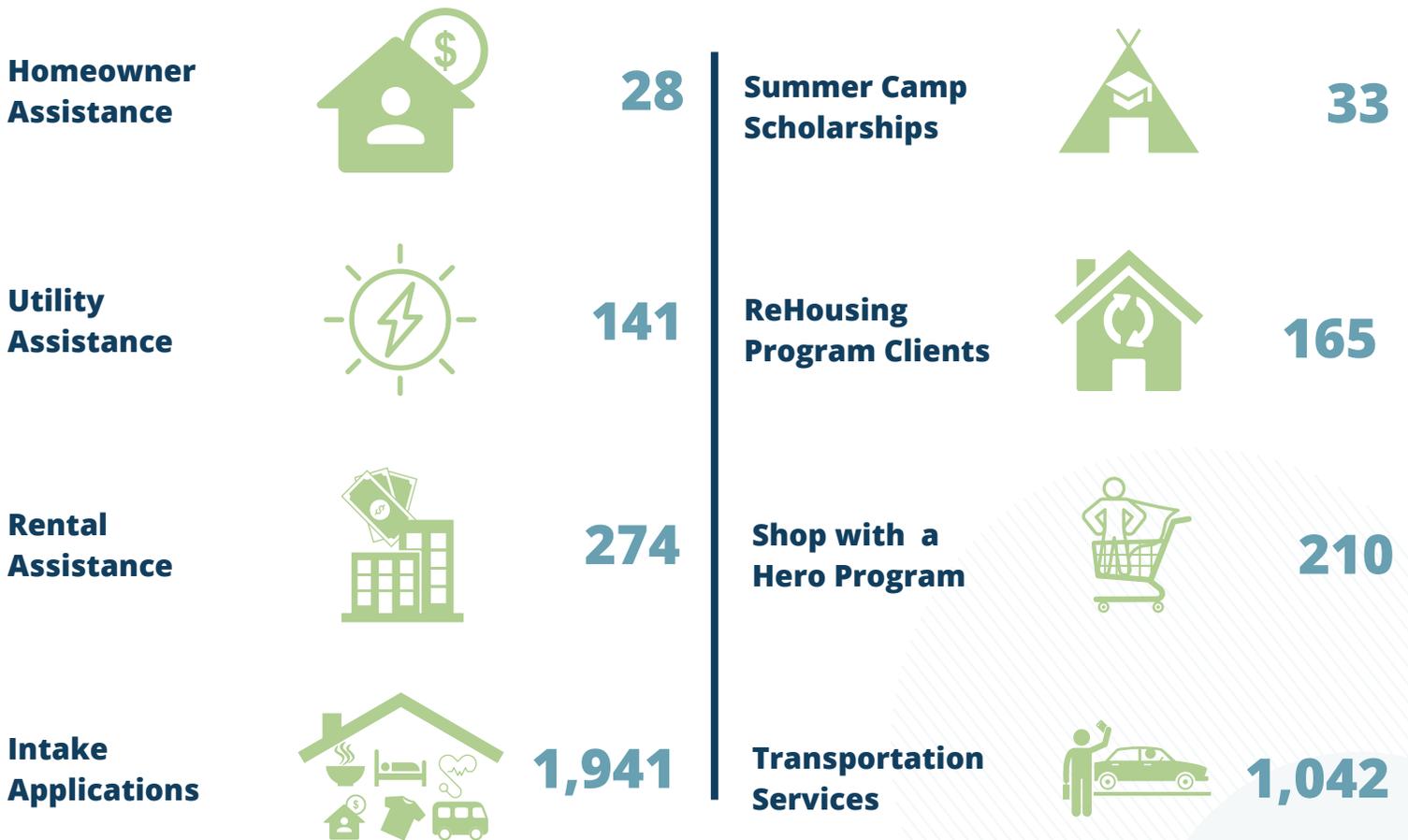
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COMMUNITY ACTION PROGRAM (CAP)

The Affordable Housing Alliance (AHA) has been partnering with our Community Action Program (CAP) for over seven (7) years. CAP partners with a variety of programs and services to help nurture and support at-risk individuals throughout Monmouth County. A major highlight of the past year includes 41,626 hot meals served to Monmouth County residents through our partnerships in Keansburg and Oceanport. A new avenue of community engagement for 2021 was through the 'Shop with a Hero' program that brought together local youth and emergency service professionals during the holidays to bring joy to families and support local businesses.

Number of Clients Assisted in 2021



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HOMELESS SERVICES

The Emergency Adult Shelter (EAS) serves Monmouth County adults without permanent housing by providing them with safe lodging, nutritious meals, and a variety of supportive services. Receiving referrals directly from the Monmouth County Division of Social Services, the AHA works with clients in need of emergency housing and coordinates all appropriate support. In this role, the AHA not only provides comprehensive assistance but also helps provide structure to better situate individuals for what follows when they leave our care. In 2021, the AHA expanded its Rapid ReHousing Program which is designed to expeditiously connect families and individuals experiencing a temporary loss of housing to permanent, stable housing.

Shelter Programs



The AHA actively participates in the 'Code Blue' alert program which protects homeless populations during months when temperatures are at or below freezing. An alert enables County authorities to make arrangements, often in hotels or shelters, for those experiencing a temporary loss of housing. During the 2021 Code Blue season, the AHA helped place 150 individuals into warm, secure places of shelter when it was needed most.

Similarly, the AHA provided emergency placement to 120 individuals needing temporary shelter due to COVID-19. Working with community partners including faith-based and other non-profits, the AHA expeditiously assists Monmouth and Ocean county residents to obtain the emergency shelter services they need with the care and respect they deserve. The wraparound support services provided by the AHA allow us to guide those in need through their challenges and better prepare them for the future.

HOUSING

One major project that began in 2021 was at our Spring House 'B' residence in Eatontown, NJ. After being vacated by a long-term tenant, the Affordable Housing Alliance (AHA) determined that extensive rehabilitation was required to modernize and enhance the home before the next family moved in. Leveraging our strong ties to community partners, the AHA enlisted the help of Coastal Habitat for Humanity who provided extensive amounts of time, energy, and materials on a volunteer basis for the project. The AHA invested over \$60,000 into the Spring House 'B' project, and the end result is a beautifully updated home for a young, growing local family.



Commissioner Deputy Director Susan M. Kiley, Mayor Anthony Talerico, Jr., CEO Randi Moore, and the Coastal Habitat for Humanity Team.



The Coastal Habitat for Humanity team of volunteers at the Spring House 'B' job site.

Number of Apartment Units in Our Rental Portfolio



538

Amount Spent on Capital Improvements



\$750,929

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DEVELOPMENT

Building Towards The Future With *The Township of Millstone*

ALLEN HOUSE 2 will feature ten (10) one-bedroom affordable apartments for seniors aged 62-and-over. Located in central Millstone Township, it will mirror the previously constructed neighboring site, Allen House 1, that was completed in 2016. Each apartment will feature a full bathroom, kitchen, closet space, and individual room temperature control. Residents will have access to a covered patio area and laundry room, as well as shared access with the Community Room in Allen House 1. The AHA has obtained a \$1,250,000 commitment from DCA's Affordable Housing Trust Fund, \$443,629 from Monmouth County HOME Funds, as well as \$400,000 from the Federal Home Loan Bank of NY.



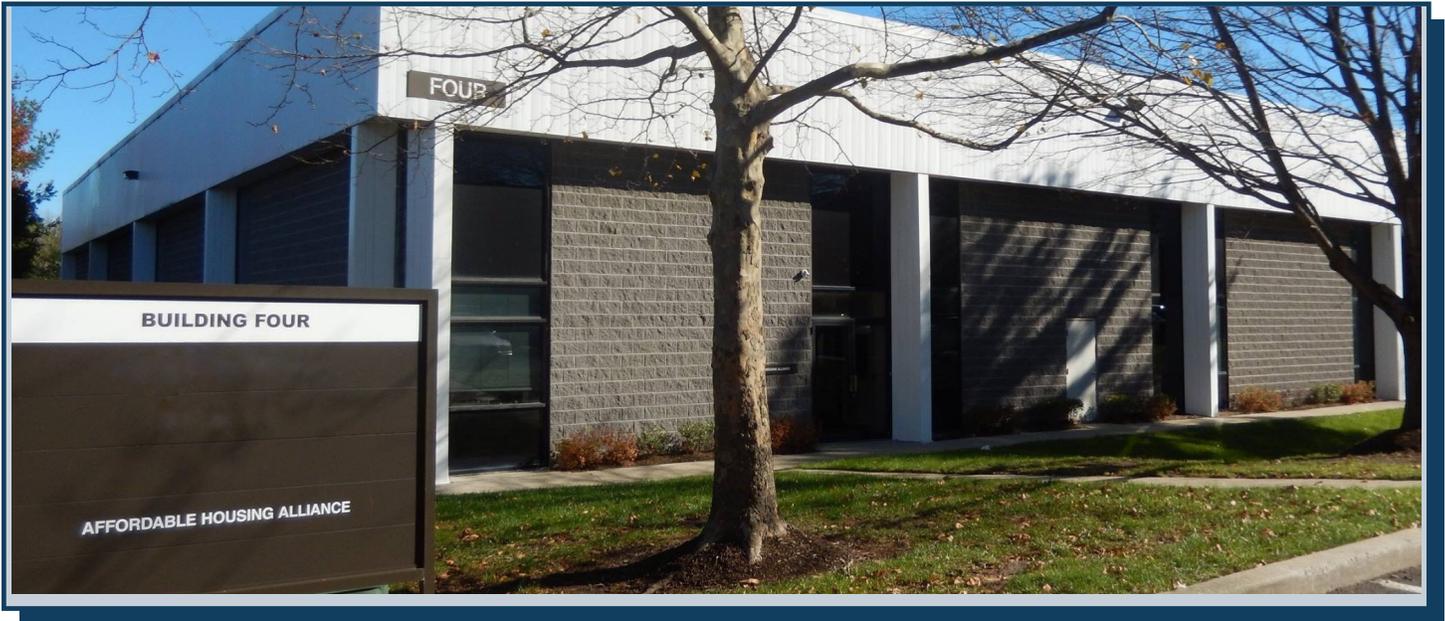
NOVAD COURT will feature three (3) 2-bedroom apartments that will be affordable to very low-income residents who are experiencing or formerly experienced homelessness. Each unit will feature a full kitchen, bathroom, laundry hookups, ample closet space, and individual back patios. The AHA has obtained a \$1,000,000 commitment from the DCA's National Housing Trust Fund, as well as a commitment from Monmouth County to contribute HOME American Rescue Plan funds.

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OUR OFFICE LOCATIONS



HEADQUARTERS | NEPTUNE, NJ

3535 Route 66, Parkway 100 Complex, Building 4, Neptune, NJ 07753
(732) 389-2958 | Info@housingall.org | HousingAll.org

COMMUNITY ACTION PROGRAM (CAP) | EATONTOWN, NJ

59 Broad Street, Eatontown, NJ 07724
(732) 876-3610 | AHA-CAPIntake@housingall.org | AHACAP.com

HOUSING ASSISTANCE | NEPTUNE, EATONTOWN, & TOMS RIVER, NJ

3535 Route 66, Parkway 100 Complex, Building 4, Neptune, NJ 07753
11 White Street, Eatontown, NJ 07724
1415 Hooper Ave, Suite 301, Toms River, NJ 08753
(732) 395-4481 | HousingHelp@housingall.org | HousingAll.org

UTILITY ASSISTANCE | NEPTUNE, EATONTOWN, & FREEHOLD, NJ

3535 Route 66, Parkway 100 Complex, Building 4, Neptune, NJ 07753
59 Broad Street, Eatontown, NJ 07724
20 Gibson Place, Suite 200, Freehold, NJ 07728
(732) 389-2204 | UtilityInfo@housingall.org | NJPowerOn.org

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