

Central Jersey Housing Resource Center Corp. (CJHRC)



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ANNUAL REPORT

MISSION

As a HUD-approved agency, Central Jersey Housing Resource Center (CJHRC) is committed to partnering with very low-, low-, and moderate-income households in Central NJ in order to build the knowledge, skills, and access necessary to achieve sustainable housing stability and long-term financial security.

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THANK YOU TO OUR 2025 FINANCIAL SUPPORTERS

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

\$50,000 or more

Capital One
Somerset Regal Bank

\$25,000 to \$35,000

SC Dept of Human Services

\$20,000 to \$24,999

HUD
Santander Bank, N.A.
Synchrony Bank

\$10,000 to \$19,999

Bank of America Charitable Foundation/Bank of America
Franklin Township CDBG
M&T Charitable Foundation/ M&T Bank
PNC Foundation/PNC Bank
Provident Bank
The Provident Bank Foundation
State Farm
Wells Fargo Foundation

\$4,000 to \$9,999

Affinity Foundation
Columbia Bank Foundation
Federal Home Loan Bank of NY (FHLBNY)
Fulton Bank, N.A.
JP Morgan Chase
Johnson & Johnson SC Companies
KearnyBank Foundation
MagyarBank Charitable Foundation/Magyar Bank
Peapack Private Bank & Trust
Somerset County Home Grant
TD Charitable Foundation
The Tyler Foundation

\$1,600 to \$3,999

Anonymous Donor
Audrey Jankucic
NJM Insurance Group
OceanFirst Bank
Premier Development
The Bank of Princeton
Valley Bank

\$400 to \$1,599

Megan Bonanno
Bridgeway Senior Healthcare
Citizens Bank
Ed Israelow, Esq. & Arlene Gardner
Jennifer Laterra
LISC New Jersey
John & Peg Mooney
Kenneth & Cheryl Myers
Millenium Home Mortgage, LLC
PSEG Foundation
RC&R Designer Flooring
RWJ Barnabas Health

\$200 to \$399

William Carey
Bette Chaves
Harris Faqueri
Joanne & Jeffrey Fetzko
Danielle M. Lozito, Esq.
Minuteman Press
Andy Nowack
Sital Shah, Esq.
James Vassanella
James M. Wood, CPA
Marcia Polgar Zalewski, Esq. LLC
Ray Zaman

Under \$199

Affordable Housing Alliance, Inc.
Cedarwood Landscaping
Community in Crisis
Dr. Mathias & Marion Hagovsky
Gail Pfister
Marilyn Ticktin
Puerto Rican Action Board
Zufall Health

CJHRC VISION

CJHRC is committed to being the leading one-stop resource that empowers very low-, low-, and moderate-income households to achieve lasting housing stability and financial security throughout Central Jersey.

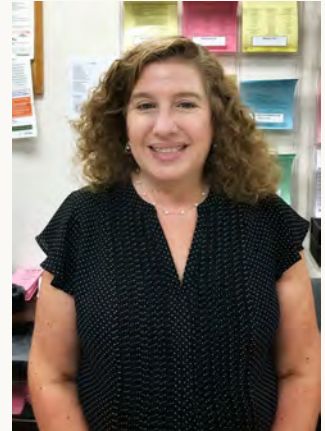
A MESSAGE FROM CJHRC's EXECUTIVE DIRECTOR

As we step into 2026, I find myself reflecting on the progress we made throughout 2025 and the shared commitment that carried us through a challenging year for housing. Rising costs and limited affordable options continue to affect our community, but our team and partners have worked together to navigate these challenges.

Another growing concern is the rising cost of almost everything—insurance, groceries, utilities, and more—which is why we're more focused than ever on financial empowerment. Motivated clients are seeking the tools to build confidence and stability, and we know collaboration is key. Strengthening partnerships and working together ensures our services have the greatest possible impact.

Looking ahead to 2026, I'm hopeful. CJHRC will continue advocating for renters and homebuyers striving to attain affordable housing, while expanding the resources and programs that help our clients thrive. Most importantly, we'll keep listening and learning from our clients, staff, board members, supporters, and community partners—the people at the center of everything we do.

Thank you for your support this year. Here's to a strong and promising 2026.



Sharon Clark

FAIR HOUSING



CJHRC is committed to ensuring that everyone understands their rights under Fair Housing laws. We believe that knowledge is key to protecting those rights, and we make it a priority to provide every client with information on Fair Housing.



In addition to federal protections, New Jersey's Law Against Discrimination (LAD) offers additional safeguards that go beyond what is covered by federal housing laws. To help clients navigate these protections, CJHRC distributes fair housing handouts, explains how to file complaints, and offers webinars on this critical topic. We also stay proactive by regularly posting updates about fair housing rights, including any changes to the law.

CJHRC OFFERS FEE FOR SERVICE (FFS)

As the Affordable Housing Administrative Agent (AA), CJHRC is responsible for overseeing the management and monitoring of affordable housing units. This includes processing applications, reviewing documentation, and certifying eligible households. CJHRC staff also provide necessary restrictive documents for affordable units, advertise to create an applicant pool, and ensure compliance with applicable New Jersey regulations. Restricted units are designated for very low-, low-, and moderate-income households (those earning less than 80% of the area's median income). Currently, CJHRC provides AA services exclusively for affordable housing units in Somerset and Hunterdon Counties.

CJHRC'S 2025 HIGHLIGHTS

1,611 new, unduplicated
clients served

12% increase in program
attendance
(presented 27 programs)

WEBINARS

643 attended one of our webinars



251 attendees
2-Day
Homebuyer
Certificate
Program



262 attendees
HRC Info
Mini-Series



79 attendees
Rental
Certificate
Program



23 attendees
Fair
Housing



28 attendees
Financial
Literacy
Certificate
Program



First-time Homebuyer Info



15 households
purchased their first
home

261 received pre-
purchase individual
counseling



Individual Client Counseling



1,102 received rental
counseling



31 received foreclosure
counseling



7 accepted in our Savings
Match Program



\$7,217 was
distributed for
down payment &
closing cost
assistance



Social Media



7% increase of Facebook followers



16% increase of Instagram followers

April 29, 2025
Annual Fundraiser
\$20,998 raised



CJHRC'S CLIENT FEEDBACK

"This was an excellent program with a wide breadth of information provided. I appreciated Sharon and Gerry's expertise. Given the depth of information, I'm glad that we will have the slides to study. Thank you!" M.T.

(Rental Info & Resources Webinar)



"We were trying to get affordable housing. We learned about savings, tracking spending, managing money and the affordable housing program. We are now in an affordable housing unit. Janet Ramos was extremely helpful and patient." P.C.

"I found the webinar informative and helpful. The handouts are very useful to have. I'm glad that I attended." M.G.

(Financial Literacy Webinar)

Financial Literacy



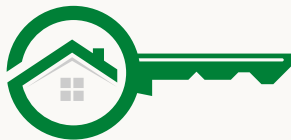
"The webinar was beneficial and knowledgeable to my journey of fixing my credit. Thank you CJHRC for this webinar tonight." A.R.

HRC INFO Series

"The information provided in this webinar will be helpful to me on my search for affordable housing in the state of New Jersey. Thank You!" H.A.

"Please continue to host these sessions, they are extremely valuable and helpful" M.M.

"Thank you for helping to simplify the extensive process of purchasing an affordable unit." C.B.



Homeownership

"Before reaching out to CJHRC, I was a single mother of two, a domestic violence survivor, and had faced homelessness after losing my job. CJHRC provided me with the tools and guidance I needed to address these hurdles. I attended their pre-purchase virtual homebuyer sessions and learned about budgeting, tracking expenses, and the financial responsibilities of owning a home. Together, we created a budget that revealed a temporary deficit, which we addressed by analyzing my expenses. I have made significant progress toward my goals, I have saved \$40,000 for my down payment and closing costs and I applied for an affordable housing unit. Thanks to CJHRC's support, I now feel empowered, informed, and equipped to achieve homeownership." I.S.

"I was single living at my mother's house struggling to find a place to live and start my life. The grants were very helpful and made it possible for me to obtain my condo. I'm currently closing on my condo and continue to track my income." N.W.

"Today's webinar was excellent. They covered a lot of key topics that will get us thinking about the home buying process. We are armed with a wealth of information to start planning and gathering our documents." L.W.
(2-day homebuyer webinar)

"I can't think of a way CJHRC didn't help me! The most important aspect of the homeownership process that they taught me is how to manage my finances and save money wisely. I just bought an affordable unit in Bernards, and I received a grant from Bernards Township, as well as a credit from the lender. This was due to my receiving homeownership counseling and a certificate. Thanks you everyone at CJHRC!" J.T.



Fair Housing

"Staff were very professional and executed all topics professionally. The information provided was insightful and educational. Recommend such webinar to others. Thank you." E.C.



CJHRC COMMUNITY OUTREACH

Seven Senior Center Presentations resulted in 215 seniors served



Quail Brook Senior Center
(30 attendees)



Senior Wellness Center at
Bridgewater (37 attendees)



North Plainfield Senior
Center (23 attendees)



Hillsborough Senior Center
(35 attendees)

(Not pictured: Senior Wellness Center of Basking Ridge (23 attendees), Warrenbrook Senior Center (35 attendees), & Montgomery Senior Center (32 attendees))



10 attendees received
Rental Counseling on
August 7, 2025



12 attended the Franklin
Township Health
Advisory Committee
Meeting presentation on
Affordable Housing on
November 5, 2025



Met with 10 veterans at the
Somerset County Veterans
Resource, Job & Wellness
Fair on October 16, 2025



VA Lyons Facility
14 Veterans
received Rental
Counseling on
August 12, 2025



Distributed CJHRC
material to 20 residents at
the Constituents Services
Resource Fair at Raritan
Valley Community College
Sponsored by
Senator Andy Kim on
October 6, 2025



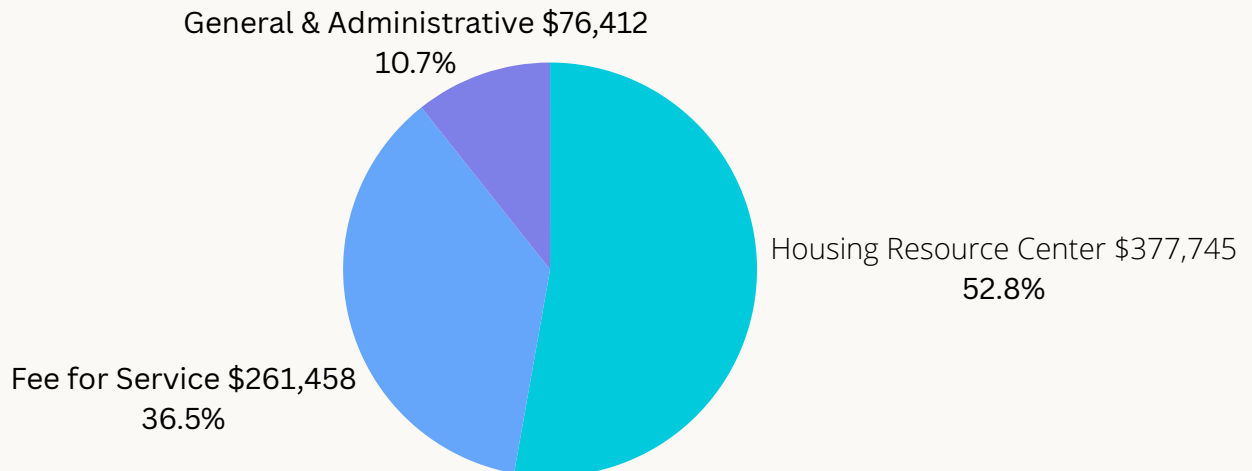
78 attended the
Franklin Township
Affordable Housing
Seminar on
April 24, 2025



50 attended Sharon Clark's
presentation on
Homeownership & Lasting
Financial Security at the
Supportive Housing Assoc. of
New Jersey Conference on
November 14, 2025

FINANCIAL & CLIENT DEMOGRAPHICS

FY25 EXPENSE ALLOCATION



2025 Client Income Levels

Under \$10,000:	116	\$20,000 to \$29,999:	213
\$10,000 to \$14,999:	99	\$30,000 to \$49,999:	590
\$15,000 to \$19,999:	85	\$50,000+:	508

Total Number of Individual Unduplicated Clients Served: 1,611

CJHRC's 2025 clients were from:

Somerset County: 48% Hunterdon County: 7% Middlesex County: 20% Other: 25%

CJHRC'S COUNSELING SERVICES

Home Purchase:

- Pre-Purchase Individual
- Pre-Purchase Online
- Pre-Purchase Webinar

Post Purchase:

- Post Purchase Individual
- Post Purchase Online

Fair Housing:

- Fair Housing Individual
- Fair Housing Webinar

Financial Literacy:

- Financial Literacy Individual
- Financial Literacy Online
- Financial Literacy Webinar

Foreclosure & Mortgage Default Individual

Homeless Individual

HRC Info Series 2025 webinars:

- All About Credit
- Homeowner, Condo & Rental Insurance: Basics You Should Know
- I Want to Purchase an Affordable Housing Unit-How Do I Begin?
- I Want to Rent an Affordable Housing Unit-How Do I Begin?
- What You Need to Know When You Own an Affordable Housing Unit
- Vehicle Leasing, Buying & Lemon Laws

Rental:

- Rental Individual
- Rental Info & Resources Webinar
- Rental & Financial Literacy Program

Senior:

- Senior Individual
- Senior Center In-Person Group Program

CJHRC'S CURRENT BOARD OF TRUSTEES



CJHRC Board of Trustees (pictured left to right): Cheryl Davis, Andy Nowack, Ed Israelow, Audrey Jankucic, Sharon Clark (CJHRC Executive Director), James Vassanella, Jennifer Laterra, Shanel Robinson, Megan Bonanno, and Kenneth Myers

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

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.
Geraldine "Gerry" Giles, Coldwell Banker
Wendy Gottsegen, Robert Wood Johnson
Ed Israelow, Attorney
Nina Jordan, Coldwell Banker
John Mooney, Retired Corporate Executive
Andy Nowack, Premier Development
Shanel Robinson, Somerset County Board of Commissioners
James Vassanella, Franklin Township Councilman-5th Ward
Ray Zaman, Professional Engineer

CJHRC'S STAFF



Pictured from left to right: Jaaide Ramirez, HRC Asst. Program Manager (Bilingual); Emira Cukojevic, Fee for Service/HRC Program Asst. (Bilingual); Laura Wetzel, Accounting Asst. (p/t); Laura Lieb, Fee for Service Manager; Sharon Clark, CJHRC's Executive Director; Susie Suter, Program Manager; Janet Ramos, Fee for Service Asst. Manager (bilingual); Paola Castro, Fee for Service/HRC Program Asst. (Bilingual); (Iris Lorenzo, Fee for Service Asst.; Alexis Rothschild, HRC Program Asst. not pictured)



Central Jersey Housing Resource Center (CJHRC)

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#HUDCertifiedProud



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