

2015 Annual Report



AHPNJ Mission Statement:

The Affordable Housing Professionals of New Jersey is an independent organization whose mission is to promote and enhance professionalism and knowledge in the field by supporting affordable housing through dialogue, ethical standards, education, advocacy and policy guidance.



Message from the President

To the AHPNJ Membership:

I am pleased to present the Affordable Housing Professionals of New Jersey's 2015 Annual Report!

So far, 2015 has been a tumultuous year. The landscape has been radically changed by court decisions made at both the federal and state level. Just a few months ago, the United States Supreme Court ruled that it would not be necessary to prove intent if a policy has a “disparate impact” against certain protected classes. And earlier this year, the New Jersey Supreme Court decided that the process for determining whether municipalities were providing realistic opportunities for the development of their obligation to provide affordable housing for low and moderate income families from the Executive Branch (and the “moribund” Council on Affordable Housing) to the state courts.

The AHPNJ has been there to help its members make sense of the new environment and to determine who to move forward effectively. In June, our third Annual Symposium focused on the new process for determining municipal housing obligations as well as the ramifications for those with responsibility with operating affordable housing already in place and yet to be developed (property managers, administrative agents, municipal housing liaisons, etc.). As it relates to the U.S. Supreme Court Decision, we will be hearing from three (3) officials from the U.S. Department of Housing and Urban Development who will discuss the concept of “disparate impact”, affirmative fair housing marketing and more.

In addition to the 2015 Annual Symposium (which attracted more than 75 participants) and Annual Meeting, our Program Committee has been busy organizing a number of other regional events. We have had three (3) events – one more than originally planned – on subjects as wide-ranging as the challenges of providing housing for ALICE (those who are asset limited, income-constrained and employed) and compliance with the new regulations affecting home sale transactions as a result of the Truth in Lending Act and the Real Estate Settlement Procedures Act (TILA/RESPA)

The AHPNJ Education Committee has been focusing on other opportunities for members to grow their skills.



Through the collaboration with the Rutgers Center for Government Service, the Affordable Housing Professional Certification Program now has four (4) required courses. Over the next year, we hope to start work on a number of new electives to complement those courses and allow AHPNJ members and others to complete their certification.

Furthermore, the Policy Committee has kept a watchful eye on legislative and regulatory proposals at the federal and state level to see what might impact the work that we do providing quality housing for low and moderate income households, including such issues as a proposal at the state level limiting the use of credit checks. With Co-Chairs Frank Piazza and Randy Gottesman at the helm, the Committee was able to make certain that our members were kept duly informed and appropriate action was taken when necessary.

With all of this vital activity, it is not surprising that we have a robust 145 or so members. Kudos to our Membership Committee Chair Marilyn Tickin. This has certainly helped us to stay strong financially as AHPNJ Treasurer Ed Schmierer (who has also done a great job keeping track of our finances) can attest.

It has certainly helped that we had a stable Board of Directors with all members staying on for one more year in 2015. Additionally, we are asking you to approve Ronald Wong to join the Board. With Ron's experience in the affordable housing field and his contributions already to the Board Program Committee, we believe he will be a great addition. Of course, putting together a slate of members does not occur by chance. Nominating Committee Co-Chairs Barbara Schoor and Wendy Brown deserve our sincere thanks for their efforts to complete this successful endeavor.

As you will see from the rest of this Annual Report, put together by our new Administrator Lindsey Britt, you can see how much work has been done by our committees. Still, we know that there we can always improve our efforts to help you, our members. Therefore, I *strongly* urge you to get involved by joining one or more of our committees. We also encourage you to seek out one or more of the Board Members or Lindsey to let us know what more we might do or what we can do differently.

I would like to end by noting that this will be my third and final message as your President of the Affordable Housing Professionals of New Jersey (I will be stepping down in January). It has been my distinct honor and privilege to serve in this capacity and to watch the organization grow and become even more effective in helping us help the low and moderate income households of New Jersey who need our assistance to find quality affordable housing. I look forward to continuing to serve on the Board and assisting this fine organization as we move forward in the years ahead.

Thank you.

Sincerely,

Harold Colton-Max



AGENDA

9th Annual Membership Meeting Wednesday, October 21, 2015

- I. Welcome and Introductions.....Harold Colton-Max, President
- II. Welcome to South Brunswick.....The Honorable Frank Gambatese, Mayor
- III. Committee Reports by Committee Chairs or Co-Chairs
 - A. Membership.....Marilyn Ticktin
 - B. Finance.....Ed Schmierer, Treasurer
 - C. Education.....Susan Ucci
 - D. Policy.....Frank Piazza
 - E. Program.....Gail Pfister
- IV. Board of Directors ElectionsWendy Brown, Co-Chair, Nominating Committee
- V. Municipal Affordable Housing Obligation Update.....Ed Schmierer
- VI. Introduction of Guest Panelists.....Linda Rubenstein, Secretary
- VII. Panel: “Fair Housing: Disparate Impact, Affirmative Marketing and More.”
Guest Panelists:
Wanda S. Nieves, Director, Newark Branch, HUD Office of Fair Housing and Economic Opportunity (FHEO)
Sharon Field, Esq., Enforcement Branch Chief, Newark Branch, FHEO
Brenda Edmondson, Programs Branch Chief, Newark Branch, FHEO
- VIII. Announcements and Adjournment.....Harold Colton-Max



Membership Committee

We continue to have a robust membership with number exceeding 100 for the third consecutive year. At present, the Affordable Housing Professionals of New Jersey has 144 members which includes a diverse collection of individuals working in the nonprofit, for profit and public sectors including architects, planners, municipal housing liaisons, administrative agents and more.

We are extremely fortunate to have generous sponsors who support us to fulfill our mission. In 2015, the AHPNJ has had nine (9) sponsors, including six (6) at the Gold Level and three (3) at the Silver Level. We want to thank all of our sponsors for their support, including our newest sponsor: Rehabco, Inc.! A list of all of our sponsors can be found in the Annual Report.

The AHPNJ Membership Committee strives to retain our current members, as well as attract new members and sponsors. This is accomplished through services we provide along with outreach undertaken by all Board committees and members.

We welcome suggestions on how we can improve what we do and make our membership organization more responsive to your needs.

Marilyn Ticktin, Chair



Finance Committee

Once again, as the Treasurer for the Affordable Housing Professionals of New Jersey, I am proud to report that our organization remains on a firm financial basis. On January 1, 2015 through September 30, 2015, our membership revenue totaled \$9,690.00. A major source of our income continues to be from sponsorships which AHPNJ received during this period totaling \$9,450.00. Our June 17, 2015 symposium providing an update on the status of New Jersey Mt. Laurel litigation and compliance with the New Jersey Supreme Court March 10, 2015 decision regarding same was well attended.

On the expense side of the ledger, our primary contracted services involve the monthly payments to the AHPNJ Administrator, Karen Cerra, until she down from that position in April 2015. We were fortunate to immediately hire Sarah Lachman as our interim Administrator and are please to welcome as of September 1, 2015 Lindsey Britt as the new AHPNJ Administrator.

Altogether, for the period January 1, 2015 through September 30, 2015, our operating income exceeded our expenses by \$10,961.14. As of September 30, 2015, AHPNJ had a cash balance of \$29,100.13. AHPNJ, therefore, remains strong financially which will allow us to continue our work supporting New Jersey's affordable housing professionals into our new fiscal year.

Respectfully submitted,

Edwin W. Schmierer, AHPNJ Treasurer



2014 & 2015 YTD Income Statement: January 1-September 30

| | 2014 | 2015 | 2015 | 2015 |
|-----------------------------------------|------------------|------------------|------------------|-------------------|
| | Actual | YTD Budget | YTD Actual | YTD Variance |
| INCOME | | | | |
| Membership Dues (New & Renew) | \$ 10,450 | \$ 10,450 | \$ 9,690 | \$ (760) |
| Sponsors | \$ 10,100 | \$ 10,100 | \$ 9,450 | \$ (650) |
| Program Fees | \$ 13,171 | \$ 11,211 | \$ 8,390 | \$ (2,821) |
| Newsletter Advertisements | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Rutgers | \$ 2,000 | \$ 2,000 | \$ 0 | \$ (2,000) |
| Annual Retreat | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Miscellaneous Income | \$ 216 | \$ 100 | \$ 156 | \$ 56 |
| TOTAL INCOME | \$ 35,937 | \$ 33,861 | \$ 27,686 | \$ (6,175) |
| EXPENSE | | | | |
| Office & Admin | | | | |
| Annual Meeting | \$ 292 | \$ 0 | \$ 0 | \$ 0 |
| Bank Fee | \$ 33 | \$ 28 | \$ 0 | \$ 28 |
| Conferences / Retreat | \$ 331 | \$ 350 | \$ 208 | \$ 142 |
| Good & Welfare | \$ 100 | \$ 75 | \$ 111 | \$ (36) |
| Office Supplies | \$ 278 | \$ 225 | \$ 274 | \$ (49) |
| Miscellaneous Expense | \$ 236 | \$ 113 | \$ 68 | \$ 45 |
| Postage | \$ 208 | \$ 169 | \$ 63 | \$ 106 |
| Printing & Copying | \$ 227 | \$ 180 | \$ 0 | \$ 180 |
| Technology | \$ 1,658 | \$ 1,013 | \$ 894 | \$ 119 |
| Telephone | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Travel & Mileage | \$ 20 | \$ 38 | \$ 96 | \$ (59) |
| Total Office & Admin | \$ 3,382 | \$ 2,190 | \$ 1,714 | \$ 476 |
| Consulting Services | | | | |
| Administrator | \$ 13,263 | \$ 11,250 | \$ 8,346 | \$ 2,904 |
| Rutgers Consultant | \$ 1,500 | \$ 1,500 | \$ 0 | \$ 1,500 |
| Total Consulting Services | \$ 14,763 | \$ 12,750 | \$ 8,346 | \$ 4,404 |
| Programs | | | | |
| Program expenses | \$ 7,203 | \$ 6,182 | \$ 6,042 | \$ 140 |
| Total Programs | \$ 7,203 | \$ 6,182 | \$ 6,042 | \$ 140 |
| Taxes, Licenses & Fees | | | | |
| Income Tax | \$ 850 | \$ 0 | \$ 0 | \$ 0 |
| Filing Fees & Other | \$ 25 | \$ 25 | \$ 25 | \$ 0 |
| Total Taxes, Licenses & Fees | \$ 875 | \$ 25 | \$ 25 | \$ 0 |
| Insurance | | | | |
| General Liability | \$ 309 | \$ 309 | \$ 309 | \$ 0 |
| Worker's Comp | \$ 300 | \$ 325 | \$ 289 | \$ 36 |
| Directors & Officers | \$ 2,066 | \$ 0 | \$ 0 | \$ 0 |
| Other | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Total Insurance | \$ 2,675 | \$ 634 | \$ 598 | \$ 36 |
| Professional Fees | | | | |
| Accounting Fees | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Audit Fees | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Legal Fees | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Total Professional Fees | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Non-Routine & Capital | | | | |
| Furniture | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Major Equipment | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Web Design | \$ 0 | \$ 281 | \$ 0 | \$ 281 |
| Total Non-Routine & Capital | \$ 0 | \$ 281 | \$ 0 | \$ 281 |
| TOTAL EXPENSES | \$ 28,898 | \$ 22,061 | \$ 16,725 | \$ 5,337 |
| NET INCOME/(RESERVES USED) | \$ 7,039 | \$ 11,800 | \$ 10,961 | \$ (838) |
| CASH BALANCE | | | \$ 29,100 | |

Education Committee

The focus of the work of the Affordable Housing Professionals of New Jersey Education Committee continues to be the Affordable Housing Professional Certification Program. The Certification Program is a professional development course of study whose curriculum was developed by the AHPNJ Education Committee in consultation with Rutgers Center for Government Services. It is designed to provide an understanding of professional and organizational skills covering a diverse range of housing areas. It offers the affordable housing professionals useful tools and resources from the best in our field!

At this point, we have developed four (4) of the courses that those seeking the certification are required to complete. These courses have been offered for the past few semesters. This Fall, the schedule for the course offerings is:

- Introduction to Affordable Housing for NJ Municipalities (2 sessions)
Rutgers Center for Government Services, New Brunswick
December 3 & 10, 2014
- Determining Eligibility for Affordable Housing Programs (1 session)
Rutgers Center for Government Services, New Brunswick
November 12, 2015
- Fair Housing (1 session)
James J. Tedesco III Life Safety Complex, Paramus
October 15, 2015
and
Rutgers Center for Government Services, New Brunswick
November 19, 2015
- Ethics for Affordable Housing Professionals (1 session)
James J. Tedesco III Life Safety Complex, Paramus
October 15, 2015
and
Rutgers Center for Government Services, New Brunswick
November 19, 2015

Many of the courses are approved for continuing education credits for planners, municipal clerks and other professions. To learn more about the courses currently being offered in the Affordable Housing Professional Certification Program, including how to register, check out the Rutgers Center for Government Services website: <http://cgs.rutgers.edu>.



Education Committee (cont.)

The Education Committee is currently looking toward the development of new courses for the Affordable Housing Professional Certification Program. For 2015-2016, three elective courses are currently under development:*

1. *Introduction to Zoning Administration and Enforcement and Understanding Plans: Site Plan and Subdivision Review* (3 hours)
2. *Planning and Development of Affordable Housing* (6 hours)
3. *Techniques for Handling Client Issues* (3 hours)

(*Exact course titles may change)

Finally, in 2015 Rutgers University Center for Government Services and AHPNJ announced the formation of the *Rutgers Educational Advisory Committee for Affordable Housing*. The committee's purpose is to promote the long term success of the AH Professional Certification Program. Rutgers Anthony Petracca will chair the committee. Members are Ilene Cutroneo, Ricardo "Rick" Fernandez, Frank Piazza, Christy Peacock, Susan Ucci and Diane Clapp.

As you can see, we have an exciting agenda for the work of the AHPNJ Education Committee. We are always looking for volunteers to serve on the education committee. Many of our meetings are call-in, so please contact us if you are interested!!

Diane Clapp & Susan Ucci



Policy Committee

Like most of its individual members, the AHPNJ Policy Committee spent much of its effort discussing the issues presented by the March 2015 Supreme Court decision and the ramifications of a moribund COAH, which had always been supportive of the administrative functions of the affordable housing endeavor. This vacuum was discussed at length and from various angles at the Symposium that was sponsored by AHPNJ in June. Since then, we have been involved in ongoing discussions on possible strategies to encourage the release of new regional median income figures, as well as rental and sale increases permitted. We are also closely following the 15 court vicinages established in New Jersey to address the affordable housing obligation of municipalities throughout the state to see how those schedules might be approved by the courts.

Our latest effort is to establish a list of qualification and preference issues in the administrative process that are not directly addressed in the Uniform Housing Affordability Controls, and then to create a vehicle for discussion; first by the full Policy Committee; and eventually by the AHPNJ membership at large.

As always we invite the participation on the Committee by as many of our members as possible. Discussion, whether by conference call or in person, are always intellectually rewarding and extremely useful in the daily business of affordable housing administration.

Sincerely,

Randall Gottesman and Frank Piazza
Co-Chairs
AHPNJ Policy Committee



Program Committee

During 2015 to date AHPNJ held five (5) formal programs throughout the State, in addition to the “Affordable Housing Updates & Holiday Celebration” that was held December 2, 2014. Our programs and meetings have impacted nearly 300 persons (members and non-members). Topics covered in our programs including since and including the 2014 Annual Meeting were:

- October 22, 2014: AHPNJ Annual Meeting (members only)
Subject: “Fair Housing: Unauthorized Occupants and Overcrowding”
Speaker: Tracey Goldstein, Esq., Feinstein, Raiss, Kelin & Booker, L.L.C.
Location: South Brunswick Twp. Utility Building, Monmouth Junction
- December 2, 2014: AHPNJ Holiday Party (members only)
Subject: “Affordable Housing Update”
Speaker: Adam Gordon, Fair Share Housing Center
Location: Salt Creek Grille restaurant, Princeton
- February 24, 2015: AHPNJ Regional Meeting
Subject: “How Can HUD Help You?”
Speakers: Maria Maio-Messano, Director, HUD Newark Program Office
Annemarie Uebbing, Director, Community Planning and Development Division
Dean Santa, Director, Multifamily Division
Location: PNC Bank Corporate Offices, East Brunswick
- April 28, 2015: AHPNJ Regional Meeting
Subject: “The Challenge of Housing ALICE (Asset-Limited, Income Constrained, Employed) and Impacts of Affordable Housing in New Jersey”
Speakers: Stephanie Hoopes-Halpin, National Director of the United Way ALICE Project
David N. Kinsey, PhD, FAICP/PP, Kinsey & Hand and Princeton University
Location: New Jersey Apartment Association offices, Monroe
- June 17, 2015: AHPNJ Annual Symposium
Subject: “Affordable housing in New Jersey: The New Reality”
Speakers: Shirley Bishop, Shirley M. Bishop, P.P., LLC
Art Bernard, P.P., Arthur Bernard & Associates, LLC
Tim Doherty, Project Freedom
Ed Schmierer, Mason, Griffin & Pierson, P.C.
Adam Gordon, Fair Share Housing Center
Frank Piazza, Piazza and Associates
Mary Beth Lonergan, Clarke Caton Hintz
Megan York, Community Grants, Planning & Housing



Program Committee (cont.)

Sharon Clark, Central Jersey Housing Resource Center

Moderators: Randall Gottesman, Community Grants, Planning & Housing

Ronald Wong, The Community Builders, Inc.

Location: Metro Top Plaza, South Iselin, NJ

- July 28, 2015: AHPNJ Regional Meeting
Subject: "TILA/RESPA Integrated Disclosures: Are you ready for August 1?"
Speakers: Marcia J. Nathanson, Sr. V.P. of Marketing, First American Title Insurance Co.
Steven D. Rothberg, Esq., Divisional President, First American Title Insurance Co.
Location: South Brunswick Twp. Utility Bldg., Monmouth Junction

The AHPNJ is continuing to grow the Program Committee and looks forward to providing programs and events that give our members the opportunity to network and provides our members with relevant information and updates that is responsive to their needs.

Please save the date for our holiday celebration and updates that will be held on December 2, 2015 at Tre Piani in Princeton. This is a member only event. The event will include a presentation, lunch and lots of fun! We look forward to seeing you there.

Gail Pfister, Chair, Program Committee



Program Photos



April Regional Meeting:
"The Challenges of Housing ALICE and
Impacts of Affordable Housing in New Jersey"



February Regional Meeting:
"How can HUD help you?"



June Annual Symposium:
"Affordable Housing in New Jersey:
The New Reality"



July Regional Meeting:
"TILA/RESPA Integrated Disclosures:
Are You Ready for August 1?"



Thank you to our sponsors!

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Silver Sponsors

Clarke Caton Hintz



AHPNJ Board of Directors

| | |
|----------------------------|------------------------------------------------------------------------|
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| General Counsel | David A. Weinstein, Esq. Archer & Greiner, P.C. |
| AHPNJ Administrator | Lindsey Britt |

Affordable Housing Professionals of New Jersey

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NOTES



You're Invited

*Mark your calendar for
AHPNJ's "members only"
holiday party!*

The Details:

When: Wednesday, December 2nd at 12pm

Where: Tre Piani Restaurant, Princeton
Forrestal Village, 120 Rockingham Road,
Princeton, NJ, 08540

Cost: \$40/person

*An update on affordable housing will be
provided in addition to the festivities*