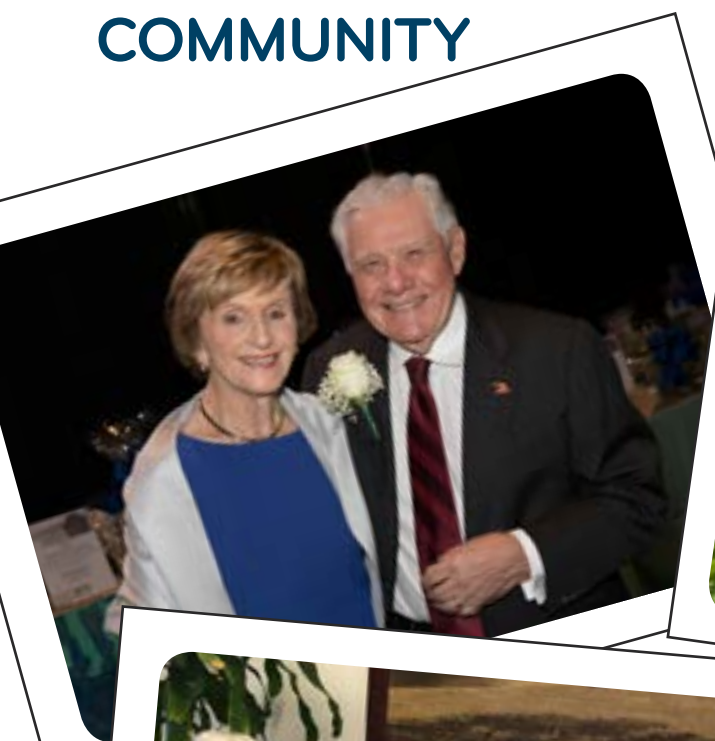




2018 ANNUAL REPORT

CELEBRATING 30 YEARS OF SERVICE TO THE COMMUNITY





MISSION STATEMENT

Interfaith Neighbors assists those less fortunate among us in meeting life's basic necessities, while seeking to improve the quality of life for individuals and families and the communities in which they live.

Dear Donors and Friends,

As in our prior 29 years, our 30th year of continuous service in 2018 found our staff and volunteers assisting those less fortunate across Monmouth County develop resiliency and self-sufficiency from our programs and engagement. In addition, our community revitalization work brought pride and hope to those less fortunate, living in economically challenged areas. In all of these endeavours, we made great progress in 2018 thanks to your financial support and the caring, tireless work of our Interfaith Neighbors staff.

This past year marked a special moment in the history of Interfaith Neighbors - thirty years of serving the Monmouth County community. We paused to celebrate this occasion with our 30th Anniversary Gala, titled *Decades of Dedication*, where we honored two community leaders whose dedication to community service is legendary - Joseph J. Marmora, our founder, and John K. Lloyd, President & CEO of Hackensack Meridian Health.

After several years of planning, last year also saw leadership changes at Interfaith Neighbors. Founder and Executive Director Joe Marmora retired, and I moved into his former role. Long-time member of the Board of Trustees, Chip Craig, joined the Interfaith Neighbors team as Associate Executive Director. In honor of Joe's decades of service, the Board of Trustees established the Joseph J. Marmora Endowed Fund for Rental & Mortgage Assistance, which was seeded with over \$100,000 in funds from generous supporters in his honor.

The senior nutrition/Meals on Wheels program also transitioned to new leadership with the retirement of Sandi Silber, program director; Sally Maloney, program coordinator; Diane Madsen, volunteer coordinator; Veronica Bacharde, grant administrator, and Grace Yanick, Middletown congregate site coordinator. Together, these passionate team members had over 100 years of service to Monmouth County senior citizens. Dolores Drobney, administrative assistant to Joe Marmora also retired, and, like Joe, arrived at Interfaith Neighbors the very next day as a valued volunteer.

Program highlights from the year follow, along with our Honor Roll of Donors. We are always humbled by the support received from our individual, corporate and foundation donors and grateful for your investment in our efforts. The impressive list of contributors that follows shows the true spirit of our motto of "Neighbors Helping Neighbors."

With gratitude,

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Paul L. McEvily
Executive Director



INTERFAITH NEIGHBORS 2018 BY THE NUMBERS



1

Rights of Passage
home dedicated,
housing

5

homeless
young men

723

donors to
Interfaith
Neighbors

327

families
supported with
Rental &
Mortgage
Assistance

100

families served
with Holiday
Adopt-A-Family
Program

300,000

meals provided to seniors
and disabled persons through
Meals on Wheels

125

volunteers supported by
Interfaith Neighbors staff
deliver meals every day

COST OF:

1

year of
Meals on Wheels

=

1

day in
the hospital

=

10

days in a
nursing home



88%

of Kula Cafe Hospitality Training graduates
employed full-time by program graduation

26

graduates of
Kula Cafe
Hospitality Training
Program

2

new
community
businesses
launched
from the
Business
Development
Center



3,000

pounds of produce harvested

15

restaurant customers

812

hours of employment for individuals
returning to the workforce

1,530

hours of employment for part-time
seasonal farm management workers

405

guests at Farm to Table dinners

5

Kula Farm community workshops



RENTAL & MORTGAGE ASSISTANCE

IN 2018, INTERFAITH NEIGHBORS HELPED 327 MONMOUTH COUNTY FAMILIES (817 INDIVIDUALS) REMAIN IN THEIR HOMES AND AVOID HOMELESSNESS.

Interfaith Neighbors provided \$487,218.43 in rental and mortgage assistance in 2018, a slight increase over 2017. The average amount of assistance provided per family was \$1,489.96. Funding support for the Rental & Mortgage Assistance program comes from state and county grants, as well as private and corporate donations.

Requests for security deposit assistance continued to rise in 2018, believed to be tied to the increase in federal Section 8 vouchers awarded the past year.

“With rents in Monmouth County increasing, it is becoming more and more difficult for families to save up for the month-and-a-half security deposit needed to move into affordable units. So many people in Monmouth County live on the edge, and they’re one paycheck, one event, one illness, away from losing their housing,” said Maura Comer, Interfaith’s Director of Rental and Mortgage Assistance. “The help we give them could be the difference between being homeless and getting back on track.”

For the holidays, each year, the Rental & Mortgage Assistance Program reconnects with the families the program supported through the year with the Adopt-A-Family Holiday program. Members of the Interfaith Neighbors team along with generous individuals, corporations, and private foundations adopt families that have received assistance during the year and are working their way back to financial stability. Last year, over 100 families were adopted. Thanksgiving saw families receive turkeys donated by the Seabrook Community in Tinton Falls and vegetable sides provided by Mercy Center, Ocean First Bank and First Constitution Bank.

SENIOR NUTRITION - MEALS ON WHEELS

DURING 2018, INTERFAITH NEIGHBORS STAFF AND VOLUNTEERS PROVIDED APPROXIMATELY 1,100 SINGLE MEALS EACH WEEKDAY TO HOMEBOUND SENIOR CITIZEN AND DISABLED PERSONS ACROSS MONMOUTH COUNTY.

Approximately 300,000 meals were delivered via 70 routes by a combination of paid drivers and up to 125 volunteers each day. Meals are delivered to individuals in their homes or at congregate midday sites, including senior centers in Asbury Park, Neptune, Howell, Red Bank, Middletown, Keyport and Keansburg. In addition, the Bradley Beach and Long Branch senior centers continued as auxiliary sites where volunteers pick up meals and deliver them to residents in their homes.

Our program also continued to serve 600 breakfasts each day to the most needy recipients and delivery of two meals on Saturday mornings to one-fourth of the program’s clients who have reported having no one to help them on weekends and holidays.



2018 also saw the retirement of six of Interfaith Neighbors’ longtime staff members in our nutrition program or who had worked in nutrition in the past. Interfaith Neighbors is grateful for the decades of service that these dedicated employees provided: Dolores Drobney, administrative assistant; Grace Yanick, site coordinator; Ronnie Bacharde, grant administrator; Sandi Silber, program director; Sally Maloney, program coordinator (L to R in photo); and Diane Madsen, volunteer coordinator (not pictured).

The nutrition positions were filled by Dante Agresti, promoted to director of Senior Nutrition; Linetta Wall, promoted to kitchen supervisor; and Brandon Terry, promoted to transportation coordinator, as well as continuing his Meals on Wheels driver position. Beth Paterno was hired as coordinator of recruitment and volunteers, and Mary Anthopulos was promoted to Meals on Wheels site coordinator at the Middletown Senior Center.



HOUSING DEVELOPMENT & NEIGHBORHOOD REVITALIZATION

THE AGENCY’S WORK ACROSS THREE MAJOR HOUSING PROJECTS IN 2018 SETS THE STAGE FOR EXTENSIVE COMMUNITY REVITALIZATION ON THE WEST SIDE OF ASBURY PARK IN 2019. INTERFAITH NEIGHBORS’ STATE APPROVED NEIGHBORHOOD REVITALIZATION PLAN CONTINUES TO LEVERAGE PRIVATE INVESTMENT.

During 2018, Interfaith Neighbors had several construction projects on the drawing board in different phases of predevelopment. Two of these projects received approval from the City of Asbury Park during 2018. Construction is projected to begin on all three during 2019, said Patrick Durkin, Director of Real Estate Development.

The largest of these projects is the Parkview AP homeownership project, which will consist of ten three-bedroom single family homes with an added detached one-bedroom garage apartment that can be used as an income producing rental unit for the new homeowners. The project will be located on Springwood Avenue across from Springwood Park. At least two of the properties will be sold as deed-restricted low-income properties. The remaining units will be sold at market rate pricing that targets working families from in the community.

In January 2018, Interfaith Neighbors and Covenant House NJ dedicated the first Rights of Passage home for five young men on Prospect Avenue in Asbury Park. The home, constructed by Interfaith Neighbors, was dedicated as “Meg’s Place” to recognize and honor Interfaith’s Youth Specialist Meg Flores, who brought the need for housing for homeless area youth front and center to Interfaith Neighbors. Rights of Passage homes provide stable housing for Asbury Park youth experiencing unstable housing situations. Covenant House had a successful first year operating the transitional living program that helps young people gain financial stability so they will be able to go on and live independently. Four of the first five residents of the Rights of Passage home were graduates of the Kula Cafe Hospitality Training program. Interfaith is proceeding with plans to build a second home for five young women adjacent to the first home in 2019.



The third project in predevelopment in 2018, is the relocation of Interfaith Neighbors’ Pathway to Homeownership program from Long Branch to Asbury Park. The program provides affordable housing for families for one to two years, during which time a portion of their rent is held in escrow by Interfaith Neighbors to be used toward the purchase of their own home. During 2018, Interfaith Neighbors began the process of selling the home in Long Branch, with the proceeds to be applied to the construction of a new two family home to be located in Asbury Park. It is projected that construction will begin on the new two-family home in the fall of 2019.

Interfaith Neighbors was awarded additional funding from the New Jersey Neighborhood Revitalization Tax Credit program during 2018. This funding is tied to projects identified in Interfaith Neighbors’ state-approved Neighborhood Revitalization Plan for the West Side neighborhood of Asbury Park. These funds support Interfaith Neighbors projects and programs, along with several other area non-profit organization partners for whom Interfaith Neighbors serves as a funding intermediary. Projects and programs that are supported by the program are in the areas of housing, job training, economic redevelopment, recreation, and family stabilization in the Asbury Park West Side neighborhood.

Collaborative non-profit partners’ programs that are funded through the program include: the Big Brothers Big Sisters of Monmouth & Middlesex Counties Mentoring Program, Community Affairs and Resource Center Job Placement Program, Junior Entrepreneur Training Program operated by the Boys and Girls Club of Monmouth County, the Fine Arts and Technology Summer Camp and Film Production and Editing Class at the Second Baptist Church, and the 10-week Asbury Park Music Foundation Summer Concerts at Springwood Park, among other activities. Interfaith Neighbors projects that are supported by the program include Rights of Passage, Parkview AP, and Pathway to Homeownership projects.

COMMUNITY OUTREACH

NEW COLLABORATIONS ARE DEVELOPED EACH YEAR, EXPANDING OUR COMMUNITY REACH.

In 2018, Interfaith Neighbors completed a community planning process funded by the Wells Fargo Regional Foundation that began in 2017 and focused on the West Side neighborhood of Asbury Park. The resulting comprehensive plan includes recommendations in the areas of Employment & Economy, Housing & Neighborhood Quality, Placemaking, Community Health & Wellness, Youth & Education and Communication. Diane Shelton, Community Outreach Specialist, surveyed Asbury Park residents as part of the planning process and led the planning steering committee. In 2019, Interfaith Neighbors will seek additional funding from the Wells Fargo Regional Foundation to implement various components of the plan.

Initiated by Kula Cafe youth, Interfaith Neighbors began the planning and tryouts for the first annual Asbury Park's Got Talent. Beginning in 2018, a series of auditions for area residents was hosted at the Kula Cafe with community leaders serving as judges. Finalists will be selected to perform at the Asbury Park's Got Talent Showcase, scheduled for spring of 2019 at Springwood Park.



During 2018, Interfaith Neighbors continued to strengthen its partnership with the Hackensack Meridian Health system, focusing on developing and supporting healthy communities. In July 2018, Interfaith Neighbors coordinated the first annual Community Immersion Day with the inaugural class of medical students from the Hackensack Meridian Health School of Medicine. Students came to visit the West Side neighborhood of Asbury Park and spent the day volunteering with Coastal Habitat for Humanity, interacting with youth at the Boys & Girls Club of Monmouth County, engaging with Kula Cafe Hospitality Training youth participants and enjoying lunch and a tour of the Kula Urban Farm. The immersion day is designed to introduce these future doctors to the value of becoming engaged with the communities they serve so as to understand the community needs, challenges, and strengths that can all be indicators of both community and individual health.

SOAR - PREPPING FOR THE SKILL COLLAR ECONOMY

IFN'S NEWEST WORKFORCE DEVELOPMENT PROGRAM WILL PROVIDE A PATHWAY TOWARD LIVING-WAGE, SKILL COLLAR JOBS IN THE LOCAL ECONOMY.

During 2018, Interfaith Neighbors began the planning, research and curriculum development for a new long-term career readiness and employment program, SOAR. The program explores and connects an individual's natural abilities with meaningful careers with local area employers that have a high demand for workers in today's economy, such as healthcare, information technology and telecommunications, banking and finance, and hospitality. Targeted career opportunities are those in which program participants can begin at the entry level and advance and develop their careers and earnings potential.

The SOAR program includes training modules designed to develop a career mindset and reduce career entry barriers. Participants then enter into industry-specific training leading to industry certifications and apprenticeships. Local area employer partners are working closely with Interfaith Neighbors in developing curriculum and as end-point employers. The program also includes a long-term career mentoring component for program participants to help them navigate their new career and seize opportunities when they arise.

During this year, Interfaith Neighbors engaged Rev. Dr. Semaj Vanzant, Sr. to lead the program. Dr. Vanzant says, "We are not looking to replicate existing industry training but make the area's apprenticeship, certification and training programs accessible to SOAR participants." The first cohort of program participants participated in the pilot program in 2019.



KULA CAFE

THIS SOCIAL ENTERPRISE CONTINUES TO TRAIN HIGH SCHOOL GRADS IN THE LOCAL HOSPITALITY AND CUSTOMER SERVICE INDUSTRIES, WHILE EXPANDING ITS ROLE AS THE COMMUNITY'S CROSSROAD FOR LOCAL FOOD FLAVOR AND COMMUNITY DISCUSSION.

The Kula Café restaurant and hospitality training program celebrated its five-year anniversary in April of 2018. The Café operated throughout 2018 under experienced chef Bilal Mohammed, a native of Asbury Park, who helped to sustain and advance the restaurant's culinary teaching, menu offerings and sense of community.

Kula Café is a social enterprise with a mission to provide area youth training and preparation for employment in the expanding hospitality industry in Asbury Park, as well as in other customer service related employment. Twenty-six youth were trained in Kula's hospitality training program in 2018. Of that number, 89 percent earned their ServSafe certification and 88 percent were employed as they graduated from Kula's program.

During 2018, the Kula menu continued to build on the natural



link to fresh produce from Interfaith's Kula Farm, and the Café itself was remodeled and refreshed. During the summer months, the Café stayed open Monday evenings offering special dinners tied to the entertainment theme at that night's weekly summer concert in Springwood Park. And, beginning in November, the Cafe launched *Dinners with Chef Bilal* staying open until 9 p.m. every other Tuesday with special home-style dinner offerings prepared by Chef Bilal.

Meg Flores, Interfaith Neighbors' Youth Specialist, took over managing the Kula Café and Hospitality Training Program in 2018, focusing on the restaurant's financial success and continuing to work closely with the program's youth participants in overcoming any barriers to successful employment.

Kula Café staff and trainees continued their work with Kula Farm staff catering the popular Farm to Table dinners and cocktail parties that are held on the grounds of Kula Farm throughout the year. These events provide special opportunities for Kula trainees to work with local celebrity chefs in preparing and serving the dinners at the Farm. Over 400 guests attended these events during 2018.

2018 also saw the implementation of a new training manual for our Kula Café participants. The self-guided learning approach was geared to the reality that our trainees come into the 16-week program in a rolling enrollment, not all starting at the same time, said Gillian Edgar, Business Development Center Associate Director. The new approach leads trainees in the development of specific skills, knowledge and self-confidence to perform effectively in the café. Once trainees achieve these skill sets, they transition into leadership development and hone their personal skills by mentoring new participants in the café. The 16-week training program targets certain skills to be tackled each week. Trainees read about the skill, understand it and practice it. They generally complete their skills development by week 10 and then focus on management and professional interviewing skills to transition to outside employment.



BUSINESS DEVELOPMENT CENTER (BDC)

THE BDC CONTINUES TO INSPIRE IDEAS, COLLABORATIONS AND ENTREPRENEURIAL ENERGY.

During 2018, the Inferfaith Neighbors Business Development Center worked with several local entrepreneurs in the establishment of their businesses. Director Roger Boyce assisted local preschool owner Victoria Lewis in launching an afterschool STEM program, and Interfaith Neighbors assisted Lewis in finding a permanent location for her business.

Another business, dabomb! Keto ice cream, was brought to market through the Busniess Development Center’s Food Entrepreneur Program in partnership with Rutgers University. Kim and Eric Keller, a mother and son team, are now selling the product at Dean’s Natural Food Market in Ocean and Shrewsbury Townships. The Kellers had created their ice cream at home, but came to the Business Development Center for help in identifying their product line concept, flavors, packaging and the development of a website. The owners plan to begin online sales by the end of the year.

RoBeans Mobile Espresso Bar & Coffee Service of Asbury Park was also assisted by the Business Development Center. Entrepreneur Robin Presto-Elliott received assistance with her business plan and purchased one of IFN’s retired food trucks in launching her mobile business.

The Business Development Center continued to be leased to full or near full capacity in 2018, including the Greater Asbury Park Chamber of Commerce headquarters as a tenant.

KULA URBAN FARM

KULA URBAN FARM PROVIDES JOBS AND NUTRITION EDUCATION TO MANY WITHIN THE WEST SIDE COMMUNITY AND HAS BECOME A MODEL OF PRODUCTIVE SOCIAL IMPACT AND ENTREPRISE.

Kula Urban Farm completed its third full year of operations in 2018, operating a community farm business with produce sales to area restaurants and making notable gains in hiring and training community residents in the operation of the state-of-the-art greenhouse and outside seasonal gardens.

Kula Farm has become a West Side destination for jobs, produce sales, community classes, community gardening, tours, dining and social gatherings. Under Farm managers Lisa Bagwell and Thijs van Oosterhout, the Farm also continued to be a natural partner with Kula Café trainees, who learn first-hand the benefits of fresh produce and experience the opportunities of working with different chefs at the Farm’s special Farm to Table dinners throughout the year.

The Kula Farm Experience program continued and expanded in 2018. This program provides a pathway back into the workforce for those who have experienced long-term unemployment with up to 60 hours of work experience. The expansion of Kula’s Farm Without Borders community gardens began in 2017 on land across Springwood Avenue from the Springwood Center and expanded in early 2018 from 3,000 square feet to 12,000 when the Elks Club granted access to their land, providing additional employment opportunities.

Three graduates of the Farm Experience Program were promoted to assistant farm manager positions. Two Farm Manager positions were continued from the season before and an additional 5 graduates of our Kula Farm Experience Program were hired as seasonal workers in the summer of 2018. The additional land and hands resulted in well over 3,000 pounds of produce that was distributed directly to residents, the Bethel AME Church food pantry and the Asbury Park Senior Center.

As 2018 drew to a close, Interfaith Neighbors and the Bethel AME Church established an agreement to further expand the Farm Without Borders program on the church’s land adjacent to the Kula Urban Farm beginning with the 2019 farming season.

“This season, like the last, the Farm served as a meeting point, a place of respite and interest for the neighborhood, and met with no vandalism,” Bagwell said.



In 2018, the Kula Farm averaged fifteen restaurant customers with regular produce orders from the Farm throughout the year. Over the course of the year, the Farm logged 170 volunteer hours and 63 community service hours by area young people. Participants in the Kula Farm Experience program worked a total of 812 hours during the course of the year. Neighborhood residents hired as seasonal workers or promoted to management positions worked a total of 1,530 hours.

In the spring of 2018, Kula Farm began what is hoped to be the first of many such projects, being called satellite gardens, working with neighbors. Farm staff, with volunteers from Monmouth Reform Temple, cleaned up a neighbor’s backyard, installed four raised planting boxes, and planted for the spring. Community workshops also became popular in 2018. Topics included tutorials in making sauerkraut, fire cider, kombucha, herbal salves and elderberry syrup. The Green Thumbs after school program continued, connecting activities on the farm to classroom lessons in science, protecting the environment, and healthy eating.

INTERFAITH NEIGHBORS LEADERSHIP

Interfaith Neighbors Founder and Executive Director Joseph Marmora retired after thirty decades of leadership in 2018. Paul McEvily, Associate Executive Director for the past 20 years, moved into the Executive Director position, and Interfaith Neighbors Trustee Walter “Chip” Craig, after many years of service on Interfaith Neighbors’ Board of Trustees, joined the team as Associate Executive Director.

On June 14, 2018, Interfaith Neighbors hosted its 30th Anniversary Gala at which Joe Marmora and John K. Lloyd, co-CEO of Hackensack Meridian Health, who also retired in 2018, were honored for their *Decades of Dedication* in serving the community. The gala resulted in over \$300,000 in net revenue to support Interfaith Neighbors’ programs and services. We are grateful to the many businesses and individuals who supported the gala dinner and to all the staff and volunteers who helped make the evening a success.

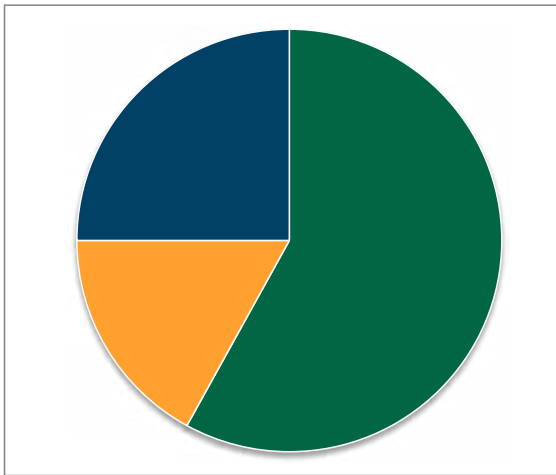
In recognition of Joe Marmora’s retirement, Interfaith Neighbors’ Board of Trustees established the Joseph J. Marmora Rental & Mortgage Assistance Endowed Fund to be held in perpetuity along with future contributions. The interest and income generated by the fund will be distributed to families in need in the form of rental and mortgage assistance each year. This program at Interfaith Neighbors continues to be Joe’s passion, and he continues as an adviser to the program in his retirement. The fund totaled \$196,439 at the end of 2018.





SUMMARY OF PHILANTHROPIC SUPPORT

Gifts from generous donors immediately support Interfaith Neighbors' mission. Eighty-nine cents of every dollar donated to Interfaith Neighbors goes to a benefiting activity.



Annual Support Total	\$655,298
Restricted	\$202,448
Unrestricted	\$452,852
Endowment Giving	\$193,339
Special Events Net Revenue*	\$276,176

* The 30th Anniversary Gala netted over \$300,000 in support of Interfaith Neighbors, but revenues were recorded in both FY2017 and FY2018.

HONOR ROLL OF DONORS

TOTAL GIVING IN 2018

(Includes all giving and soft credit.)
The Leaders Society recognizes donors who have contributed a total of \$1,000 or more in a fiscal year.

\$50,000 and Greater

E & B Benjamin Charitable Foundation
Hackensack Meridian Health
Jersey Mike's Subs
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Interfaith Neighbors was founded in 1988 when a group of faith-based congregations came together to address the growing problem of homelessness in Monmouth County. Member Congregations are those that have made a financial contribution to Interfaith Neighbors in the current fiscal year. These contributions are designated to support the Rental & Mortgage Assistance Program, our founding program that continues to work to prevent homelessness amongst working families in Monmouth County.

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