

# AHCOPA 2021 Annual Report



**AFFORDABLE HOUSING  
CENTERS OF PENNSYLVANIA**

*Every Family Deserves a Chance at the American Dream*

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“I find that most of the clients I work with are very eager to learn and I in turn get excited about giving them the tools they need to succeed. Buying a home can be very overwhelming because people don’t know what they don’t know. As a counselor at AHCOPA, I feel grateful to have the opportunity to guide our clients towards their dream of owning their own home.”

-- Doris Paez, Bilingual Homeownership Advisor

“I am proud to be part of an agency that helps so many people and delivers the dream of home ownership.”

-- Eileen Mijlin, Office Executive Assistant

“I especially appreciate the coalition building AHCOPA does, it benefits everyone to work together across agencies and sectors.”

-- Sarah Kellogg, Communications Manager

# AHCOPA Staff

Kenneth Bigos, Executive Director

Dionne Cerdan, Director of Housing

Jacquelyn Bell, Homeownership Advisor

Misty Farrow, Homeownership Advisor

Fernando Leal, Bilingual Advisor

Darcel McDaniel, Homeownership Advisor

Doris Paez, Bilingual Homeownership Advisor

Jasmine Johnson, Homeownership Advisor

Jasmaine Williams, Homeownership Advisor and Office Manager

Sarah Kellogg, Communications Manager

Erica Lua, Office Executive Assistant

Eileen Mijlin, Office Executive Assistant



“My career as a Housing Counselor provides me an opportunity every day to make a positive impact on the lives of others. I truly enjoy encouraging my clients to set goals and to keep moving forward. Sometimes you may push, pull, or stand on the sideline, but the joy is watching clients make it to the finish line at their own pace.”

-- Darcel McDaniel, Homeownership Advisor



### WHY BIRDS?

We felt a lot like birds in flight this past year. The birds featured in this annual report are native to Pennsylvania, if you're lucky, you can even spot them in your backyard!



*A Message From The*  
**Executive Director**



Greetings Everyone,

2020 was a tough act to follow! As we highlighted in last year's annual report, despite significant challenges, we were able to climb all the way to the summit of our capacity by educating and counseling more households that also went on to purchase their first home, all thanks to the Philly First Home Grant. To have 2021 replicate 2020 would be difficult.

Meanwhile, there are certainly advantages of being at the pinnacle. This includes evaluating how we can become better at what we do, how to avoid complacency, determining where our services are still necessary, and what new programs we should be launching to benefit the community.

“The significant challenges of the last few years have required us to learn how to fly further than ever if we want to continue to grow and provide relevant, important services.”

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2021 was the year that AHCOPA spread its wings. It's one thing to make it to the top of the mountain, but it's equally as important to stay there and continue to transform and expand. For the first time, AHCOPA's Board and staff developed a strategic plan to identify the goals that we wanted to achieve. The Directors and I undertook a campaign to recruit candidates from diverse backgrounds in the fields of finance, human resources, non-profit fundraising, leadership, banking, education and marketing. I am very excited and fortunate to work with and report to talented individuals that are so passionate about our mission and purpose.

The economic fallout from the COVID 19 pandemic required us to start our rental eviction prevention program. Unlike our pre-purchase program which has soared to new heights over the past few years, this new program needed to learn to fly. We do not have the luxury of falling back on historical best practices of our first-time homebuyer and mortgage foreclosure programs. Additionally, there is no public recognition and history to prove we can deliver on those services. Like any baby bird trying to take its first flight, we took a leap of faith, with the knowledge that initial flights may result in a fall. Yet, we develop and persist.

The significant challenges working through the pandemic have required us to learn how to adapt if we want to continue to grow and provide significant services. Two years ago, the concept of serving clients remotely and eliminating paper files seemed ideal and too audacious to implement. Now our housing counseling services are performed electronically, each client has their own dedicated file in our portal, and documents are signed using e-signature software. While 87% of the clients we served reside in the City of Philadelphia, AHCOPA's services were provided to clients that live in 19 different Pennsylvania counties and 16 different states!

I want to express my gratitude to the AHCOPA staff and their ability to be agile to the changes that I have imposed on them while continuing to be compassionate in delivering services. I tell them that they do not work for me, but for their clients to give them their own set of wings, allowing them to achieve dreams and hopes that previously were not attainable.

Sincerely,



Ken Bigos

## *A Message From The* President of the Board



Dear Friends,

Many of us probably didn't imagine starting 2021 (or even 2022) still grounded in the midst of the Covid-19 pandemic. However, we did and AHCOPA continued to climb to newer heights by learning to maneuver around headwinds to find ways to provide expert service to our clients.

Our board of directors prepared for takeoff by approving a strategic plan that addresses the needs of residents during the pandemic and what we expect to be the trends post-Covid. Board committees were expanded to ensure adherence to the goals of the strategic plan. We've embarked on a board recruitment process

that has grown the board with diverse and dedicated professionals

As the recently elected board president, I am proud of how well AHCOPA has soared to weather the pandemic storm in the midst of its flight by responding to numerous residents facing housing challenges. We hope to spread our wings even further looking to serve other communities that we feel lack housing counseling services. Stay tuned!

These accomplishments are due to the dedicated staff of AHCOPA under the leadership of our executive director, Kenneth Bigos. Time and time again, they service our clients with excellence and keep the board informed of housing trends within our region. I'm also fortunate to serve on a board not only passionate about our mission, but more importantly, they roll up their sleeves and go to work with their expertise and strategic decision making. The board and the staff, with guidance from our strategic plan, are flying in the same direction.

Despite the challenges that our clients face I am optimistic about the programs and services AHCOPA can offer to help our clients. Please join us in stabilizing communities by donating at [AHCOPA.org](http://AHCOPA.org) to help us reduce the costs of serving your neighbors. Together, we can reach for the stars.

Thank you,

Paul K. Johnson, MBA



## AHCOPA's Mission

We envision a future where every household obtains the dream of homeownership. We believe that homeownership creates wealth, supports stability and results in strong communities. We value diversity, equity and inclusion and a sense of belonging among all our stakeholders. In that context, our mission is to increase and preserve housing stability and homeownership opportunities for low-and moderate-income households and people of color through housing counseling, education, and advocacy.

## Board of Directors

<b>President</b>	Paul Johnson, MBA, <i>Montgomery County Community College</i>
<b>Vice President</b>	Jojoy Varghese, <i>Philadelphia Housing Development Corporation</i>
<b>Treasurer</b>	Bruce Dorpalen, <i>National Housing Resource Center</i>
<b>Secretary</b>	Aissia Richardson, <i>Office of State Senator Sharif Street</i>
<b>Officers</b>	Dr. Shante Antrom, <i>Oxford Circle Christian Community Development</i> Haitham Bakarar, <i>Sallie Mae</i> Andrew Frishkoff, <i>Local Initiative Support Coalition</i> Yvonne Munyan, <i>Bristol Myers Squibb</i> Dr. Kanisha Parrish, <i>Independence Blue Cross</i> Jeff Ryckbost, <i>Exude, Inc.</i> Doreen Storey, <i>Special Olympics Pennsylvania</i>
<b>Advisors</b>	Chris Barlow, <i>Truist Bank</i> Thomas Vanorsdale, <i>Fulton Bank</i> Sharana Worsley, <i>Citizens Bank</i>



DID YOU KNOW?  
The ruffed grouse is the  
state bird of PA

# Eviction Prevention

AHCOPA Counselors step up to support Philadelphia's nationally recognized Eviction Diversion Program



MSNBC interviewing Dionne Cerdan about the Eviction Diversion Program.

Around late summer of 2020, while AHCOPA's pre-purchase counseling program was soaring high continuing to provide high quality pre-purchase counseling services, we started our rental eviction program to address the influx of evictions due to the pandemic. At the same time, Philadelphia City Council approved an eviction diversion program and enlisted housing counselors to fill the role of supporting struggling tenants.

Any new program, like a newly hatched bird learning to fly, requires some time and practice before their wings take flight. We could feel the weight of the pandemic on our clients' ability to pay their rent. The learning curve was steep, and we were constantly required to adjust.

The experience we have had for years serving clients in the mortgage diversion program helped give AHCOPA's staff a basic foundation for the City's eviction diversion program. But we soon discovered that the needs of the clients we served were vastly different.

In most circumstances, gaining access to the City's Emergency Rental Assistance Program (ERAP) was the tenants' only way to mediate their situation – if they were going to stay in the property. For those mediations which did not result in a successful outcome, AHCOPA, through its advocacy, was able to assist the tenants in vacating the property on their own terms.

As we look ahead to 2022, the rental eviction prevention program is becoming a core service program for AHCOPA. But as ERAP funding is exhausted, alternative solutions and resources need to be created to give tenants a fighting chance to preserve their housing situation.

As for AHCOPA, we are excited that through the rental eviction program, we have established partnerships with other non-profits, and have created mobile counseling operations at the offices of our State Representatives.

“The diversion program's been great.”

-- David Anderson, AHCOPA Eviction Prevention Client



Dionne Cerdan conducting Eviction Outreach at Senator Street's office.

AHCOPA has stayed up to date on the changing landscape of the Eviction Diversion Program and has consistently provided informational resources to Philadelphians via physical outreach and digital communication.

To date, 93% of Philadelphia tenants and landlords who participated in the Eviction Diversion Program have successfully avoided eviction.



**ARE YOU LATE ON RENT DUE TO COVID-19? FREE HELP IS AVAILABLE!**

**AFFORDABLE HOUSING CENTERS OF PA CAN HELP YOU GET CAUGHT UP!**

Our Housing Counselors will:

- negotiate with your landlord
- help you apply for federal rental assistance funds
- emergency budget
- understand how eviction court works
- be your advocate

AHCOPA counselors balance supporting clients facing eviction with their continuing efforts to counsel first time homebuyers and clients at risk of foreclosure.



AHCOPA foreclosure client, Virginia Hamilton, stands in front of her recently saved home



First Time Homebuyer Vanessa Gnakpa stands with her family after successfully purchasing a home

# Flying Further for Outreach

AHCOPA Staff went to State Representative Offices, block parties, service fairs, schools, food banks, and more.

*In 2021, AHCOPA became a traveling housing counselor operations unit by providing services at the offices of our State Representatives in North Philadelphia, West Philadelphia and Southwest Philadelphia, while assisting households in completing LIHEAP applications at food pantries in Northeast Philadelphia. We can no longer stay within our own nests, hoping that clients come to us, we need to go to them.*



Ken Bigos tabling at the "Move and Groove" fair



Fernando Leal providing eviction and foreclosure counseling at Rep. McClinton's office

*"My team and I are extremely grateful to work with Affordable Housing Centers of Pennsylvania who shares our understanding that everyone should have access to quality, affordable housing. We look forward to joining them again in 2022 by continuing to provide critical housing assistance and resources aimed at keeping our neighbors and their families safe in their homes."*

*-- State Rep. Joanna McClinton, 191st District West Phila./ Delaware Co.*

**EVICTON AND FORECLOSURE PREVENTION OUTREACH**  
 Affordable Housing Centers of Pennsylvania  
**Wednesdays • 10 a.m. – 3 p.m.**  
 STATE REPRESENTATIVE JOANNA MCCLINTON • DISTRICT OFFICE  
 December 8 • 52 S. 60th Street • Philadelphia (215) 748-6712  
 STATE REPRESENTATIVE REGINA YOUNG • DISTRICT OFFICE  
 December 15 • 6844 Elmwood Avenue • Philadelphia (215) 952-3376  
 STATE SENATOR ANTHONY WILLIAMS • DISTRICT OFFICE  
 Call for Assistance • 2901 Island Avenue • Philadelphia (215) 492-2980

*"Partnering with Affordable Housing Centers of Pennsylvania has helped us keep neighbors in their homes and renters from being evicted. It's a relief to residents and myself that these resources are available to help anyone struggling and in need, and I look forward to building on this partnership for all in my community."*

*-- State Rep. Regina G. Young, 185th District Southwest Phila./ Delaware Co.*

*"Our partnership with the Affordable Housing Center brought critical housing resources right to the neighborhood during the pandemic. Ken and his staff joined my office for community events, curbside office days and other outreach efforts to connect with folks."*

*-- State Rep. Donna Bullock, 195th District/North Phila.*



Erica Lua and Sarah Kellogg with Rep. Bullock at a parent resource fair



Darcel McDaniel and Erica Lua at a Back to School event



Jacquelyn Bell serving clients virtually and in person at Rep. McClinton's office

## Saving Savannah's Nest

Jamilla Savannah is a single mom of four kids, three of whom are grown and an 8 year old son who lives with her. She's always been proud to support her children, no matter their age, and in the past has worked for companies that offered nice paying jobs. However, after making some career changes, Savannah's income was impacted and she fell on hard times. "I was trying to figure out who to turn to, I was trying to get myself together and save my home."

Through the city's hotline, Savannah was referred to AHCOPA's counselor, Fernando Leal. Fernando took the time to figure out what was going on with Savannah's account, discovering that the IRS had placed a lien on her house, which meant she couldn't get the loan modification she needed to stay up to date on her mortgage payments.

"Without Fernando," reflects Savannah, "I probably would have given up. I would have never had the information I needed to save my home if he wasn't there to guide me through."

Ultimately, it was a simple process to get the IRS to change the lien, but Savannah still needed support as she requested a loan modification from her mortgage company. "I had given

them a big lump sum, I was doing everything that I could to try to save the house, and they kept saying no," Savannah recalls. But Fernando wouldn't let her take no for an answer, "He was just very matter of fact, saying we're going to

"Without Fernando, I probably would have given up. I would have never had the information I needed to save my home if he wasn't there to guide me through."

do this, don't worry, I got you."

The entire affair was long and stressful, taking about half a year to complete. Fernando was supportive throughout the entire process, calling Savannah back when she needed encouragement and support, even though he was very busy.

In October 2021, Savannah successfully completed the loan modification process and was no longer on the trial payment. After the experience of saving her home, Savannah reflects that "you shouldn't wait till last minute to ask for help when you're in a situation because there are places out there that do provide help."

"I'm just really grateful," she says.



## Nejman Lifted up to Homeownership

Julie Nejman has dreamed of owning her own home for years. After raising four boys as a single mom, welcoming two grandchildren, and navigating incredible health setbacks, Nejman is proud to finally be closing on her very first home.

In early 2020, Nejman suffered a series of three massive strokes which left her with permanent disabilities and partial vision loss. Once a busdriver, a career she loved, Nejman's life changed drastically after her strokes. Despite the repeated blows to her health, Nejman kept a positive attitude and an eye for the future.

During the pandemic, Nejman began working towards her goal of homeownership. She made it a point to pay off her debts and work to get her credit score higher. She attended one of AHCOPA's First-Time Homebuyer courses where she was

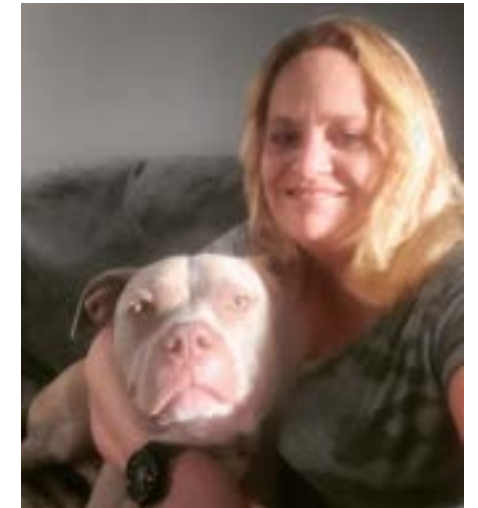
"It's especially good to have AHCOPA helping you when you are ready to buy a house. Get involved with them because they will help you every step of the way because you are not alone."

connected with her housing counselor, Doris Paez, her loan officer, and her home inspector.

"My biggest challenge is definitely having the stroke," Nejman reflects, "I used to always be around people, but since my stroke when I go around people I get anxious because I am worried that they won't understand me when I talk. So for me that makes it very hard, because not everyone will be willing to work with me, as someone with disabilities, bad hearing, and a service dog."

Despite these difficulties, Nejman found her homebuying team was not only accepting of her, but that they all went above and beyond to help her throughout the homebuying process. "Everyone has been so understanding," she says, "It has been so wonderful. When it was time to apply for the NeighborhoodLIFT grant, everything was ready go."

In October, Nejman was awarded the Neighborhood LIFT grant of \$15,000 for downpayment and closing costs assistance. The grant award meant that she could pursue her dream of



Nejman and her service dog Snucca

homeownership without worrying about the high cost burden of closing on a home. "I was so happy," Nejman reflects, "I w have some money saved, but

I was scared it was not going to be enough to cover everything. Now, I can breathe a sigh of relief."

Nejman is excited for the peace of mind owning a home will give her. "It

is a fresh start is the best way to say it. Especially after everything I've been through," she reflects, "to be able to say that I was able to get a house and I did it all by myself. I set up appointments to look at houses, I made sure I saved money, I set up meetings about mortgages. I did this!"

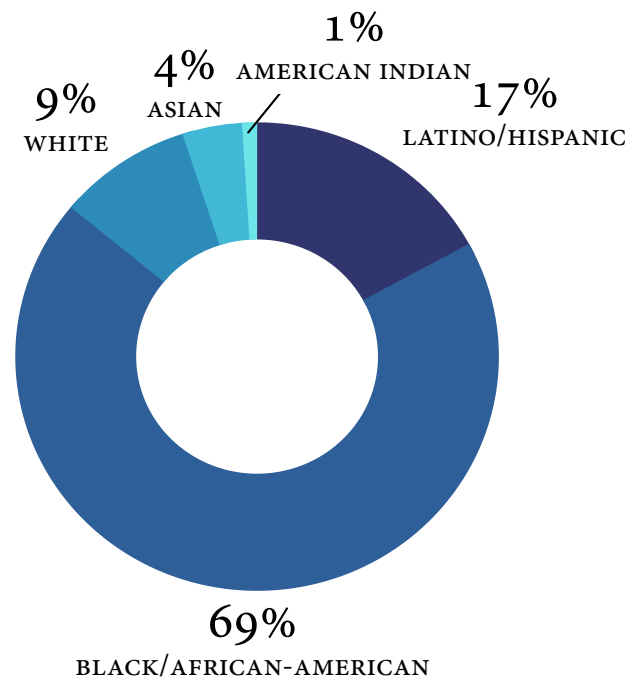
"I think it is good for people to see that even though I am disabled, and a little bit older, you can still accomplish anything you put your mind to, because look! I did!"

Nejman is grateful for the help of her homebuying team, all of whom worked with her closely to ensure she succeeded in buying her first home. "It's especially good to have AHCOPA helping you when you are ready to buy a house," she says, "get involved with them because they will help you every step of the way because you are not alone."

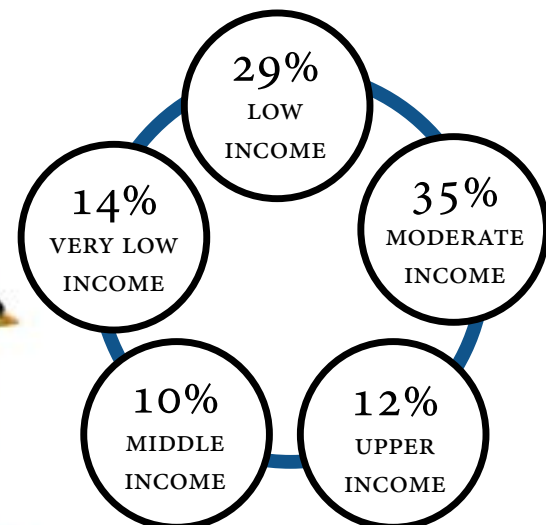
## Gender Statistics

**76%** WOMEN  
**24%** MEN

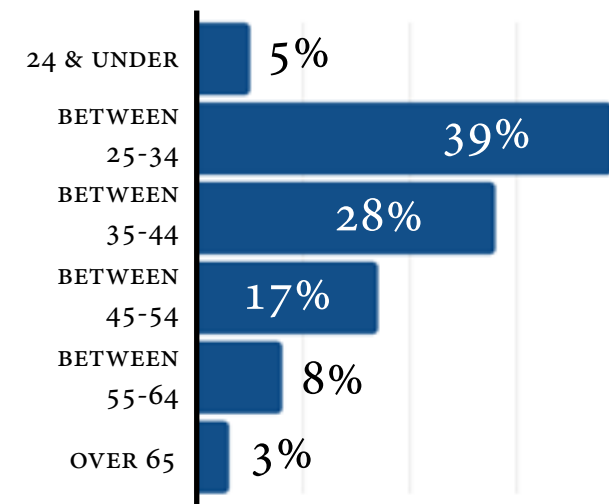
## Racial Background



## Income Breakdown



## Age Breakdown



## Residence of Clients Counseled

- Northeast Philadelphia - 24%
- North Philadelphia - 15%
- West Philadelphia - 15%
- Olney/Oaklane - 14%
- Northwest Philadelphia - 11%
- Center City/South Philadelphia - 5%
- Kensington/Fishtown - 4%
- Delaware County - 4%
- Montgomery County - 2%
- Rest of Country - 6%

**1,518**

FIRST TIME HOMEBUYER WORKSHOP ATTENDEES

**1,056**

CLIENTS COUNSELED FOR PRE-PURCHASE

**82**

NEIGHBORHOOD LIFT RECIPIENTS

**289**

EVICTION PREVENTION CLIENTS

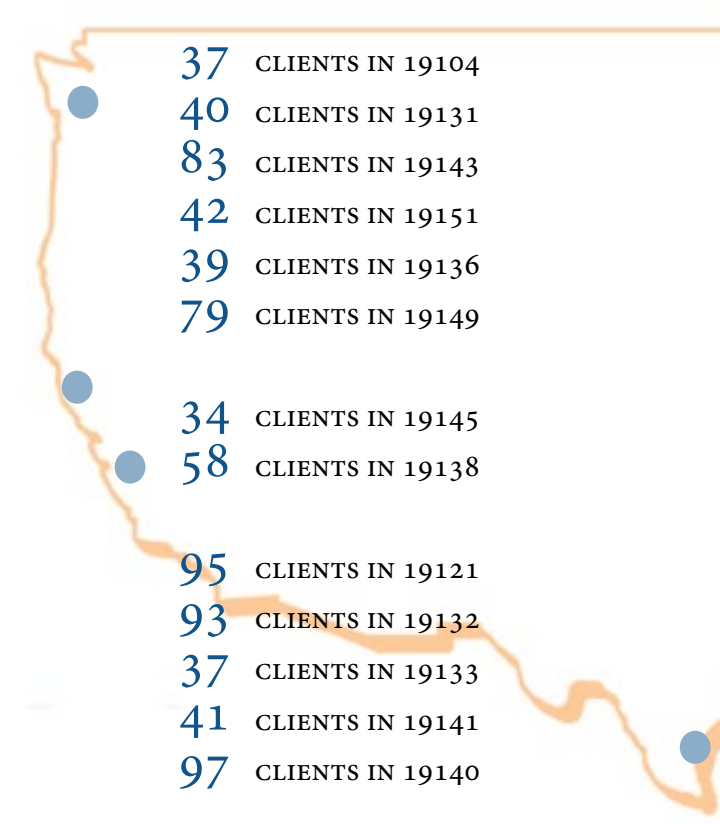
**102**

MORTGAGE/TAX FORECLOSURE CLIENTS

**34**

FORECLOSURES PREVENTED

## Top Client Locations by Zip Code



## Extending Across PA and the Country

While the majority of our clients live in Philadelphia and neighboring counties, we were excited to serve clients from across the country in 2021!

We had several clients from New York and New Jersey.

There were a few from Florida, Texas, Oregon and California!

We covered the east coast from Maryland to Massachusetts.

We even served a few southern clients in Kentucky, Virginia, and Georgia.



# Thank You to Our Supporters

AHCOPA and our Board of Directors want to share our appreciation to all our supporters in 2021, which include new funding partners, Citizens, the William Penn Foundation, the Philadelphia Foundation and Exude, along with our established funding partners. Your financial support is a reminder that you are endorsing AHCOPA's mission and purpose to better the housing and financial lives of our clients. All of this has set the stage for a busy and dynamic 2022, and we hope to continue our partnerships as we soar to new heights together.

Alston Beech Foundation  
Bank of America Foundation  
Bryn Mawr Trust Corporation  
Citizens Foundation  
City of Philadelphia, Division of Housing  
and Community Development  
eHome America  
Exude  
Fulton Bank  
Home Free USA  
M&T Bank Charitable Foundation  
Pennsylvania Housing Finance Agency  
Philadelphia Foundation  
Prosperity Home Mortgage, LLC  
PNC Foundation  
Republic Bank  
Santander Bank  
State Farm Insurance Foundation  
Tompkins Vist Bank  
Wells Fargo Bank  
William Penn Foundation  
WSFS Foundation



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