



affordable housing alliance

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October | 2019

News & Updates

MESSAGE FROM OUR CEO

Dear Friends of the Alliance,

We just said goodbye to a busy month of September that left us, among other things, with a warm ribbon-cutting ceremony for our newest property: Millstone Place, a 4-unit development that provides affordable housing for families and individuals impacted by homelessness in Monmouth County.

Our Utilities Department participated in dozens of outreach events in coordination with several Utility companies that partnered with us to host a series of Energy Assistance days. As of October 1st, Monmouth County residents can apply for the LIHEAP grant as the application window opens to eligible households.

We're also shifting gears to get ready for our Annual Awards Recognition Luncheon, which will take place on October 30th at the Eagle Oaks Golf Club in Farmingdale, NJ, as we prepare to honor the invaluable contributions and support from some of our most important partners, affiliates, supporters and friends.

We hope you can join us on October 30th, so we can celebrate together and continue our efforts to give every NJ citizen the opportunity to live a better life.



RIBBON CUTTING FOR AFFORDABLE HOUSING IN MONMOUTH COUNTY



The Affordable Housing Alliance (AHA) hosted the Ribbon Cutting ceremony for Millstone Place, a 4-unit development that provides affordable housing for families and individuals impacted by homelessness in Monmouth County.

The AHA was excited to finish one of the first Housing Trust funded sites in the State. The Housing Trust Fund (HTF) is a federal housing production program that the AHA used on the property provided by Millstone Township to address the affordable housing needs of the Township.



In attendance at the ceremony were Annemarie Uebbing, Adolphus Evans and Elizabeth Williams from the Community Planning and Development Division of the US Department of Housing and Urban Development, Jim Lordi from DCA, Ashley Marion, VP of Commercial Lending at TD Bank, Joseph Chinnery from Grant Engineering Construction Group, LLC., Scott Harvard from Tormee Construction, David Feldman of Feldman & Feldman Architect, as well as Raymond Smith and Richard Weber, who serve as the President and Vice President of the AHA Board of Directors, respectively. Also present from the Alliance was the COO, Derrick Griggs, along with several Directors and staff members.



“We’re very honored to be part of this project,” said Derrick Griggs, COO of the Affordable Housing Alliance. “It makes us happy to bring, once again, viable affordable housing to Millstone Township, as we look forward to making similar housing options available throughout the County.”

The total cost for the project was \$1.2 million, which was funded by HUD, through the Federal Housing Trust fund, and TD Bank.

The development offers (one) 1-bedroom unit, (two) 2-bedrooms units and (one) 3-bedroom unit, which are all handicap adaptable.

To read the full story, please click [here](#).



LOCAL FOUNDATIONS THAT SUPPORT THE AFFORDABLE HOUSING ALLIANCE



TD Bank Charitable Foundation donated \$20,000 to the Affordable Housing Alliance to support the Financial Counseling Services provided at the agency.

TD Bank recently launched *The Ready Commitment* project, which "refocuses their giving to impact positive change increasing financial security, environmental quality, inclusive communities and equitable health

outcomes," according to James T. Kiernan, Coastal New Jersey Market President at TD

Bank. Mr. Kiernan added that "organizations such as yours play a significant role in sustaining vibrant and thriving communities."

This donation will be used to support our Financial Counseling Services, which give Monmouth and Ocean County residents the possibility to move forward financially and create more economic balance in their lives. Our tools help individuals and families work towards their financial goals, and services are customized to meet their needs.

The Housing Counseling program is HUD-Certified and provides counseling for pre-purchase, home ownership, foreclosure intervention, reverse mortgage and disaster recovery across one of our many experienced housing counselors on staff.

To learn more about the Financial Counseling Services offered at the AHA, please visit our website: housingall.org for additional information.

THE UPS AND DOWNS OF BECOMING A FIRST-TIME HOME OWNER

"I wanted to feel like you're supposed to feel
when you move into a new home"



Dolan Williams started working with the Affordable Housing Alliance about 3 years ago when he decided he wanted to improve his credit score. He heard about the many benefits of the financial education workshops sponsored by the AHA's Housing department, so he took the next step and signed up for his first class.

Through his financial literacy training, Dolan quickly became aware that he could be a first-time home owner. At the time, he was living in a 2-bedroom house with his 3 daughters, thus the idea of being able to create a new life in a new home with his family overwhelmed him with joy.

The First-Time Home Owner and Financial Literacy workshops Dolan took at the AHA taught him what to expect as a home owner, what to expect when dealing with general contractors, the steps of the home buying process, access to their home buying team

and information on programs available to them, such as loan products and grant programs.

"The Financial Literacy workshops were essential for me, because most home owners don't know what to look for or how to spend their money in the most efficient way. You might be offered things you don't really need when purchasing a home, so the education I

received was definitely useful throughout the process," he recalled.

Dolan understood that given his current situation, neither him nor his daughters had any privacy in their current home as they all had to share the little space they had available. To be offered the possibility to move into a brand new bigger place was an outcome he was ready to embrace with his family in the months to come.

About a year and a half into the process he encountered some difficulties. The progress stalled and he found himself doubting the system and its effectiveness.

Dolan mentioned that he simply "wanted to feel like you're supposed to feel when you move into a new home," but with all the obstacles he had to hurdle, the outcome he was hoping for seemed everything but reachable at that moment.

Unfortunately, the home that he had chosen had past financial liens that were delaying the process.

During the next few months, as he was waiting for the financial paperwork to go through, he was offered to move into another home not far from where he was living. However, he decided to decline the offer in order to pursue his initial goal of purchasing a brand new home for him and his family.

He remembered feeling "frustrated and a little depressed," because he didn't know if he was "going to be able to purchase the house, or not," he added, but that didn't deter his motivation nor his perseverance.

An AHA housing counselor worked closely with him for over two years to clear the title from all of the financial liens the previous owner had on the property.

Furthermore, the AHA offered Dolan one-on-one counseling to assess his mortgage readiness and certify his income eligibility to purchase a home under the NSP affordable housing program from Coastal Habitat for Humanity. This project had the collaboration of three partners: Interfaith Neighbors, the AHA and Coastal Habitat for Humanity.

After three (long) years of waiting for the pieces to fall in the right place, the paperwork finally went through and Dolan was able to purchase his first home in late September.

Dolan wishes the entire process would've been more expeditious, but he understands these setbacks were beyond his control. He always focused on the positive side of things and never lost sight of his goal to become a first-time home owner.

Dolan and his family can finally say "This is our home... We finally did it!" It might have not been the journey he initially set out to take, but "by being patient and hanging in there, we were able to come up on top," he emphasized.

He believes that in these types of situations, where you don't have control over what's going wrong, "the most important thing is to be patient." Nevertheless, he understands that "purchasing a house is a long process, so you can't take anything for granted and you have to make sure everything you need to submit is in order to avoid hiccups."

[Learn about the AHA's Financial Education Workshops](#)

JOIN US ON WEDNESDAY, OCTOBER 30TH, AT

OUR ANNUAL RECOGNITION AWARDS CEREMONY

In Celebration of our Partners, Affiliates, Supporters & Friends!



the Eagle Oaks Golf Club located in Farmingdale, NJ.

The Affordable Housing Alliance (AHA), formed in 1991 to help provide affordable housing for limited-income households in Monmouth County, will host its annual Recognition Awards Luncheon on Wednesday, October 30th at

This year, the AHA will honor several of our partners, affiliates, supporters and friends for their invaluable work which continues to help thousands of New Jersey families and individuals live a better life.

All of the honorees are an essential ingredient to the successful formula that has catapulted the AHA into being one of the leading and most productive social services agencies in New Jersey for the past 29 years... and counting!



The honorees this year will be:

"Strongest Community Affiliate"

- Bayshore Family Success Center

"Outstanding Vendor"

- Twin Lights Group

"Most Impactful Utility Affiliate"

- Greater Bergen Community Action

"Municipal Housing Partner"

- Ocean Township

"Partner of the Year"

- Mental Health Association of Monmouth County

There are still Sponsorship and Ad Journal opportunities available, but the deadline to submit your request is coming up soon, so don't miss out! By supporting the AHA, you're helping us achieve our mission to move lives forward with strength, optimism and housing resources. It is our goal to have everyone we help walk away better than when they came to us and, with your support, you can play an important role in this collective effort.

[Click here](#) to learn more about the possibilities to become a sponsor for this event or to simply purchase tickets and join us in celebrating this year's honorees!

LIHEAP IN NEW JERSEY

The AHA processes LIHEAP applications for Monmouth County residents from 10/01/19 to 08/31/20

LIHEAP season started on October 1st. Apply TODAY!

The Affordable Housing Alliance (AHA) is the designated agency to process LIHEAP applications for Monmouth County residents. The Low-Income Home Energy Assistance Program (LIHEAP) helps low-income residential customers pay for heating and cooling bills, even if heat is included as part of rent payments. LIHEAP provides assistance for all types of heat and may also provide emergency assistance funds for heater and water heater repairs.



LIHEAP also provides grants in the winter so that eligible households can pay their heating bills and continue using heating equipment. The benefit amount depends on the number of people in the household, geographical location and household gross income.

Eligible clients may not exceed the following income criteria per household size:

Household Size	1	2	3	4	5	6	7	8	9	10	11	12
HEA Monthly Gross Income \$	\$2,082	\$2,819	\$3,555	\$4,292	\$5,029	\$5,765	\$6,502	\$7,239	\$7,975	\$8,528	\$8,706	\$8,883
USF Monthly Gross Income \$	\$1,926	\$2,607	\$3,289	\$3,970	\$4,652	\$5,333	\$6,015	\$6,696	\$7,377	\$8,059	\$8,740	\$9,422

Federal Poverty Guidelines for 2020

First Person	Each Additional Person
\$12,490	\$4,420

Types of LIHEAP Energy Assistance in New Jersey

Energy assistance in New Jersey is provided through the Department of Community Affairs. The program helps lower the overall cost of heating and cooling, as well as provides emergency fuel deliveries to those in need. The state offers utility bill assistance for low income families through the distribution of monetary grants. Depending on an applicant's income and household size, he or she may qualify for several assistance programs, grants or other types of federal aid.

Emergency fuel delivery is provided to low-income enrollees at risk of running out of fuel or having their utilities shut off. The Winter Termination Program (WTP) protects enrollees from losing fuel during the winter months. The grants provided through this program are paid directly to the fuel supplier on behalf of the household. The exact amount of benefits

a household receives depends on their income and household size.

NOTE: The AHA can only accept LIHEAP/USF applications from Monmouth County residents. Only original paper completed and signed applications can be accepted. Copied or faxed applications cannot be accepted.

Please provide copies of other supporting documents when you bring your application.

Eatontown: 59 Broad Street (Fax for supporting documents only 732-440-4765)

Neptune: 3535 Route 66, Parkway 100 Complex, Building 4 (Fax for supporting documents only 732-922-0726)

Freehold: 20 Gibson Place, Suite 200 (Fax for supporting documents only 732-414-6607)

To read this full article on liheapassistance.org, [click here](#).

If I'm over income for LIHEAP, is there another energy assistance program I can apply for?

Yes! The **Affordable Housing Alliance** also offers the **Payment Assistance for Gas and Electric (PAGE)** program; a state-funded utility assistance program that helps low to moderate income families in New Jersey pay their utility bills.

Administered by the **Affordable Housing Alliance**, the **PAGE** program is funded by the Board of Public Utilities (BPU) and is an annual assistance program designed to help households across the state of New Jersey who are experiencing economic hardship and struggling to pay their electric and natural gas bills.

Those who qualify can get up to **\$1,500/year** in benefits.

To learn more about **LIHEAP**, **USF** and **PAGE**, please visit our website njpoweron.org.

EMPLOYEE SPOTLIGHT

Meet Ricardo Pasos

Ricardo Pasos is a HUD Certified Housing Counselor and First Time Homeowner Counselor at the Affordable Housing Alliance (AHA).

Ricardo has worked with the AHA since July 2017 and has progressively grown through the ranks of the Housing Department, starting as a Bilingual Intake and working his way up to his current role as a Housing Counselor.



Ricardo also moderates a Financial Peace University Workshop through our Financial Success Center, which provides comprehensive resources under one roof to help Monmouth and Ocean County residents move from financial difficulty to economic well-being.

The knowledge Ricardo has acquired since he started working at the Alliance has benefited dozens of families and individuals that have received counseling services and

housing resources thanks to his workshops and one-on-one counseling sessions.

Ricardo remembers vividly how he felt when he helped his first family purchase a home for the first time. He recalls that "it was an amazing feeling to be a part of such an important moment of someone's life."

Earlier this year, Ricardo obtained his HUD Certification as a Housing Counselor, providing him with the appropriate tools to offer current and prospective homeowners and renters so that they can make responsible choices to address their housing needs in light of their financial situations.

"I never thought I would become a Housing Counselor, but since I started counseling families and individuals seeking to improve their housing situation, I cannot see myself doing anything different. It truly has been a blessing to be in a position to help those in a vulnerable position," he noted.

Finally, Ricardo wanted to give a word of advise to anyone looking to join the team of professionals at the AHA: "If you're interested in working in the field of social service, the AHA is definitely one of the best nonprofits in the region and you will gain invaluable knowledge in the process."

Internship/Employment opportunities at the AHA

SUPPORT THE AFFORDABLE HOUSING ALLIANCE BY SHOPPING AT AMAZONSMILE



What is AmazonSmile?

AmazonSmile is a website operated by Amazon that lets customers enjoy the same wide selection of products, low prices, and convenient shopping features as on Amazon.com. The difference is that when customers shop on AmazonSmile (smile.amazon.com), the AmazonSmile Foundation will donate 0.5% of the price of eligible purchases to the charitable organizations selected by customers.

How does AmazonSmile work?

When first visiting AmazonSmile, customers are prompted to select a charitable organization from over one million eligible organizations. In order to browse or shop at AmazonSmile, customers must first select a charitable organization. For eligible purchases at AmazonSmile, the AmazonSmile Foundation will donate 0.5% of the purchase price to the customer's selected charitable organization.

Is there any cost to charitable organizations or to customers?

No. There is no cost to charitable organizations or to AmazonSmile customers. The shopping experience is identical to Amazon.com with the added benefit that the AmazonSmile Foundation will donate to the charitable organizations selected by customers.

Which products on AmazonSmile are eligible for charitable donations?

Tens of millions of products on AmazonSmile are eligible for donations. You will see eligible products marked "Eligible for AmazonSmile donation" on their product detail pages. Recurring Subscribe-and-Save purchases and subscription renewals are not currently eligible.

Can I use my existing Amazon.com account on AmazonSmile?

Yes, you use the same account on Amazon.com and AmazonSmile. Your shopping cart, Wish List, wedding or baby registry, and other account settings are also the same.

To start donating to the AHA using AmazonSmile, follow these steps:

1. Go to: <https://smile.amazon.com>
2. Log in to your Amazon account, or if you're new to shopping at Amazon, create an account
3. In the top menu, under "Account & Lists," click "AmazonSmile Charity Lists"
4. Type in the Search box: **Affordable Housing Alliance Inc.** (Make sure it's location states Neptune, NJ)
5. Start shopping!

Amazon will remember your selection, and then every eligible purchase you make at smile.amazon.com will result in a donation.

Thank you for your support!

**HOUSING & UTILITY RESOURCES FOR
YOU**

RESOURCES YOU NEED, ONE CLICK AWAY!

HUD

QUOTE OF THE MONTH:

"Only if we understand, can we care. Only if we care, we will help. Only if we help, we shall be saved."

— Jane Goodall

THE AFFORDABLE HOUSING ALLIANCE | like us. follow us.
support us.

