



affordable housing alliance

Hope. Strength. Community.

housingall.org

njpoweron.org

ahacap.com



July | 2020

News & Updates

MESSAGE FROM OUR CEO

Dear Friends of the Alliance,

As we get closer to the foreclosure and eviction moratorium deadline in New Jersey, we're seeing a number of red flags that indicate our state is preparing for a wave of evictions once it's lifted.

Nearly 43.4 million Americans – or 25.3% of the US adult population – either missed last month's rent or mortgage payment, or have little to no confidence that they can pay next month's rent or mortgage on time, according to a [U.S. Census Bureau](#) survey conducted earlier this month.



The survey shows that in New Jersey, 28.5% of adults, or 1.8 million people, cannot afford their housing costs, even though the state is one of the wealthiest in the country, with a median household income of nearly \$82,000.

With the second highest jobless rate in the nation at 16.6%, and more than half of all renters in New Jersey being housing-cost burdened -- which means they spend at least 30% of their income on monthly rent -- the short-term scenario doesn't look any better unless we see something being done at the state and federal level.

This week, we saw [legislation being introduced](#) in Trenton that would allow homeowners to pay back any back mortgage payments skipped during the COVID-19 pandemic at the end of their mortgage.

The same bill would require landlords to work out payment arrangements with renters who missed payments during this period.

We trust the legislative body in our state understands the urgency of this situation, as immediate action is needed to prevent thousands of families from being evicted amid an ongoing health crisis.

At the Affordable Housing Alliance, our doors are open and our representatives are ready to take your calls. Tens of thousands of New Jersey residents turn to us for help every year, as we're able to provide them with the knowledge and assistance they request from us.

We have been working uninterruptedly since the beginning of the pandemic to make sure every call is answered, every application is processed and every resource available is provided in the most expeditious manner.

2020 has become quite the challenge for many of us, but if we all work together, I can see us finding our way back sooner rather than later.

Remember, stay safe and please try to keep others safe!

Sincerely,

Donna M. Blaze, CEO

**AHA STARTED SEEING CLIENTS
AT ITS NEPTUNE OFFICE**

NOTICE FOR CLIENTS

The Affordable Housing Alliance is seeing clients
(by appointment only) at its Neptune office.

To make an appointment, call us at (732) 389-2958
or visit housingall.org for more information.

**All clients will be required to have their temperature taken and
answer a COVID-19 screening questionnaire prior to the appointment**

CALL TODAY!



AHA
affordable housing alliance
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HOT WEATHER MELTING YOUR SAVINGS? CAN'T AFFORD THE HIGH UTILITY BILLS?

The PAGE program can help you with up to \$1,500 in Annual Assistance!

As New Jersey tries to dig itself out of the economic hole this pandemic put us in, blistering weather has forced most of us to crank-up the A/C at home.

This doesn't come cheap, though. Specially at a time when we have the **second-highest unemployment rate** in the nation at **16.6%**.

Many of these affected households, fearing having to choose between feeding their families and paying for their utility bills, turned to the **Affordable Housing Alliance (AHA)** for help.

The **AHA** offers the *Payment Assistance for Gas & Electric (PAGE)* program, which is uniquely designed to help moderate-income NJ families who are struggling to pay for their natural gas and electric bills.



Last year alone, **AHA** distributed over **\$4 million** of **PAGE** funds to thousands of households throughout New Jersey, processing over **13,000** applications and handling over **50,000** phone calls from families and individuals seeking financial assistance.

This year, the applications for energy assistance keep pouring in, but our dedicated team of professionals has been **working uninterruptedly throughout the pandemic** to make sure everyone gets the help they so desperately need -- sooner rather than later. We even hired additional staff members to assist with the large number of applications coming in every day.

In New Jersey, despite strong re-employment gains in April and May, the labor force has **recovered only 219,800 jobs of the 831,300 jobs lost** since March of this year, leaving the Garden State on the verge of an **unprecedented housing and economic crisis**.

We're worried that thousands of New Jersey residents have likely accumulated high energy bills during this period, so once the utility companies start seeking collection or disconnecting services, struggling households may be at risk of losing their gas or electric service unless a payment is made.

This situation could be avoided if you qualify for a **PAGE** grant, in which a family of four making **\$118,440/year** could be eligible to receive up to **\$1,500** in annual assistance!

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	9 Person
Minimum Annual Income	\$23,124	\$31,296	\$39,480	\$47,652	\$55,836	\$64,008	\$72,192	\$80,364	\$88,536
Maximum Annual Income	\$61,588	\$80,540	\$99,490	\$118,440	\$137,390	\$156,340	\$159,894	\$163,448	\$167,000

The **PAGE** program also allows for any household in New Jersey to apply for assistance from the comfort of their home, simply by visiting NJPowerOn.org.

In addition to the **PAGE** program, the **AHA** processes applications for the **Gift of Warmth** and the **ACE Helping Hands** programs, which are offered to New Jersey Natural Gas (**NJNG**) and Atlantic City Electric (**ACE**) customers, respectively. The **AHA** is also the designated agency in Monmouth County to process the Low Income Home Energy Assistance Program (**LIHEAP**).

Additionally, the **AHA** offers a number of housing and financial counseling services for New Jersey residents, with a special focus on assisting those financially impacted by the COVID-19 pandemic. Visit housingall.org for more information.

Remember, if you think you could be eligible to benefit from any of the energy assistance programs offered at the **AHA**, don't wait! The bills will just keep piling on and you may risk getting your service disconnected once the utility companies start asking for payments.

Let us help you be in a position where you don't have to choose between feeding your family and paying for your natural gas or electric bills.

Who is eligible for the PAGE program?

If you are a New Jersey resident who rents or owns a home and are not currently receiving USF or HEA, are facing a crisis situation that includes a documented notice of overdue payment for gas and/or electric service and have a past history of making regular payments towards their utility bills—you may qualify.

Thousands of NJ residents apply every year. You can learn more at NJPowerOn.org.

Tenants In New Jersey Are Protected Until Early October. But, What Happens Next?



New Jersey ranked second-highest nationwide in unemployment rate in June, at a whopping **16.6%**. Since February, the state has lost 611,500 jobs.

Having recovered only about a quarter of all jobs lost since the beginning of the statewide shutdown, New Jersey is on the verge of an unprecedented housing and economic crisis.

A report prepared for the Coalition of Housing Advocates in New Jersey, estimates that "40% of all New Jersey renter households — about 450,000 — will not be able to pay their August rent."

The New Jersey Assembly Appropriations Committee is advancing legislation this week that aims to provide housing relief to NJ renters, but it's received considerable push-back from groups that argue the bill provides "no financial solutions to the landlord and penalizes them unfairly."

If this legislation succeeds, it would allow homeowners to pay back any back mortgage payments skipped during the COVID-19 pandemic at the end of their mortgage, as landlords would be required to work out payment arrangements with renters who missed payments, The Center Square reported.

Nevertheless, in order to apply for this relief, homeowners or renters must show how they've been affected by the COVID-19 pandemic, either through a job loss or reduction in hours, a business closure, child care or funeral costs, according to the bill.

If the bill doesn't advance, what is the possible scenario in New Jersey?

The CARES Act relief law is set to expire at the end of this week, but that hasn't prevented landlords in many states to try to get a head start forcing renters out.

Even though it's not currently enforceable, New Jersey could experience 304,000 eviction filings in the coming four months after the lifting of eviction moratoriums. That's an estimated 600% increase from pre-COVID-19 levels, according to the aforementioned report recently published by Stout Risius Ross.

The report also mentions that communities of color in New Jersey are much worse affected than white communities, as 49% of African-American renter households and 41% of Hispanic households said they will be unable to pay their rent in August, compared to 18% of white renters.

What is the possible scenario nationwide?

Roughly 1 in 4 American households missed June rent or mortgage payments, or said they had little confidence they'd be paying in July, according to surveys by the Census Bureau,

"Ultimately, without a nationwide moratorium and the federal financial support to address past-due rent, it is estimated that 20-28 million renters will face eviction and the extreme hardship and poor health outcomes it causes," warned Emily Benfer, a Wake Forest University law professor and health justice expert, in a Law360 interview last month.

SAVE THE DATE



The Affordable Housing Alliance
ANNUAL AWARDS LUNCHEON

"Join us as we bid farewell to our CEO, Donna M. Blaze"

10 • 28 • 20

Eagle Oaks Golf & Country Club, Farmingdale, NJ

12:00 PM - 2:30 PM

FORMAL INVITATION TO FOLLOW

For additional information, visit housingall.org

EMPLOYEE SPOTLIGHT

Meet Alexis Steffaro: Summer Intern from Lafayette College.



Alexis Steffaro joined the Alliance this summer as an Intern for the Administration Department.

She was born and raised in South River, NJ, where she went to the same High School her mother and grandmother attended.

Alexis is a current student at Lafayette College, in Eastern, PA. She's working very hard to graduate next year with a double-major in Internationals Affairs and Russian and Eastern European Studies.

In addition to her double-major, Alexis is doing a Russian language minor, as she was able to study the East Slavic language in St. Petersburg, Russia, last semester, and she has plans to bring (the language) back to her dinner table, since no one else in her family speaks it anymore.

Furthermore, Alexis is a Russian Orthodox Christian, something that represents "a big piece" of her life.

Her interest in politics and government led her to get involved with the nonprofit world, something she was looking to pursue in order to better understand the inner workings of a nonprofit agency. Her love for social service and community work, led her straight to the Affordable Housing Alliance.

Since she arrived at the Alliance, Alexis was pleasantly surprised to learn of the wide impact one organization can have. She notes that "It's really telling of how dedicated and how much the people that work at the AHA really care. It's not just a job. You really have an impact on people's lives."

Finally, Alexis wanted to mention how much she's enjoyed her time at the agency, acknowledging that's "it's been a great opportunity for her professional development."

We're fortunate to have someone like Alexis join the ranks of the Alliance and wish her the best of luck as she keeps taking on the world, one experience at a time.

ADDITIONAL FUNDING RECENTLY GRANTED

\$10K

Capital One Grant for Daily Operations and to Expand AHA's Reach into Ocean County, NJ

HCDNJ COVID-19 Grant for AHA's Emergency Adult Homeless Shelter located in Monmouth County

\$5K

\$50K

NJPRF COVID-19 Grant to provide Enhanced On-Site Assistance During the Pandemic

Richmond County Savings Foundation COVID-19 Grant to Support Client Services at Neptune Office

\$5K

RESOURCES YOU NEED. ONE CLICK AWAY!



HUD

NJHMFA

First Time Home Buyer Grant (up to \$10,000)

Monmouth County Clerk's Office (for getting copies of recorded mortgage and deed documents)



FREE MONEY MANAGEMENT COURSE

The AHA is offering eHome America's Money Management course; a FREE online financial workshop. For more information, contact us at: aha-intakedos@housingall.org or call (732) 389-2958



AFFORDABLE UNITS FOR SALE

To learn more about the affordable units the AHA has for sale, [click here!](#)



EMPLOYMENT OPPORTUNITIES

Interested in joining the Affordable Housing Alliance team, [click here](#) to learn about employment and internship opportunities!



EHOME AMERICA

The AHA is offering eHome America's signature Homebuyer Education course for prospective first-time homebuyers! [Click here](#) for more information.

COVID-19 RESOURCES

EVICTION

What if I can't pay my rent, can I still get evicted? Is there any rental relief?

- New Jersey's Evictions Remain Delayed
- Information on Rental Properties and Evictions
- Information on Homeowners and Evictions

FORBEARANCE

Freddie Mac Forbearance Information

How do I get mortgage relief and/or forbearance?

The “People’s Bill” and Potential Forbearance Plans

ENERGY ASSISTANCE

Apply for PAGE (Up to \$1,500 for Gas & Electric bills)

ADDITIONAL AID & ASSISTANCE

Resources for New Jersey Renters

Free COVID-19 Testing Sites in Monmouth County, NJ

Am I eligible for aid?

What is the COVID-19 Emergency Rental Assistance Program?

SUPPORTERS OF THE ALLIANCE



QUOTE OF THE MONTH:

"The question isn't who's going to let me; it's who is going to stop me?"

—Ayn Rand

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

