



affordable housing alliance

Hope. Strength. Community.



LOOKING FOR AFFORDABLE HOUSING?

The AHA sends out a bulletin once a month with housing options available through outside agencies and housing service providers.

We also recommend checking njhrc.gov for more housing opportunity listings across the state of New Jersey.

[SIGN UP NOW](#)

What's New?

Counseling and Education applications are now open!

Housing Promotion and Preservation Services Provided By The AHA

Housing Counseling

The AHA supports homebuyers with assessing mortgage readiness, assisting with applying for loan modifications if you are experiencing a foreclosure, and reverse mortgage counseling to help seniors age-in-place through personalized sessions. All are available either in-person or virtually.

Housing Education

Three workshops, Pre-Purchase Homebuyer, Manufactured Homebuyer, and Post-Homeowner, presented by the Affordable Housing Alliance on the eHome America platform, that covers the home-purchase and post-purchase processes which includes; steps in buying, loan financing, home maintenance, tax benefits, and financial resources.

Homeowner Rehabilitation

AHA helps income-qualified households in Monmouth and Ocean Counties with home rehabilitation for safety and energy efficiency. Services include safety repairs for code compliance and energy-saving upgrades like window replacements and hot water heater installations.

Want more information?

[CLICK HERE AND CHECK OUT OUR SERVICES](#)

Holiday Season at AHA



Our holiday season was a tremendous success! Thanks to the generosity of our staff and community, we were able to spread joy and provide over 80 of our residents with beautiful gifts from our giving tree.

In addition, we recently held our Second Annual Employee Appreciation Luncheon – a true celebration of our hardworking team. The event was filled with delicious food, laughter, and camaraderie. From the fun photo booth and prize baskets to the unforgettable karaoke performances, it was a joyous occasion for everyone

involved.

Congratulations again to our Mission Award Winners. Their dedication, compassion, and outstanding contributions have not gone unnoticed. Your commitment to our organization's mission is inspiring and you truly deserve this recognition. Well done!

As we reflect on these wonderful achievements, we are reminded of the importance of coming together as a united organization. It is during these moments of unity and celebration that we truly appreciate the strength of our team and the impact we can make together. Thank you to everyone who made our holiday season and employee appreciation luncheon such a memorable success!



A New Face at AHA



The Affordable Housing Alliance is thrilled to welcome Tricia Bradly as the new Director of Housing Stability!

With 25 years of experience in the field, Tricia has developed a comprehensive understanding of the challenges faced by individuals experiencing homelessness and the strategies needed to address them. She is known for her unwavering compassion and tireless advocacy for the homeless population.

Before joining AHA, Tricia has held various positions within the homeless services sector, designing, implementing, managing and assessing housing programs for homeless or near homeless individuals and families.

She has a wealth of knowledge in areas such as outreach and engagement, case management, housing assistance, and community collaborations.

Deeply committed to social justice and equity, Tricia has actively contributed to the development and implementation of policies and initiatives aimed at addressing systemic issues related to homelessness. She has worked collaboratively with government agencies, nonprofit organizations, and community stakeholders to develop sustainable solutions and provide comprehensive support to homeless individuals. Tricia holds a Bachelor's degree in Social Work, providing a solid foundation for their expertise. Her educational background combined with her practical experiences have equipped her with a unique perspective and versatile skill set to navigate the complexities of the homeless services sector.

Affordable Housing and Supportive Services Demonstration Program Grant!

AHA has been awarded \$249,653 through the Affordable Housing and Supportive Services Demonstration (AHSSD) program, administered by the Office of Community Services (OCS). With this funding, AHA will implement the “Achieving Well-Being: Residential Services in Affordable Housing (AWB)” project, which will expand its capacity to provide supportive services to residents beyond regular property management by:

- Integrating two new full-time residential service coordinators into all AHA properties to help better identify and assess residents’ supportive service needs and connect them with AHA resources to meet those needs.
- Referring residents to partner and community organizations for additional information, resources, and social services, including child care, youth services, senior programs, and transportation services.
- Expanding its contract with Collaborative Support Programs of New Jersey to provide mental health and alcohol and substance use disorder services at all AHA properties. These services include screenings and assessments, case management, mental health needs assessments, and crisis intervention.



Join the AHA Team Making a Difference in People's Lives!

WE'RE HIRING

**Join the AHA Team Today and
Help Make a Difference in
People's Lives!**

**SCAN
HERE
TO
APPLY**



THE AFFORDABLE HOUSING ALLIANCE PURSUES A DIVERSE AND INCLUSIVE WORKFORCE. APPLICANTS AND EMPLOYEES SHALL NOT BE DISCRIMINATED AGAINST BECAUSE OF RACE, RELIGION, SEX, NATIONAL ORIGIN, ETHNICITY, AGE, MENTAL OR PHYSICAL DISABILITY, GENETIC INFORMATION, CREED, SEXUAL ORIENTATION, NATIONALITY, INCOME, GENDER (INCLUDING PREGNANCY AND GENDER EXPRESSION) IDENTITY, COLOR, MARITAL STATUS, VETERAN STATUS, MEDICAL CONDITION, ANCESTRY, OR ANY OTHER CLASSIFICATION PROTECTED BY FEDERAL, STATE, OR LOCAL LAW OR ORDINANCE.

Questions?

HR@housingall.org

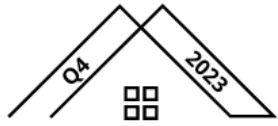
(732) 389-2958 or visit **housingall.org/hiring**



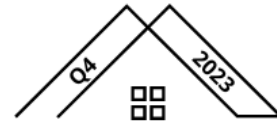
AHA
affordable housing alliance

[Click Here to see Available Positions!](#)

Housing Stability



THE AFFORDABLE
HOUSING ALLIANCE
HAS HELPED PROVIDE
10,183 MEALS
THROUGH OUR
PARTNERSHIPS IN
KEANSBURG AND
OCEANPORT



THE AFFORDABLE
HOUSING ALLIANCE
HAS HAD 52
INDIVIDUALS WHO
WERE EXPERIENCING A
LOSS OF HOUSING
UTILIZE OUR SHELTER

Free Tax Preparation

New Jersey households with an annual income of \$60,000 or less are eligible for free tax preparation by IRS certified professionals.

You may also qualify to receive up to \$6,935 as a credit or refund through the Earned Income Tax Credit (EITC).

Make an appointment with one of the following free tax preparation resources:

Volunteer Income Tax Assistance (VITA) Sites

Free assistance in the preparation of federal and state Income Tax Returns

Visit the NJ 211 VITA site listing to find a location in your area

877-652-1148

<https://www.nj211.org/nj-free-tax-assistance-locations>

AARP Foundation Tax-Aide Sites

Free tax preparation in different ways –

Monmouth County AARP Tax-Aide Sites

While some sites require an appointment, others serve clients on a "Walk-In" basis (first come, first served).

All Site Operating Schedules are subject to change without notice due to circumstances beyond our control (e.g., weather, etc).

[Click here for the Monmouth County Tax-Aide Operating Schedule](#)

MyFreeTaxes

Use MyFreeTaxes to file state and

in-person, low-contact, or contact-free –
depending on what service is available
in your area

https://www.aarp.org/money/taxes/aarp_taxaide/locations/

federal returns for free.

United Way's free filing software uses best-in-class standards to safeguard taxpayer information, guarantee your tax returns are accurate, and ensure you receive your maximum refund.

[MyFreeTaxes.com](https://www.myfreetaxes.com)

[CLICK HERE](#) for what to bring with you when you go to a VITA/AARP site

Are You A Resident of Millstone Township?

The Millstone Housing Rehabilitation Program Is Now Accepting Applications!

Eligible Items For Repair Or Replacement Include:

Heating | Weatherization | Accessibility Improvements | Roofing
Plumbing | Health, Safety, and Code Violations
Structural | Electrical | and So Much More!



RECEIVE UP TO \$25,000.00 IN ASSISTANCE

**Give us a Call to See if
You Qualify!**

**732.389.2958
x4352**

**Scan the QR Code for
more information!**

SCAN ME



 **AHA** affordable housing alliance
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housingall.org /rehabilitation

The Affordable Housing Alliance (AHA) is accepting applications for the Millstone Township Housing Rehabilitation Program. Eligible residents can receive financial support to address a variety of housing-related issues!

Give us a call today to see if you qualify! **732.389.2958**

First Generation Down Payment Assistance Program

The NJHMFA First Generation Down Payment Assistance Program provides \$7,000 of down payment and closing cost assistance. This is offered in addition to the NJHMFA DPA award for first-time buyers providing a total assistance of \$17,000 to \$22,000. The NJHMFA First Generation Down Payment Assistance Program is for qualified first-time homebuyers who are also first-generation homebuyers. The assistance is provided as an interest-free, five-year forgivable second loan with no monthly payment.

A first-generation homebuyer is defined as a first-time homebuyer who also is either:

a. an individual:

1. whose parents or legal guardians do not have any present ownership interest in any residential real property in any state or territory of the United States, or outside of the United States; and
2. whose spouse, or domestic partner, and each member of whose household has not, during the 3-year period ending upon acquisition of the eligible home to be acquired using such assistance, had any present ownership interest in any residential real property used as their principal residence in any state or territory of the United States, or outside of the United States;

OR

b. an individual who has at any time been placed in foster care in the State of New Jersey.

The First Generation Down Payment Assistance Program must be paired with an NJHMFA first mortgage loan. The first mortgage loan is a competitive 30-year, fixed-rate loan, originated through an NJHMFA participating lender. Certain restrictions such as maximum household income and purchase price limits apply. For more information, contact an NJHMFA participating lender below.

[Further details available on the Smart Start Plus First-Generation Home Buyer Program Fact Sheet](#)

Ready to Get Started?

Fill out our Participating Lenders form to be paired with an NJHMFA lender partner!

LENDER REQUEST FORM

NJHMFA Grant Available to Eligible First Time Homebuyers in New Jersey

The NJHMFA state-wide Down Payment Assistance Program (DPA) provides up to \$15,000 based upon the county of the property being purchased. The NJHMFA DPA is for qualified first-time homebuyers to use as down payment and closing cost assistance when purchasing a home in New Jersey. The DPA is an interest-free,

five year forgivable second loan with no monthly payment.

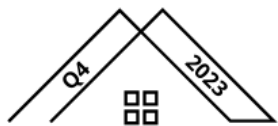
To participate in this program, the DPA must be paired with an NJHMFA first mortgage loan. The first mortgage loan is a competitive 30-year, fixed-rate government-insured loan (FHA/VA/USDA), originated through an NJHMFA participating lender. Certain restrictions such as maximum household income and purchase price limits apply.

[CLICK HERE TO LEARN MORE](#)

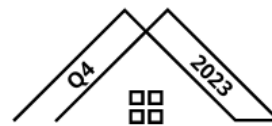
MAXIMUM INCOME LIMITS		
Limits are listed from lowest to highest COUNTIES	Percent of Area Median Income (AMI)	
	120%	140%
	1-2 FAMILY HOUSEHOLD	3+ FAMILY HOUSEHOLD
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson, & Salem	\$127,200	\$148,400
Mercer County	\$128,160	\$149,520
Essex, Morris, Sussex, & Union	\$128,880	\$150,360
Monmouth & Ocean	\$130,680	\$152,460
Warren	\$133,200	\$155,400
Bergen & Passaic	\$135,840	\$158,480
Hunterdon, Middlesex, & Somerset	\$147,840	\$172,480

MAXIMUM PURCHASE PRICE LIMITS				
COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, & Mercer	\$381,308	\$488,215	\$590,106	\$733,378
Warren	\$398,682	\$510,391	\$616,909	\$766,709
Burlington, Camden, Cape May, Gloucester, & Salem	\$461,437	\$590,694	\$714,066	\$887,406
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, & Union	\$879,942	\$1,126,712	\$1,361,845	\$1,692,475

<u>County List</u>	<u>Amount of Smart Start DPA</u>
Bergin, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	\$15,000
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem, Sussex, Warren	\$10,000



THE AFFORDABLE
HOUSING ALLIANCE
HAS HELPED CREATE
1 NEW HOMEOWNER
AND PRESERVED
HOMEOWNERSHIP FOR
9 HOUSEHOLDS



THE AFFORDABLE
HOUSING ALLIANCE
HAS PROVIDED 17
INDIVIDUALS WITH
HOUSING COUNSELING
AND EDUCATIONAL
SERVICES THIS
QUARTER

Debt Relief and Financial Resolution Scams are Everywhere, Learn What You Can Do to Protect Yourself and Your Loved Ones!

According to the [Federal Trade Commission \(FTC\)](#), debt relief service scams target consumers with significant credit card debt by falsely promising to negotiate with their creditors to settle or otherwise reduce consumers' repayment obligations. These operations often charge cash-strapped consumers a large up-front fee, but then fail to help them settle or lower their debts – if they provide any service at all.

Some Warning Signs To Be Aware Of Include:

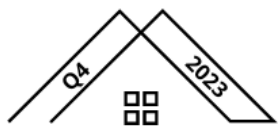
- A debt relief company that asks for fees up front, before it settles any debts.
- The company guarantees it can eliminate your debt or reduce it by a particular amount in a set period of time.
- The company advises you to cut off communication with creditors.
- The company won't send you information about its services unless you provide financial information such as credit card account numbers and balances.

Some Ways You Can Do and Learn More:

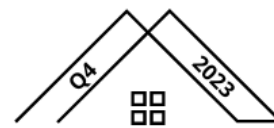
- Report debt relief scams to the Federal Trade Commission [online](#) or by calling 1-800-382-4357.
- The [FTC](#) and the [U.S. Consumer Financial Protection Bureau](#) offer background and advice on debt settlement, credit counseling, and other ways to get out from under your financial liabilities.

- Know the signs
- Get the facts
- STOP HOME SCAMS

Utility Assistance Department



THE AFFORDABLE HOUSING ALLIANCE HAS AWARDED 2587 PAGE GRANTS TO 2314 ELIGIBLE NEW JERSEY HOUSEHOLDS WHILE DISTRIBUTING \$1,018,277 IN PAGE BENEFITS



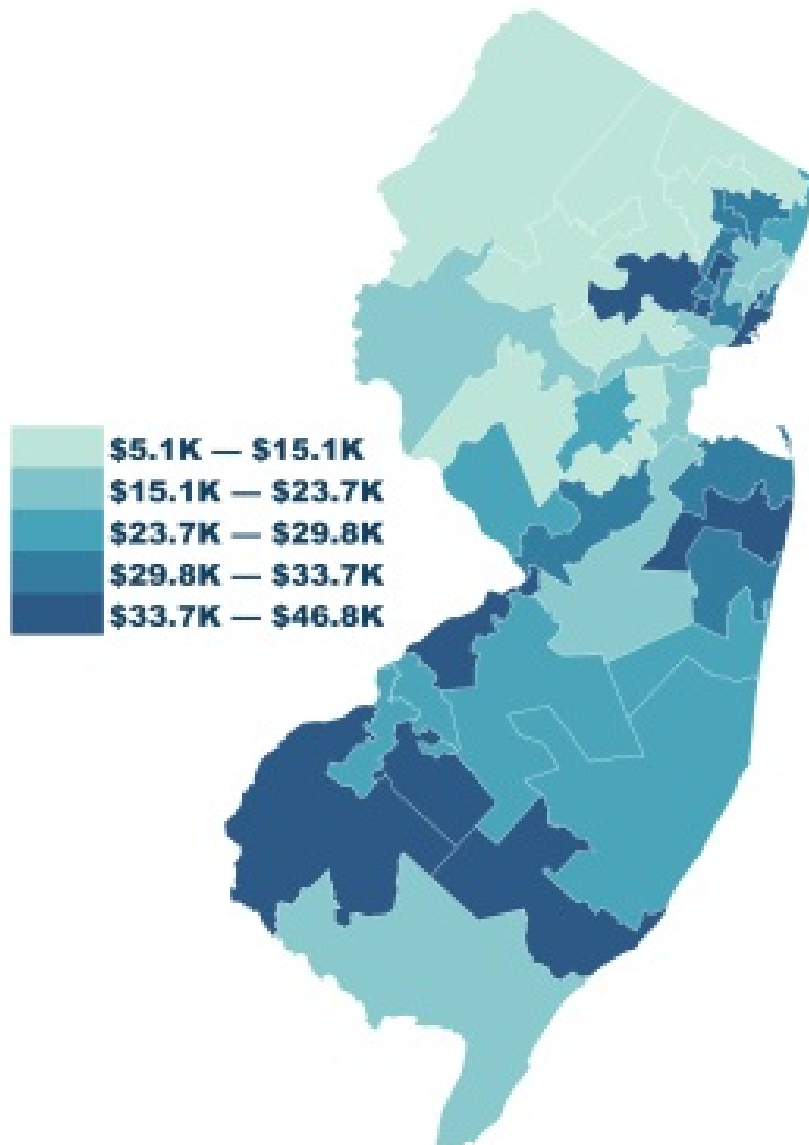
THE AFFORDABLE HOUSING ALLIANCE HAS PROCESSED OVER \$690,182 IN LIHEAP BENEFITS FOR 3337 ELIGIBLE MONMOUTH COUNTY RESIDENTS THIS QUARTER

PAGE Program Update

During the past three years, the Affordable Housing Alliance has distributed a total of \$10.5 million to NJ Residents through the PAGE program. Effective January 2024, NJ SHARES is now administering the PAGE program. If you need assistance they can be contacted at [866-657-4273](tel:866-657-4273) or www.njshares.org.

Click Here for your Utility Company

AHA PAGE Benefits Received by Residents in NJ Legislative Districts during 2023 Q4



Learn About Utility Assistance Programs!

New Jersey Natural Gas (NJNG) Gift of Warmth

- Available to New Jersey Natural Gas (NJNG) customers, the Gift of Warmth (GoW) program is designed to help those who have exhausted all other forms of energy assistance. Clients should apply for all other eligible programs prior to applying for GoW.

Low-Income Home Energy Assistance Program (LIHEAP)

- Primarily a heating program, eligible clients receive an initial heating benefit paid to the utility OR fuel company.
- Emergency assistance after initial benefits is available for deliverable fuel for heat
- Up to \$1,500 for heating, in up to 4 payments.
- After March 15th, clients who received benefits for GAS and/or ELECTRIC service can contact the AHA (Monmouth County). For all others, please contact NJ 211 if eligible for additional emergency assistance.

- \$400 for non-heating electric account after March 15.
- Cooling assistance up to \$500 to eligible residents with medical documentation.

Universal Service Fund (USF)

- Monthly credit for gas and/or electric for 12 months.
- Credit amount is based on annual income and energy burden
- Opportunity for Fresh Start
- The minimum amount is \$5 (or \$60 per year)

Important Dates and Deadlines

New Jersey Natural Gas (NJNG) Gift of Warmth (GoW)

Year-Round Availability

Low-Income Home Energy Assistance Program (LIHEAP)

October 1st - June 30th

Universal Service Fund (USF)

Year-Round Availability

Please note: There are **NEW** income and program guidelines for many of New Jersey's Utility Assistance programs so **MORE** families and individuals are eligible than ever before!

Click To Visit HousingAll.org To Learn More And Apply!

Additional Resources



DEVELOPMENT EXPERIENCE

The **AHA** has always strived to provide New Jersey with the safe, affordable housing stock needed for our growing populations. To learn more about some of that work [click here!](#)



NEIGHBORWORKS

NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. To learn more about how we work together [click here!](#)



EMPLOYMENT OPPORTUNITIES

Interested in joining the **AHA** team? Want to give back to your community? We thought so! Go ahead and [click here](#) to learn about all of our great employment & internship opportunities!



eHOME AMERICA

The **AHA** is proud to be offering eHome America's signature Homebuyer Education course for prospective first-time homebuyers! [Click here](#) for more information about this great class.

If It's Within Your Means...

When you give to the Affordable Housing Alliance (AHA), you are helping us continue our more than 30+ years of commitment to providing housing and services to individuals and families in the communities we call home. If you can, please consider making a tax-deductible contribution to the Affordable Housing Alliance by **visiting our donations page.**



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Building 4, Neptune, NJ 07753
732-389-2958 | info@housingall.org



Quote of the Quarter:

"The time is always right to do what is right."

-Martin Luther King Jr.



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



Affordable Housing Alliance | 3535 Rt 66 Parkway 100 Complex, Neptune, NJ 07753

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[Update Profile](#) | [Constant Contact Data Notice](#)

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