



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?



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Want to make a difference?

Join a Nonprofit Board of Directors

The Affordable Housing Alliance is excited to extend an invitation to be a member of our Board of Directors!

The Affordable Housing Alliance is a non-profit organization that aims to improve the quality of life for all New Jersey residents by developing affordable housing, and providing the services and support to help people obtain and maintain affordable housing.

Interested in serving on our Board of Directors?

Please fill out the application below. Note that a letter of interest, typed or attached, is required.

AHA Board Application

If you have any questions regarding responsibilities or the application, please reach out to us at info@housingall.org

A New Face at AHA



The Affordable Housing Alliance is thrilled to welcome Katie Brennan as the new Chief Operations Officer!

Ms. Brennan believes housing is a human right.

She has more than a decade of expertise in housing and finance, urban planning, as well as legislative and policy initiatives to address historic housing inequities. She previously served as President & Executive Director of the New York State Office of Resilient Homes and Communities (formerly GOSR) where she was responsible for leading the transition from a temporary to permanent state-wide recovery and resiliency office.

Before joining GOSR, she served as the Senior Advisor to the Deputy Mayor of Housing and Economic Development in the New York City Mayor's Office. In that role, she coordinated the drafting of housing and community development legislation across City agencies, advised the Deputy Mayor on housing and legislative priorities, and administered mandates related to HUD Monitor oversight of NYCHA.

Previously, Ms. Brennan spent three years at the helm of the New Jersey Housing and Mortgage Finance Agency as Chief of Staff, where she administered its \$50 million operating budget and \$1 billion in annual investments in single and multifamily affordable housing production. Additionally, Ms. Brennan led interdisciplinary

interventions to improve equity outcomes for low- and moderate-income families, namely the launch of a nationally recognized hospital-housing partnership.

Katie holds a B.A. in English from Xavier University and a Master's degree in City and Regional Planning from the Edward J. Bloustein School of Planning and Public Policy at Rutgers University. Katie is honored to serve on the board of The Waterfront Project and New Leaders Council. For fun, she loves going to Broadway and neighborhood meetings.

Neighborhood Revitalization Tax Credit Program (NRTC)



The Affordable Housing Alliance (AHA) is spearheading a collaborative, community-driven initiative to shape the future of the North Middletown-Port Monmouth area. This inclusive endeavor will unite residents, business proprietors, public figures, local organizations, and other stakeholders in crafting a comprehensive array of strategies and initiatives aimed at enhancing our community.

Upon completion, this meticulously crafted neighborhood plan will unlock specialized state funding opportunities via the [New Jersey Neighborhood Revitalization Tax Credit \(NRTC\) Program](#) to actualize these proposed strategies. Additionally, it will furnish us with an exhaustive analysis of the community's myriad opportunities and needs.

Community members will have ample avenues to contribute meaningfully, including an interactive online survey, a series of community gatherings scheduled throughout 2024, and various engagement platforms. Furthermore, they will have the opportunity to review and provide feedback on a comprehensive draft of the neighborhood plan in early 2025.

Throughout this process, we will explore a wide spectrum of potential inclusions for the plan, encompassing but not limited to:

- Enhancing public safety measures
- Enriching neighborhood parks
- Elevating beachfront amenities
- Prioritizing pedestrian safety initiatives
- Cultivating recreational and youth programs
- Providing support for homeowners and prospective homebuyers
- Revitalizing business corridors
- Facilitating access to employment opportunities
- Addressing housing conditions and quality
- Implementing flood mitigation measures
- Enhancing the aesthetic appeal and cleanliness of the neighborhood
- Fostering a sense of community unity

Upon the completion of the Neighborhood Plan, we will have the opportunity to apply

for NRTC program funding through NJDCA annually to execute various segments of the plan, ensuring sustained progress and development within our community.

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

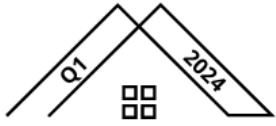
(732) 389-2958 or visit **housingall.org/hiring**



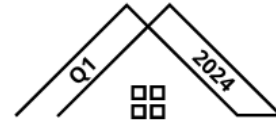
AHA
affordable housing alliance

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

Housing Stability



THE AFFORDABLE
HOUSING ALLIANCE
HAS HELPED RE-HOUSE
20 HOUSEHOLDS WHO
ARE EXPERIENCING A
LOSS OF HOUSING
THROUGH OUR RAPID
REHOUSING PROGRAM



THE AFFORDABLE
HOUSING ALLIANCE
HAS HAD 56
INDIVIDUALS WHO
WERE EXPERIENCING A
LOSS OF HOUSING
UTILIZE OUR SHELTER

Housing Counseling & Grant Incentives

The AHA offers counseling and online educational classes created specifically for current and expectant homeowners, first time homebuyers and focus on the low to moderate income buyers. This service is available for AHA staff members! Credit Report Fees will be waived for employees!

Housing Counseling: The AHA assists first-time homebuyers in determining their mortgage readiness and understanding the process, foreclosure intervention, reverse mortgage counseling, and assisting seniors age-in-place through utilizing the equity in their home all through available 1-on-1 counseling sessions either in-person or virtual.

Housing Education: The options are Pre-Purchase Homebuyer and Post-Homeowner workshops. The Affordable Housing Alliance (AHA) and eHome America's Housing Education courses are designed to help you understand the home-buying process, and what happens after you move into your new home. Learn about the steps in purchasing a home, obtaining mortgage financing and down payment assistance, planning for your new home, any new home expenses, expected maintenance costs, tax benefits, and when and who to contact if financial hardship happens unexpectedly.

Grant Incentives: When you meet with a HUD-certified Housing Counselor, you become educated in mortgage products, approved lender lists, government first time homebuyer grant incentives and lender grant incentives available.

The following is a list of grant incentives available (must be income qualified) through the State of NJ, Monmouth, Ocean & Mercer County First Time Home Buyer programs & the Federal Home Loan Banks.

NJHMFA (State of NJ)	\$15,000 (Grant for First Time Homebuyers)
Federal Home Loan Bank Homebuyer Dream Grant	\$19,500
Monmouth County	\$10,000
Ocean County	\$15,000
Mercer County	\$10,000

AHA mortgage lender affiliates offer their own in-house grant incentives that can be combined with the government grant incentives listed above. These mortgage lenders include but are not limited to:

- Bank of America**
- Amboy Bank**
- Kearny Bank**
- Ocean First Bank**
- M & T Bank**
- TD Bank**
- Columbia Bank**

If interested in our AHA Counseling services, contact a Program Navigator!
All counseling sessions are confidential.

[Sign up for Housing Counseling](#)

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
Hope. Strength. Community.
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
4 NEW HOMEOWNER
AND PRESERVED
HOMEOWNERSHIP FOR
6 HOUSEHOLDS



THE AFFORDABLE
HOUSING ALLIANCE
HAS PROVIDED 38
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:

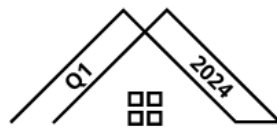
- A debt relief company that asks for fees up front, before it settles any debts.
- The company guarantees it can eliminate your debt or reduce it by a particular amount in a set period of time.
- The company advises you to cut off communication with creditors.
- The company won't send you information 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.



Utility Assistance Department



THE AFFORDABLE
HOUSING ALLIANCE
HAS PROCESSED OVER
\$140,491 IN LIHEAP
BENEFITS FOR 692
ELIGIBLE MONMOUTH
COUNTY RESIDENTS
THIS QUARTER

Learn About Utility Assistance Programs!

New Jersey Natural Gas (NJNG) Gift of Warmth

(Available Throughout the Year)

- 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)

(Available October 1st - June 30th) Federal Program

- Primarily a heating program, eligible clients receive an initial heating benefit paid to the utility OR deliverable fuel company
- Emergency assistance after initial benefits is available for deliverable fuel for heat
- Cooling assistance up to \$500 to eligible residents with medical documentation, payments are made in May (most often directly to the Utility Company)
- After March 15th, clients may be eligible for additional emergency assistance with their GAS and/or ELECTRIC service.
 - Must have received LIHEAP benefits
 - Must have a shut off notice
 - Up to \$1,500 for heating, in up to 4 payments
 - \$400 for non-heating electric accounts
- Monmouth County residents can contact the AHA or NJ 211 for assistance. Clients for other counties contact the agency in your county or NJ 211.

Universal Service Fund (USF)

(Available Throughout the Year)

- 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!](https://www.HousingAll.org)

Additional Resources



eHOME AMERICA

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!

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:

"Even if you stumble, you're still moving forward."

-Anonymous



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