



affordable housing alliance

Hope. Strength. Community.



What's New?

THE AFFORDABLE HOUSING ALLIANCE'S **10TH ANNUAL** GOLF INVITATIONAL

Monday, October 2, 2023
Jumping Brook Country Club
210 Jumping Brook Rd.
Tinton Falls, NJ 07753



Online registration and payment can
be completed via the QR Code above

Questions?

Events@housingall.org

(732) 389-2958 or visit  housingall.org/golf23

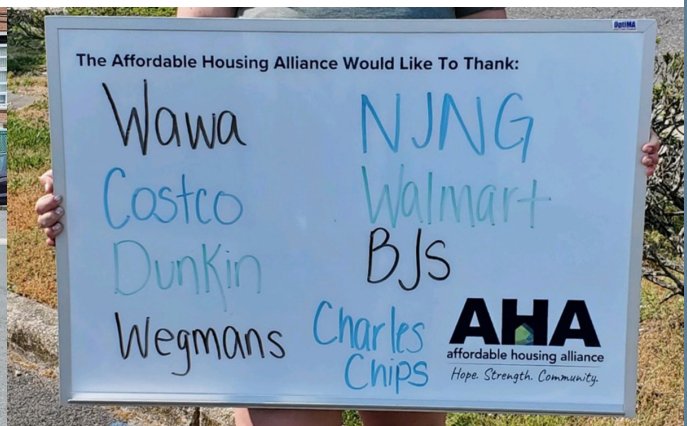
Want more information?

NeighborWorks Week 2023

Unlock the Door to Homeownership!



This year's NeighborWorks Week Initiative took place on Saturday, June 10th at our office locations in Eatontown. We hosted a series of informational sessions based around homeownership promotion and preservation. Attendees were also encouraged to walk around the event and connect with other organizations, lenders, realtors, and service providers to help them achieve and maintain their housing goals! Thank you again to all of our donors! We are thankful to all who participated, we can't wait to bring more events like this to the community in the future.





First Service Residential L.E.A.D.S Partnership

The Affordable Housing Alliance partnered with First Service Residential for their 2023 L.E.A.D.S.

Conference as their community service partner. We were able to raise over \$600 in one afternoon on top of the 20+ large boxes of wonderful donations to our shelter, Click the link below to donate and help us make a greater impact on our community!

[Donate Here!](#)



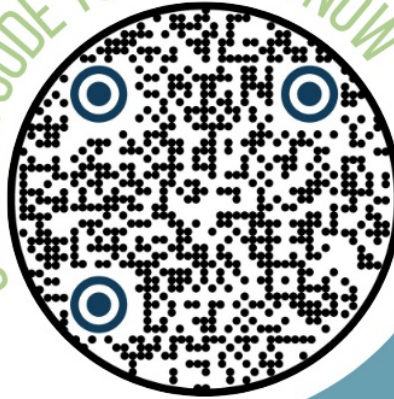
WE NEED YOUR CONTRIBUTION

SMALL ACTIONS CAN MAKE A BIG IMPACT!

PLEASE SUPPORT THE AFFORDABLE HOUSING ALLIANCE

We administer a broad spectrum of programs aimed at assisting individuals and households wherever they are in their housing journey or situation. The housing and programs that we offer are essential to providing stable and supportive housing solutions.

SCAN QR CODE TO DONATE NOW



YOUR DONATION WILL MAKE A DIFFERENCE!

To Learn More,
Call or Visit:

732-389-2958
 housingall.org

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

WE ARE HIRING

JOB POSITIONS :

- **HOUSING NAVIGATOR**
 - OCEAN COUNTY
- **ADULT SHELTER AIDE**
 - OCEANPORT, NJ
- **UTILITIES INTAKE SPECIALIST**
 - ALL OFFICE LOCATIONS

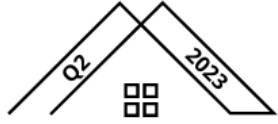


FOR MORE
INFORMATION:

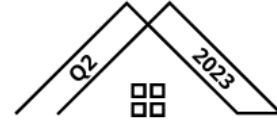

housingall.org / hiring

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

Housing Stability



THE AFFORDABLE
HOUSING ALLIANCE
HAS HELPED PROVIDE
9,712 MEALS THROUGH
OUR PARTNERSHIPS IN
KEANSBURG AND
OCEANPORT



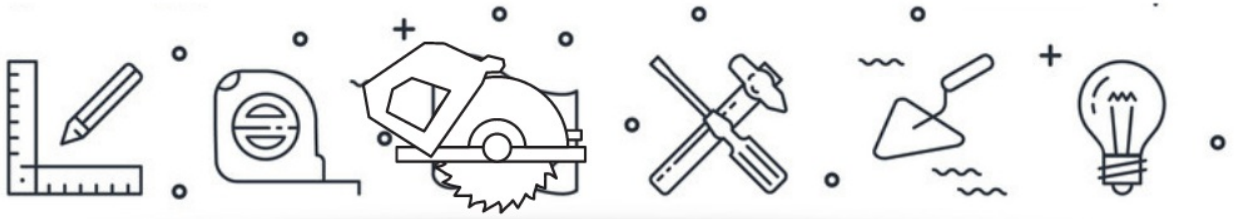
THE AFFORDABLE
HOUSING ALLIANCE
HAS HAD 50
INDIVIDUALS WHO
WERE EXPERIENCING A
LOSS OF HOUSING
UTILIZE OUR SHELTER

Are You A Resident of Millstone Township?



affordable housing alliance

Hope. Strength. Community.



The Millstone Housing Rehabilitation Program Is Now Accepting Applications!

Eligible Items For Repair Or Replacement Include:

Heating | Weatherization | Aging In Place
Plumbing | Life Safety | Code Issues
Structural | Electrical | and more!



Call Today To See If You Qualify!

(732) 389-2958

 **housingall.org**

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**

AHA is Proud to Announce!

Peter Boynton, Director of Housing Stability, will serve as the new Chair of the Monmouth ACTS Advisory Council.

AHA IS PROUD TO ANNOUNCE

PETER BOYNTON WILL SERVE AS THE NEW CHAIR OF THE MONMOUTH ACTS ADVISORY COUNCIL

Our very own Peter Boynton, Director of Housing Stability, will serve as the new Chair of the Monmouth ACTS Advisory Council.

We are very proud of Peter's continued commitment to "do the most good" for Monmouth County residents!



[CLICK HERE TO READ THE ARTICLE!](#)

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](#)

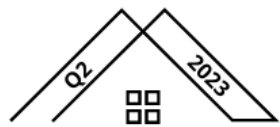
MAXIMUM INCOME LIMITS

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

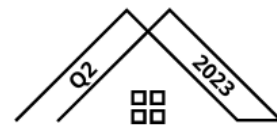
MAXIMUM PURCHASE PRICE LIMITS

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
6 NEW HOMEOWNERS
AND PRESERVED
HOMEOWNERSHIP FOR
9 HOUSEHOLDS



THE AFFORDABLE
HOUSING ALLIANCE
HAS PROVIDED 52
INDIVIDUALS WITH
HOUSING COUNSELING
AND EDUCATIONAL
SERVICES THIS
QUARTER

State to Automatically File ANCHOR Applications for Many Residents

Most who received a benefit in prior years will not have to file again to receive it this year – unless your information has changed.

The state Treasury Department, Division of Taxation began mailing letters on August 15 informing residents who received the ANCHOR benefit in prior years that they will automatically be enrolled to receive it this year, unless your information has changed.

If you need to change your information, you must do so by September 30.

This year's ANCHOR benefit, which you are applying for now, is based on the 2020 tax year.

The Division of Taxation began mailing an "ANCHOR Benefit Confirmation Letter" on August 15 informing residents that the Division of Taxation will file their application for them if they have received the ANCHOR benefit in a prior year. On August 22, the Division began sending out mailers informing residents if they have to submit their own applications and providing instructions on how to file. Taxation started sending out the mailers on August 22.

If you receive the ANCHOR Benefit Confirmation Letter, you do not have to file again unless you need to change your home address or banking information for direct deposit of your ANCHOR payment.

To change your information, go to the **ANCHOR website** at <https://nj.gov/treasury/taxation/anchor/> and click on the "File Online" box on the right, or call (877) 658-2972, or obtain a paper application. Remember, if you need to change your information you must do so by September 30.

You can check the status of your ANCHOR application for the 2020 tax year at the Division of Taxation's **ANCHOR website** above. Select the year, 2020, which will prompt you to fill in your Social Security number and your zip code. Starting in October, you can also check the status of your ANCHOR benefit payment for this at the sites above.

ANCHOR replaced the Homestead Rebate program and extended it to renters. The benefit for renters remains \$450. The benefit for homeowners is increasing for the 2020 tax year by \$250 to \$1,750. The Gross Income requirements remain the same, \$250,000 or less for homeowners and \$150,000 or less for renters.

The overall deadline to apply for ANCHOR is December 29, 2023.

ANCHOR

Filing for ANCHOR Property Tax Relief Program Made Easier

The Division of Taxation is automatically filling this year's ANCHOR Applications for most people who received the ANCHOR benefit in prior years unless your information has changed.

If you need to change your home address or banking information for direct deposit, **you must do so by September 30, 2023**. To find out more, go to <https://nj.gov/treasury/taxation/anchor/>



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:

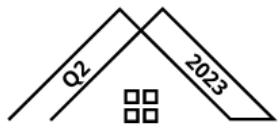
- A debt relief company that asks for fees up front, before it settles any debts.
- The company guarantees it can eliminate your debt or reduce it by a particular amount in a set period of time.
- The company advises you to cut off communication with creditors.
- The company won't send you information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

Some Ways You Can Do and Learn More:

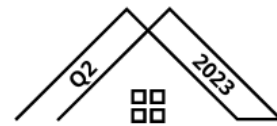
- Report debt relief scams to the Federal Trade Commission [online](#) or by calling 1-800-382-4357.
- The [FTC](#) and the [U.S. Consumer Financial Protection Bureau](#) offer background and advice on debt settlement, credit counseling, and other ways to get out from under your financial liabilities.

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

Utility Assistance Department

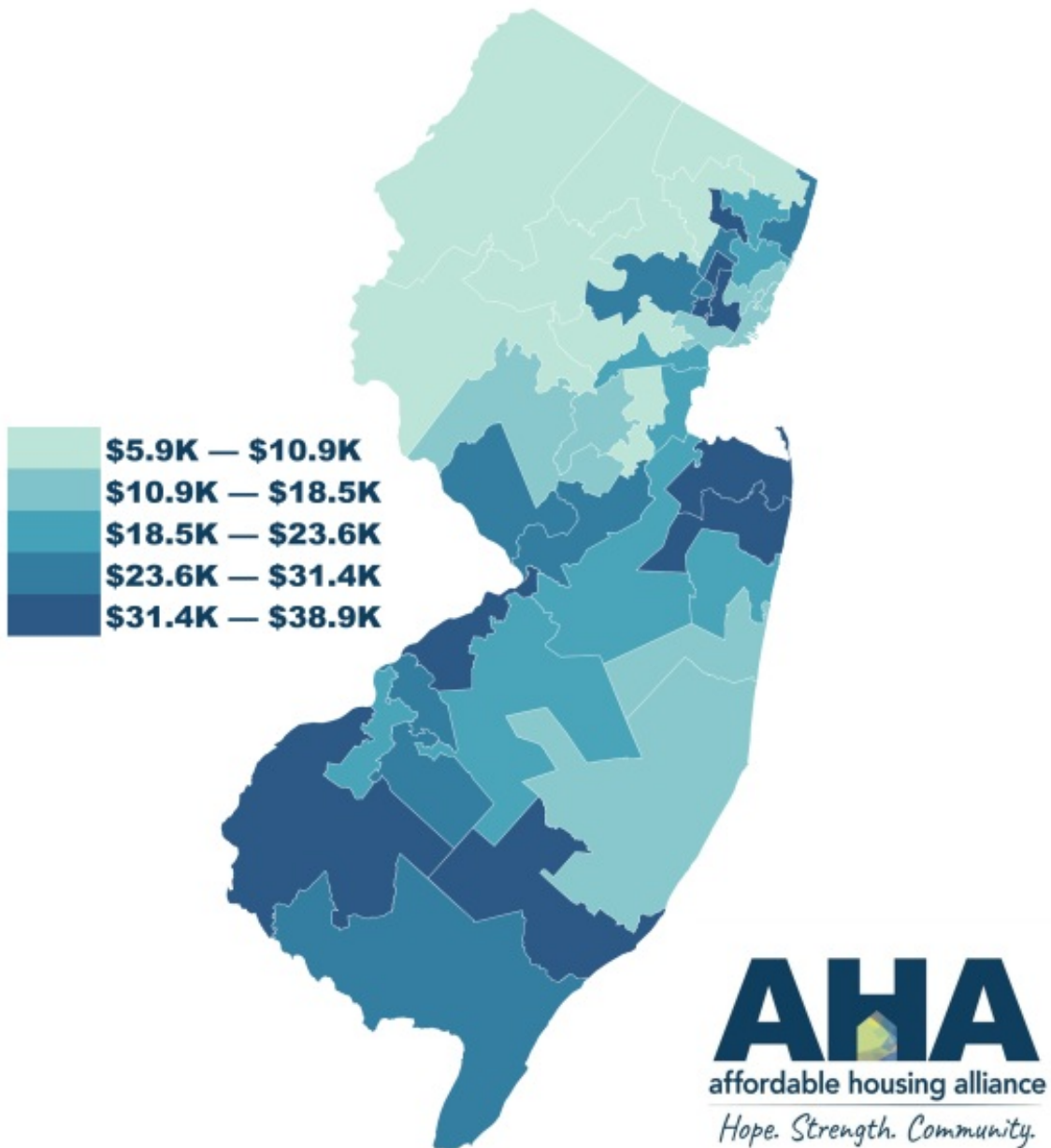


THE AFFORDABLE HOUSING ALLIANCE HAS AWARDED 2091 PAGE GRANTS TO 1782 ELIGIBLE NEW JERSEY HOUSEHOLDS WHILE DISTRIBUTING \$853,631 IN PAGE BENEFITS



THE AFFORDABLE HOUSING ALLIANCE HAS PROCESSED OVER \$220,011 IN LIHEAP BENEFITS FOR 888 ELIGIBLE MONMOUTH COUNTY RESIDENTS THIS QUARTER

AHA PAGE Benefits Received by Residents in NJ Legislative Districts during 2023 Q2



Learn About NJ's 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
- Cooling assistance up to \$300 to eligible residents with medical documentation
- After March 15th, clients who received benefits can contact the AHA if residing in Monmouth County. For all others, please contact NJ 211 if eligible for additional emergency assistance with their GAS and/or ELECTRIC service.
 - Up to \$1,000 for heating, in up to 4 payments
 - \$400 for non-heating electric accounts

Payment Assistance for Gas and Electric (PAGE)

- Designed for low- to moderate-income individuals and households
- One-time grant every 12 months, must be past due
- If denied initially for a balance below \$100, can reapply
- Undocumented households can apply

Universal Service Fund (USF)

- Monthly credit for gas and/or electric for 12 months
- Credit amount is based on annual income and energy burden
- 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

Payment Assistance for Gas and Electric (PAGE)

Year-Round Availability

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 NJPowerOn.org To Learn More And Apply!](https://www.njpoweron.org)

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.](#)



3535 Route 66, Parkway 100
Building 4, Neptune, NJ 07753
732-389-2958 | info@housingall.org



Quote Of The Quarter:

“ Safe, affordable, stable housing is the anchor to everything else in a person's life. ”

-Diana "Dede" Yazzie Devine
CEO of Native American Connections

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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