



affordable housing alliance

Hope. Strength. Community.



What's New?



As the holiday season approaches, we at the Affordable Housing Alliance (AHA) are reaching out to you to ask for your generous assistance through our Annual Appeal.

At the AHA, we have the privilege of running the Monmouth County Homeless Shelter. Our mission is to provide a safe haven for those in need. With 16 beds available, we strive to accommodate as many residents as possible throughout the year, ensuring that they have a warm place to sleep and access to essential resources. However, our focus extends far beyond mere shelter.

By contributing a tax-deductible charitable donation today, you can make a significant difference in the lives of those facing housing insecurity. Your support will enable us to sustain and enhance our programs and services, ensuring that more families find stable homes and have access to the resources they need to thrive.

\$75 covers the cost of **one night** of overnight emergency shelter for a resident

\$100 provides three meals a day to a shelter resident for a week

A **\$30** contribution covers round-trip **transportation** to a job interview or medical appointment

A donation of **\$10** covers the cost of providing a personal hygiene kit to a new resident

Want more information?

[CLICK HERE TO CHECK OUT OUR DONATE PAGE](#)

The Affordable Housing Alliance's 10th Annual Golf Invitational!



Our 10th annual golf outing held at Jumping Brook County Club on October 2nd was a tremendous success, making it the most successful year to date in terms of fundraising, with over \$44,000 raised!

We were honored to have special guest participants, Retired New York Giants Players, Ottis Anderson and Stephen Baker, join in and make the day even more memorable. Their presence added an extra layer of excitement and pure enjoyment for all attendees.

We want to express our deepest gratitude to all the participants who took part, as well as the sponsors and donors whose generous contributions made this extraordinary achievement possible. Your support means the world to us, and we look forward to seeing you again at future events!



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A New Presence in Ocean County

The Affordable Housing Alliance has officially opened a new office in Ocean County located at 405 Washington Street in Toms River. This office is spearheading our Coordinated Entry Program to assist the homeless population in Ocean County.

A big thank you to Ocean County Commissioner, Barbara Jo Cera, for visiting our new Housing Resource Center and showing support for our mission!



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

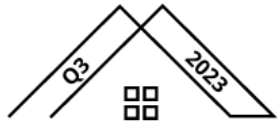
(732) 389-2958 or visit **housingall.org/hiring**



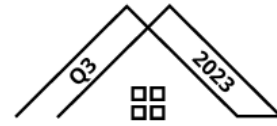
AHA
affordable housing alliance

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

Housing Stability



THE AFFORDABLE
HOUSING ALLIANCE
HAS HELPED PROVIDE
10,232 MEALS
THROUGH OUR
PARTNERSHIPS IN
KEANSBURG AND
OCEANPORT



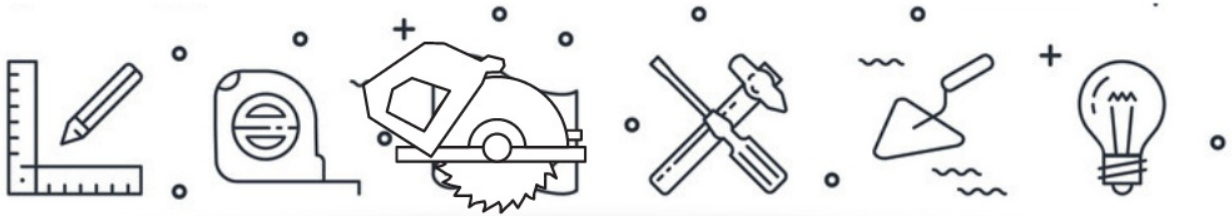
THE AFFORDABLE
HOUSING ALLIANCE
HAS HAD 48
INDIVIDUALS WHO
WERE EXPERIENCING A
LOSS OF HOUSING
UTILIZE OUR SHELTER

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**

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](#)

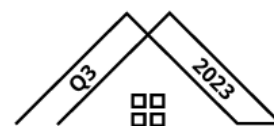
MAXIMUM INCOME LIMITS			
Limits are listed from lowest to highest COUNTIES	Percent of Area Median Income (AMI)		
	120%		140%
	1-2 FAMILY HOUSEHOLD	3+ FAMILY HOUSEHOLD	
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson, & Salem	\$127,200	\$148,400	
Mercer County	\$128,160	\$149,520	
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

County List	Amount of Smart Start DPA
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 2 NEW HOMEOWNERS AND PRESERVED HOMEOWNERSHIP FOR 6 HOUSEHOLDS



THE AFFORDABLE HOUSING ALLIANCE HAS PROVIDED 15 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:

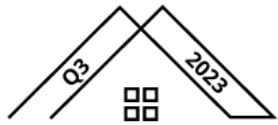
- A debt relief company that asks for fees up front, before it settles any debts.
- The company guarantees it can eliminate your debt or reduce it by a particular amount in a set period of time.
- The company advises you to cut off communication with creditors.
- The company won't send you information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

Some Ways You Can Do and Learn More:

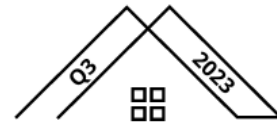
- Report debt relief scams to the Federal Trade Commission [online](#) or by calling 1-800-382-4357.
- The [FTC](#) and the [U.S. Consumer Financial Protection Bureau](#) offer background and advice on debt settlement, credit counseling, and other ways to get out from under your financial liabilities.



Utility Assistance Department



THE AFFORDABLE
HOUSING ALLIANCE
HAS AWARDED 2336
PAGE GRANTS TO 2068
ELIGIBLE NEW JERSEY
HOUSEHOLDS WHILE
DISTRIBUTING \$935,378
IN PAGE BENEFITS



THE AFFORDABLE
HOUSING ALLIANCE
HAS PROCESSED OVER
\$4,741 IN LIHEAP
BENEFITS FOR 97
ELIGIBLE MONMOUTH
COUNTY RESIDENTS
THIS QUARTER

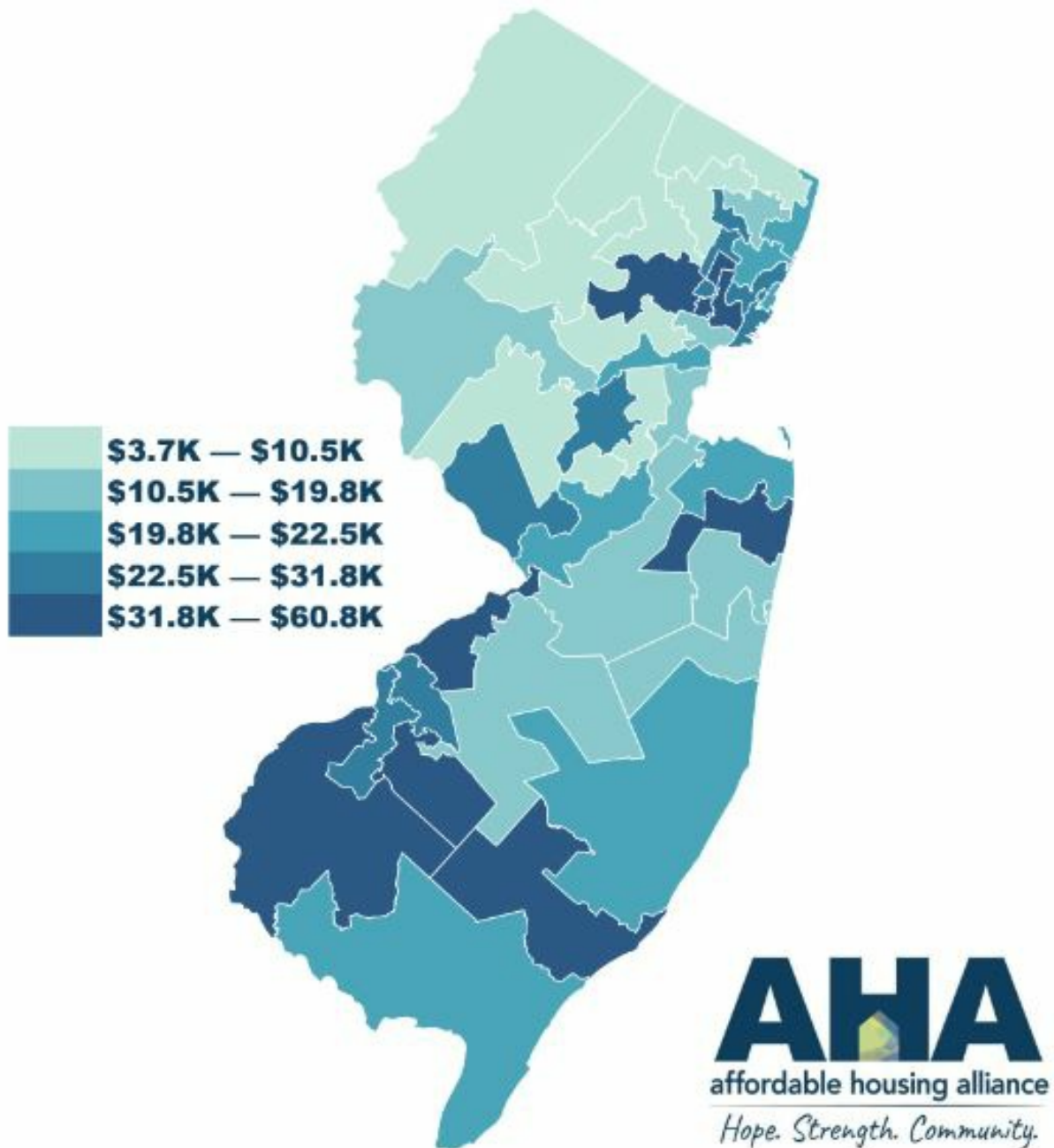
PAGE Program Update

Effective November 15, 2023, the AHA and our affiliates are no longer accepting new applications for the PAGE program. The nonprofit organization NJ SHARES, located in Flemington, NJ will be accepting all new applications for the PAGE program going forward and may have additional programs for which you may be eligible.

NJ SHARES can be reached at **866-657-4273** or www.njshares.org. You can also mail NJ SHARES at: info@njshares.org. If you need assistance with your utility bills, please visit the Utility Assistance section on your Utility company's website. Links for each company can be found [here](#), or contact 2-1-1.

[Click Here for your Utility
Company](#)

AHA PAGE Benefits Received by Residents in NJ Legislative Districts during 2023 Q3



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

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



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.](#)



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



Quote of the Quarter:

“It's not how much we give, but how much we put into giving.”

-Mother Teresa



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

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