



AHA

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?

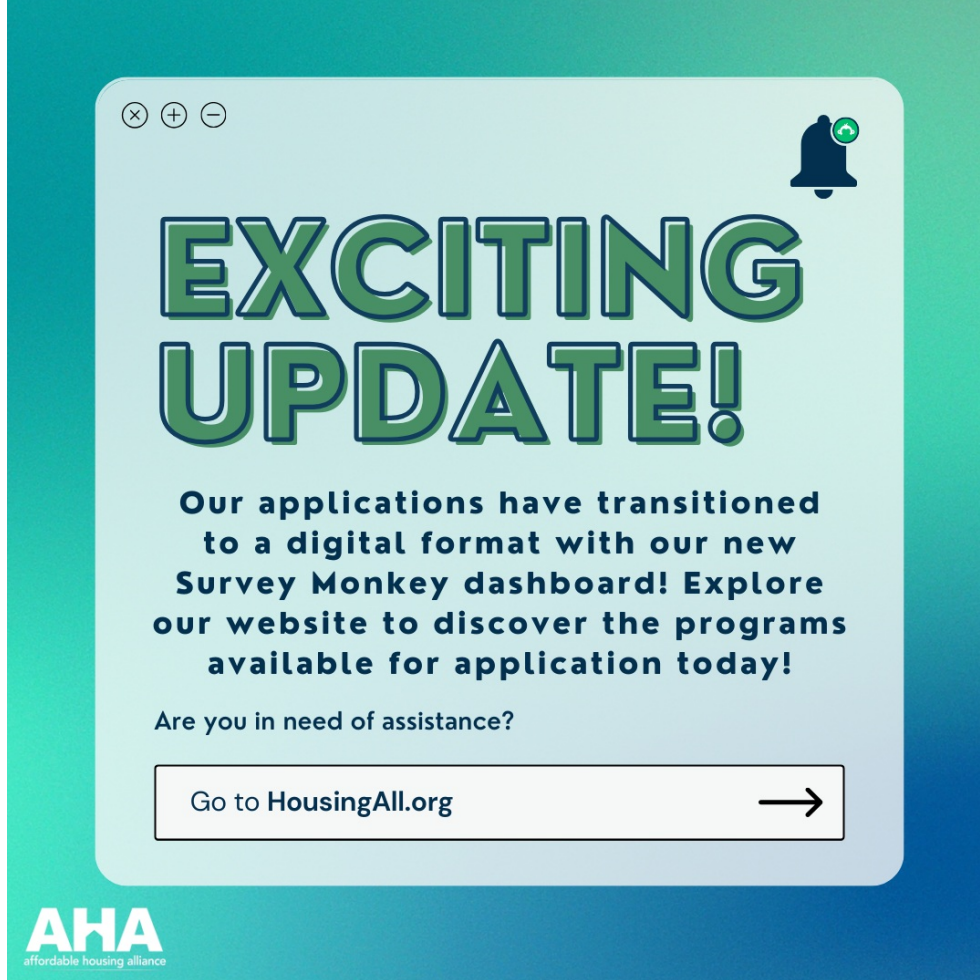
GROUND BREAKING *Ceremony*



L to R: Keith Getter (NeighborWorks America), Randi Moore (CEO, Affordable Housing Alliance), Annemarie Uebbing (Director CPD, HUD), Senator Owen Henry (12th District), Mayor Al Ferro (Millstone Township), Lorissa Luciani (Administrator of Housing Production, NJDCA), Chris Pugliese (Development Director, Affordable Housing Alliance), Greg Sharpf (President, Amboy Bank)

Groundbreaking Ceremony Takes Place for Two Affordable Housing Alliance Projects in Millstone Township

On May 14th, Monmouth County took a significant step toward addressing the urgent need for affordable housing with the groundbreaking ceremony for two new developments: Allen House II and 6 Novad Court. This initiative is a collaborative effort between the Affordable Housing Alliance (AHA) and the Township of Millstone, aimed at promoting equitable living opportunities. The ceremony, attended by key stakeholders including Mayor Al Ferro, Senator Owen Henry, and representatives from US Senator Cory Booker and Congressman Andy Kim, marked the start of construction. Allen House II will offer 10 one-bedroom apartments for seniors with very low to moderate incomes, while 6 Novad Court will provide housing for three very low-income families or individuals experiencing homelessness. AHA will oversee the properties and provide support services to residents. Mayor Ferro highlighted the Township's commitment to fostering a thriving community and commended AHA's dedication to advancing affordable housing solutions.



Interested in applying for our programs?

Please click the button below to view our dashboard and all open applications.

**AHA Application
Dashboard**

Financial Freedom Bootcamp Coming Soon!



We extend our heartfelt thanks to Monmouth Acts for their essential funding, which has allowed us to re-launch our financial education and counseling program, The Financial Freedom Bootcamp!

This initiative is thoughtfully designed to empower low-to-moderate income households in Monmouth County. The Financial Freedom Bootcamp will offer two tracks, a traditional route and a second track, that has a cultural focus on Black Americans. It is set to offer in-depth education, personalized counseling, and valuable resources.

Our goal is to increase the number of home buyers by providing insights and tools that enhance financial literacy and promote informed decision-making, ultimately fostering

More exciting information coming soon!

A Home Run Day!



In July, our staff had a fantastic Agency day with the Jersey Shore Blue Claws. The atmosphere was filled with smiles, laughter, and a sense of camaraderie as we enjoyed the day together. One of the highlights was when a few of our team members had the opportunity to throw the first pitch at the game, showcasing their skills and having a memorable experience. It was great to see everyone bonding with their co-workers outside of the office environment, strengthening our team spirit and fostering deeper connections.

Family Fun Day



This year's NeighborWorks Week Initiative was a huge success as it coincided with our NRTC Initiative in North Middletown/Port Monmouth. Despite a slight delay due to weather, our Family Fun Day was held on July 11th without a hitch. The event saw a great turnout of community members and partners who came out to show their support and provide crucial feedback towards the development of the Neighborhood Plan. We are incredibly grateful to everyone who participated and contributed to making the day so special. This collaborative effort truly showcases the power of coming together as a community to create positive change! Thank you again to all who were involved!

If you are a resident of the North Middletown/Port Monmouth area and would like to get involved with future events, check out our website for updates!

[Visit the NRTC Website](#)

A New Face at AHA



The Affordable Housing Alliance is thrilled to announce Jennifer Torres as the new Director of Homeless Programs!

Jennifer Torres is a passionate leader with a rich history of service and dedication to the Affordable Housing Alliance (AHA). Since joining in March 2015, Jennifer has held a variety of key positions within the organization, demonstrating her unwavering commitment to supporting individuals experiencing homelessness.

Jennifer has dedicated over two decades to advocacy and support. Before joining AHA, she devoted seven years to a shelter managed by another non-profit agency. During her tenure at our organization, Jennifer has advanced through various roles including Shelter Aide, Shelter Lead, ReHousing Specialist, Shelter Manager, and Program Manager before assuming her current position as Director of Homeless Programs. Her extensive experience has significantly enriched her ability to address community needs.

Jennifer's educational background in nursing reflects her compassionate nature and desire to care for others, a path she pursued before moving due to her husband's military service. Her dedication to caregiving extends beyond her professional life, evident in her active role as a caregiver and nurturer within her own family.

Beyond her professional achievements, Jennifer is a seasoned traveler who has lived in diverse locations across the country due to her husband's service in the US Navy. She finds joy in creative pursuits, particularly in decorating and event planning, skills that enhance her ability to create welcoming environments both at work and in her personal life. As a devoted mother of four and proud Mimi to one granddaughter, Jennifer is also deeply involved in her community as a dedicated Baseball Mom.

Jennifer Torres embodies the values of compassion, resilience, and community engagement, making her a cornerstone of AHA's mission to provide safe and affordable housing solutions to those in need.

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.

[Visit the North Middletown-Port Monmouth NRTC Website](#)

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

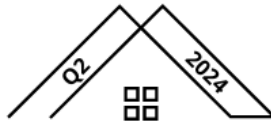
(732) 389-2958 or visit **housingall.org/hiring**



AHA
affordable housing alliance

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

Housing Stability



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

Coordinated Entry & Rapid Rehousing Efforts in Ocean County

In the past year, AHA has significantly expanded its impact on housing stability by enhancing our Ocean County Coordinated Entry & Rehousing Services. These programs offer crucial short-term rental assistance and comprehensive services to support individuals facing homelessness in securing housing promptly. Our goal is to empower these individuals to enhance self-sufficiency and maintain stable housing without restrictive conditions. The services are carefully crafted to evaluate and guide eligible Ocean County residents experiencing homelessness towards the appropriate resources. Through these initiatives, we strive to make a meaningful difference in the lives of those in need by providing essential support and guidance towards sustainable housing solutions.

Coordinated Entry

(Available Throughout the Year)

- A centralized process that coordinates the intake, assessment, and referrals for people experiencing homelessness to access homeless dedicated housing.
- To be eligible to be assessed: a person has to be literally homeless which means living in a shelter or in a place not meant for human habitation (living outside, on the train, in a car, etc.) or fleeing or attempting to flee domestic violence.

Rapid Rehousing

(Available Throughout the Year)

- Rapid Rehousing can include short-term, future rental assistance bundled with services designed to help people experiencing homelessness obtain and remain housed and increase their overall level of self-sufficiency, all without preconditions.

- All referrals MUST originate via Coordinated Entry

We partner with the Toms River Housing and Homeless Coalition to provide essential services to homeless and at-risk communities in Ocean County through Agency Days at the Parish House on the second Wednesday and third Thursday of each month. The Toms River office, as the Continuum of Care for Ocean County, handles assessments for homelessness and receives referrals from various agencies. We conduct Code Blue visits and outreach to homeless communities and host M&T Bank's public classes on financial literacy and identity theft on the last Friday of each month. Additionally, the Toms River Housing and Homeless Coalition Partnership Meeting is held on the first Wednesday of each month at 4:30 pm and is open to the public.

**ARE YOU AN
OCEAN COUNTY
RESIDENT IN NEED
OF ASSISTANCE?**

Call: 732-341-2272

**Visit our office:
405 Washington Street,
Toms River, NJ 08753**



**THE AFFORDABLE
HOUSING ALLIANCE
HAS HELPED PROVIDE
7,086 MEALS THROUGH
OUR PARTNERSHIPS IN
KEANSBURG AND
OCEANPORT**



**THE AFFORDABLE
HOUSING ALLIANCE
HAS HAD 53
INDIVIDUALS WHO
WERE EXPERIENCING A
LOSS OF HOUSING
UTILIZE OUR SHELTER**

Homeless Prevention for Monmouth County

AHA's Housing Stability Department plays a crucial role in supporting Monmouth County Residents through various Homeless Prevention programs. These programs include Mortgage Arrears/Property Tax Assistance, which helps individuals facing financial difficulties in keeping up with their housing payments. Additionally, Rental Arrears/Security Deposit Assistance is available for those struggling to cover rent or secure a new place to live. Moreover, Transportation Services are provided to clients who require rides for employment, medical appointments, or nutritional needs. By offering these essential services, AHA is dedicated to promoting housing stability and assisting Monmouth County residents in times of need.

Rental/Mortgage/Property Tax Arrears

(Available to Monmouth County Residents)

- Required to have a counseling session to determine if the client is financially sustainable.
- Cannot be a zero income household (not sustainable).
- Cannot be currently in foreclosure.
- Must be a current resident at the dwelling where the client is needing assistance.
- AHA can cover up to \$6000-If arrears are over \$6000, client is responsible for covering the rest or they will not receive the assistance.

Apply for Rental Arrears Assistance

Apply for Mortgage Arrears/Property
Tax Assistance

Security Deposit + First Month's Rent

(Available to Monmouth County Residents)

- Must have a source of income in the household.
- Rental property must already be secured.
- AHA can assist up to \$6000, client is responsible for covering the rest if over \$6000

Apply for Rental Arrears/Security Deposit Assistance

Transportation

(Available to Monmouth County Residents)

- Monmouth county clients seeking rides for employment, medical and nutrition needs only.
- Up to \$1000 voucher for EZ-Ride transportation for each category (medical, grocery, employment).

Apply for Transportation Services:

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](https://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!

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.

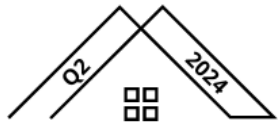
To participate in this program, the DPA must be paired with an NJHMFA first mortgage loan. The first mortgage loan is a competitive 30-year, fixed-rate government-insured loan (FHA/VA/USDA), originated through an NJHMFA participating lender. Certain restrictions such as maximum household income and purchase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

[CLICK HERE TO LEARN MORE](#)

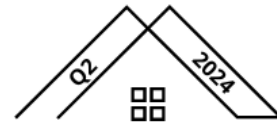
MAXIMUM INCOME LIMITS			
Limits are listed from lowest to highest COUNTIES	Percent of Area Median Income (AMI)		
	120%	140%	
	1-2 FAMILY HOUSEHOLD	3+ FAMILY HOUSEHOLD	
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson, & Salem	\$127,200	\$148,400	
Mercer County	\$128,160	\$149,520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



THE AFFORDABLE
HOUSING ALLIANCE
HAS PROVIDED 58
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:

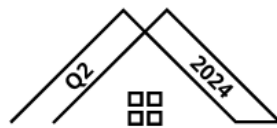
- A debt relief company that asks for fees up front, before it settles any debts.
- The company guarantees it can eliminate your debt or reduce it by a particular amount in a set period of time.
- The company advises you to cut off communication with creditors.
- The company won't send you information 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
\$443,284 IN LIHEAP
BENEFITS FOR 1,472
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)

Community Action Program (CAP)

(Available Throughout the Year)

- Can Assist Monmouth County households with restoration or disconnected utility services or past due utility bills for their current dwelling.
- Must meet income and county residency requirements
- Must have exhausted other utility assistance programs (USF, LIHEAP, PAGE) and provide evidence
- Maximum Assistance Amount: Up to \$1000, based on need

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



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:

“Hope is being able to see that there is light despite all of the darkness.”

-Desmond Tutu



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

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