

AHA

affordable housing alliance

Hope. Strength. Community.

**Housing Outreach Services Department:
Neptune · Eatontown · Toms River**



Hope. Strength. Community
www.housingall.org (732)389-2958

AHA Programs Overview

HOUSING OUTREACH



- Financial Coaching and Education
- Homebuyer, Reverse Mortgage, and Foreclosure Intervention Counseling
- Rental Search Assistance and Housing Resource Information

COMMUNITY ACTION PROGRAM (CAP)



- Homelessness Prevention
- Rental Assistance
- Youth Services
- Senior Assistance
- Transportation Services

UTILITY ASSISTANCE



- Payment Assistance for Gas and Electric (PAGE) Program
- Low-Income Home Energy Assistance Program (LIHEAP)
- Universal Service Fund (USF)



Housing Outreach Department

- **Housing Counseling**

- Home Buyer
- Mortgage Default & Delinquency
- Reverse Mortgage
- Disaster Recovery

- **Financial Coaching**

- **Educational Workshops**

- Home Buyer
- Financial Literacy
- Landlord

- **Rental Resource & Referral**

- Rental Search Assistance
- Rental Arrears Assistance
- Rental Security Assistance

- **Administrative Agent Services**

- Rental & Purchase Waiting Lists
- Affordability Programs (Affordable For Sale)
- Rehabilitation Programs



Creating Affordable Housing

1. Fair Share Housing Plan
2. Municipal Planning and Zoning Boards
 - Location, quantity and setup
3. Units managed by
 - Developers
 - Housing Authorities
 - Administrative Agents



Hope. Strength. Community
www.housingall.org (732)389-2958

Types of Affordable Housing

- Public Housing
- “Housing Choice Voucher”/Section 8
 - Tenant-Based
 - Project-Based / Subsidized Units
- Low-Income Housing Tax Credit
- Mt. Laurel Housing
- And many more!



Public Housing

- Nearly 100 Public Housing Authorities in NJ
- Tenants pay up to 30% of their gross household income toward rent
- Income caps vary by area and are updated each year
- Apply through an official municipal Housing Authority
- List of Housing Authorities on HUD's Website https://www.hud.gov/states/new_jersey/renting/haweb/sites



Housing Choice Voucher/Section 8

- Income requirements are up to 50% of Area Median Income
- Tenant-Based
 - Tenants pay between 30%-40% of their gross household income toward rent
 - Waiting list lottery application process
 - Can be used on any type of unit that passes HUD inspection
 - Applicants cannot be discriminated against for having voucher
 - Voucher might be able to be used to purchase a home
- Project-Based
 - Rent is set at 30% of the tenant's gross household income
 - Waiting list application process
 - Mostly apartment complexes

Public Housing & Section 8 Waitlists

- Visit www.affordablehousingonline.com to
 - Register for e-mail alerts regarding open waiting lists
 - Search available units and open waiting lists



[Apartments](#)

[Section 8 Waitlists](#)

[Public Housing Waitlists](#)

[Email Alerts](#)

[FAQs](#)

[News](#)

Search Low Income Apartments And Waiting Lists

Search and Select City, State, or Zip



Hope. Strength. Community
www.housingall.org (732)389-2958

Low-Income Housing Tax Credit

- Rental units in apartment complexes
- Units are priced by Area Median Income (AMI) range so those earning within a range pay a specific, set rent per unit bedroom size
- Units posted on the New Jersey Housing Resource Center (www.njhrc.gov) **All State-funded units are posted here*

Mt. Laurel Housing

- New Jersey's Affordable Housing program established by the Mt. Laurel Doctrine in 1975
- Also often called "Affordable Housing," but there are many different types of affordable housing
- Units are priced by Median Income range. Those earning within a range pay a specific, set rent per unit bedroom size
- Units for Rent and Purchase
- Affordability Programs for Affordable units
- Rehabilitation Programs



Finding Mt. Laurel Housing

- Contact Administrative Agents for desired municipalities
- The AHA's Waiting Lists: Atlantic Highlands, Eatontown, Little Silver, Manalapan, Sea Bright, Shrewsbury, Wall Township & more!
- Other Administrative Agents manage other towns throughout New Jersey
- Units posted on the New Jersey Housing Resource Center (www.njhrc.gov) **All State-funded units are posted here*

Qualifying for Mt. Laurel Units

- Contact municipalities or Administrative Agents for desired municipalities
- **The AHA's Waiting Lists**: Atlantic Highlands, Eatontown, Little Silver, Manalapan, Sea Bright, Shrewsbury, Wall Township & more!
- Other Administrative Agents manage other towns throughout New

2022 COAH Income Guidelines for Affordable Housing

	P1	P2	P3	P4	P5	P6	P7	P8
MODERATE (MAX 80%)	\$68,665	\$78,474	\$88,283	\$98,092	\$105,940	\$113,787	\$121,635	\$129,482
MODERATE (OVER 50%*)	\$42,915+	\$49,046+	\$55,177+	\$61,308+	\$66,212+	\$71,117+	\$76,022+	\$80,926+
LOW (MAX 50%)	\$42,915	\$49,046	\$55,177	\$61,308	\$66,212	\$71,117	\$76,022	\$80,926
LOW (OVER 30%) (Purchase Min.)**	\$25,749+	\$29,428+	\$33,106+	\$36,785+	\$39,727+	\$42,670+	\$45,613+	\$48,556+
VERY LOW (MAX 30%)	\$25,749	\$29,428	\$33,106	\$36,785	\$39,727	\$42,670	\$45,613	\$48,556

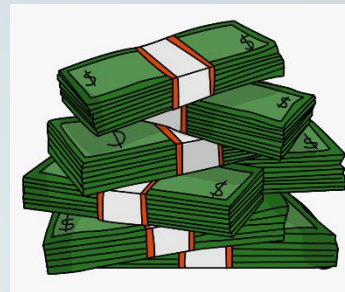
Eligibility Considerations

- Affordable Housing Program (COAH / AHPNJ, Section 8, Low-Income Housing Tax Credit, etc.)
- Income – Gross household income
 - Income caps vary by area and are updated each year
- Household Size – The number of people you plan to have living with you
- Assets – Bank accounts, stocks, bonds, real estate, etc.
- Area – State, County, City, etc.
- Application process – Intake, preliminary application, final application provided with many financial documents

Practical Tips

- Improve Credit Score
- Increase savings
- Contact entities directly to be screened and for an application rather than printing one offline in case it is outdated, or you are actually not eligible
- Stay organized
- Apply for security deposit assistance
- Be proactive about gaps in rental history, past evictions & bankruptcies
- Regularly update your information on your pending applications

Financial Coaching



- Offered in partnership with the United Way of Monmouth and Ocean Counties
- Connection to various resources
- Helps you develop a spending plan
- Provides free copy of your “soft-pull” credit report and strategy to improve credit
- Provides tools and assists to develop a personalized action plan to meet financial goals
- Regular one-on-one access to a Certified Financial Coach
- Access to a free, online, self-paced financial literacy course

How to Work with the AHA

Complete an intake today by going to www.housingall.org and click the red "Get Help Now!" button

The screenshot shows the website's header with social media icons (Facebook, Twitter, Instagram, LinkedIn), a language selection dropdown, and a Google Translate notice. A dark blue 'DONATE NOW' button and a red 'GET HELP NOW!' button are prominent. The navigation menu includes: ABOUT US, HOUSING AND RENTAL SERVICES, UTILITY ASSISTANCE, CAP, EDUCATION AND COUNSELING, NEWS & EVENTS, and CONTACT US. The main content area features a large image of a modern apartment building with the heading 'Housing And Rental Services'. Below the image is a 'LEARN MORE' button with a left-pointing arrow. To the right of the image are four colored boxes: a green box for 'HOUSING AND RENTAL SERVICES', a dark blue box for 'AFFORDABLE UNITS FOR RENT AND FOR SALE (JUNE 2022)', a light green box for 'COVID-19 PROGRAMS & SERVICES UPDATES', and a light blue box for 'UTILITY ASSISTANCE'. Each box contains a small house icon.

Thank You!

Office Locations & Contact Info

Monmouth County

3535 Route 66, Parkway 100, Building 4
Neptune, NJ 07753
(732) 389-2958

11 White Street
Eatontown, NJ 07724
(732) 982-5072

Ocean County

1415 Hooper Ave, Suite 301
Toms River, NJ 08753
(732) 256-8650

General Housing Contact

housinghelp@housingall.org
(732) 395-4481



Hope. Strength. Community
www.housingall.org (732)389-2958