

Donor Spotlight: Monmouth County Department of Human Services

Essential and efficient programs almost always have reliable and supportive funders behind them. Monmouth County's Department of Human Services embodies that role for our Rental and Mortgage Assistance Program. For decades now, Monmouth County has provided Interfaith Neighbors' homeless prevention work with significant funding to be able to assist working individuals and families remain in their homes during times of unforeseen financial instability.



IFN's Rental & Mortgage Assistance Program is primarily funded through Monmouth County, with the SSH (Social Services for the Homeless) and SSH TANF (SSH/Temporary Assistance for Needy Families) grants. SSH provides rental, mortgage, and limited utility assistance for individuals and families, while SSH TANF provides rental and mortgage assistance for families. In 2022, IFN's Program received \$281,448 in SSH and SSH TANF grant money from Monmouth County.

Commissioner Director of Monmouth County, Thomas A. Arnone, explained IFN's role in the community, stating, "Non-profit organizations, such as Interfaith Neighbors,

are at the center of communities and are trusted places to turn to for assistance." He went on to describe the SSH and SSH TANF funding and stated, "funding these type of prevention programs is only one potential solution to reducing the traumatic impact of homelessness."

During the COVID-19 pandemic, and for the ensuing three years, Interfaith Neighbors has received an additional \$1,000,000 in County and State grants for the Rental & Mortgage Assistance Program. Commissioner Arnone shed light on this, explaining, "Monmouth County received over \$42 million in Emergency Rental Assistance funding related to the COVID-19 pandemic and the County put those funds into the community through rental assistance programs and a wide variety of prevention and housing stabilization initiatives." With individuals and families experiencing job loss and illness during the COVID-19 pandemic, this funding was meant to fill the growing gap of needed rental and mortgage payments.

The best funders are often those who are reliable and supportive, and Monmouth County officials, with their dedication to homelessness prevention and knowledge of the challenges families face in finding affordable housing, have been supportive of Interfaith Neighbors' work since the beginning. This reliability allows the Program to approach its work with peace of mind, knowing they can count on this reliable funding to assist the continuing need. Commissioner Arnone commented on the County's relationship with Interfaith Neighbors, stating, "Interfaith Neighbors has been and continues to be a true partner by providing our residents with essential resources, and we thank them for their support." As this strong relationship between organization and county continues to prosper, Interfaith Neighbors is confident in its ability to continue assisting those in need on the road ahead.

Generosity that Endures

Many of us share the desire to leave a lasting legacy. We want to be remembered for the positive impact we've made on those around us and the causes and organizations that are most meaningful to us.

If you would like to help ensure that Interfaith Neighbors can continue its important mission well into the future, there are several easy ways to shape your legacy.

- A **gift in your will or living trust** is an easy way to make a significant impact on our work without impacting your current finances. You can designate a specific amount or specific property, a percentage of your estate, or what is left of your estate after all other obligations are met. You can even change your gift if your circumstances change.
- A **donor advised fund** allows you to make an irrevocable contribution to a managed account, qualify for a charitable income tax deduction now, and then later recommend grants to qualifying charities like Interfaith Neighbors.
- A **beneficiary designation** on a life insurance policy, IRA or retirement account is a simple way to give either all, a percentage of or on a contingency basis if the primary beneficiary is not available.

Want to get involved at Interfaith Neighbors?

There are lots of ways you can help!

GIVE • LEARN • VOLUNTEER

To learn more about the community issues we address or for more information about volunteering, joining our team, or ways to give, visit: www.interfaithneighbors.org or call 732.775.0525.



Interfaith Neighbors, Inc.

810 Fourth Ave

Asbury Park, NJ 07712

W: interfaithneighbors.org

E: info@interfaithneighbors.org



Interfaith Neighbors

Neighbors Helping Neighbors

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Program Spotlight:

Facing a Crisis: The Rental & Mortgage Assistance Program

The shortage of affordable housing and families facing homelessness has been an issue in the U.S. and NJ since long before Interfaith Neighbors' founding in 1988. However, today's "housing crisis" has increasingly been affecting numerous people who never imagined they could be struggling.



The U.S. Poverty Rate saw its largest one-year increase in history with 12.4% of Americans living in poverty in 2022, increasing from 7.4% in 2021. According to the 2023 State of the Nation's Housing Report by Harvard University, 2022 was a record-breaking year for rising rent and home-ownership prices in the U.S., where annual home prices rose 20.1% and annual rent price growth reached 15.3%. 2.4 million more people were priced

Facing a Crisis... (continued)

out of their homes in 2022 than in 2021, and the annual income to afford median home ownership rose 20% to \$117,000 (JCHS). Here in New Jersey, the problem is exacerbated by the high cost of living. Here, housing costs are 31% higher than the national average. The United Way estimates that 37% of Monmouth County residents fall into the category of “working poor.” Not surprisingly, in conjunction with rising home and rent prices, the number of citizens experiencing unsheltered homelessness rose 3.4% since 2020, according to the US Department of Housing and Urban Development (HUD). Communities with a high concentration of people of color and high poverty rates, like Asbury Park, are disproportionately experiencing negative effects from this latest housing crisis.

Interfaith Neighbors’ (IFN) Senior Manager of Homeless Prevention through Rental & Mortgage Assistance, Judy Nelan, expressed how great the need for rental and mortgage assistance currently is, especially in the low-income areas Interfaith Neighbors serves across Monmouth County.

A special thanks to all the individual, faith-based congregations, and corporate supporters of Interfaith Neighbors’ Annual Adopt-A-Family holiday program. This year the program will bring the joy of the holiday season to approximately 150 families served by our Rental & Mortgage Assistance Program.

“The phone just rings and rings all day long. We’re getting about 150 calls for mortgage and rental assistance per week, which is about double what we received last year at this time,” Judy explained. She went on to describe some of the program’s current challenges, stating, “most of the grants we receive to assist people who have fallen behind in their housing payments require rent to be affordable for the recipient going forward, and this is

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Facing a Crisis... (continued)

becoming harder to achieve due to the ever increasing rents in Monmouth County. We’re having to refer significantly more people to other agencies, and there have been numerous people returning for additional assistance who were previously helped with one or two months of rent.”

The Rental and Mortgage Assistance Program is funded primarily by Monmouth County, with SSH (Social Services for the Homeless) and SSH/TANF (SSH/Temporary Assistance for Needy Families) grant funds, as well as a grants from the State of NJ and private donations. In 2023, the Program received \$281,448 in SSH and SSH TANF funding. During the COVID-19 pandemic, emergency rental assistance funding was also provided through the county and state to supplement the standard funding. IFN’s Program assisted 298 households with over \$635,900 in 2022. From January 2023 to July 1st, 2023, the Rental and Mortgage Assistance Program assisted 174 households with \$447,820. With this trend continuing, the program will assist significantly more households in 2023 than in 2022, due to the county’s additional COVID-related funding and increases in need for assistance. However, it is anticipated that 2023 will be the last year that COVID-related funding will be available.

With so many people facing evictions, foreclosures, and near homelessness, the work of IFN’s Rental & Mortgage Assistance Programs is as pertinent as ever. Many of the individuals and families inquiring about assistance with rent and mortgages never thought they would see the day they had to call for help. Interfaith Neighbors was founded on this work of preventing homelessness and will continue to provide those in need with the basic necessities of life, especially the needed assistance for people to remain in their homes and stave off homelessness.

Neighbors Spotlight: Joann Fischer



Every Wednesday Joann Fischer sits at the first desk Interfaith Neighbors’ employees see on their way in, welcoming them with her familiar face. Usually, the individuals that employees get to know are their fellow full-time/part-time employees, working daily or a few times a week for an hourly wage or salary. However, Joann Fischer, is no ordinary familiar face in the office. She is an Interfaith Neighbors volunteer, and an extremely consistent and reliable one at that. Volunteers usually come and go and give their time on their own terms. But Joann has continued to volunteer with Interfaith Neighbors (almost) every Wednesday for the past 9 years.

Joann volunteers with our Rental and Mortgage Assistance Program, which assists individuals and families with rental and mortgage payments to allow them to remain in their homes during times of financial instability. Before volunteering with IFN, Joann worked in retail for 15 years, and then moved on to work for the Department of Public Works as a Facility Management Specialist.

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Fischer

Joann explained how she was introduced to IFN, stating “I actually had a neighbor who volunteered here, but I started after seeing an announcement in my church’s bulletin that the organization was looking for volunteers right after I had retired.” Her volunteer work consists of entering data of clients the Rental and Mortgage Program assists into a county database that goes by the acronym HMIS, which is required by Monmouth County under grant agreements. This data not only tracks Interfaith Neighbors’ performance on the grant funding received from the county, but it also helps the county understand the level of need in the community.

Judy Nelan, Interfaith Neighbors’ Senior Manager of Homeless Prevention through Rental and Mortgage Assistance, remarked, “Joann’s volunteer work helps us tremendously. With the increased volume of calls, our team has limited time to handle other mandatory tasks, like entering HMIS data. We’re so grateful Joann is a consistent, reliable volunteer that allows us to continue our work.”

Joann described how the program makes a difference, stating, “The assistance Interfaith Neighbors’ Program provides allows people to meet their needs such as groceries, utility bills, and other financial obligations while they’re facing a difficult time.” She also highlighted the growing need, remarking, “it seems as if there are more people on the verge of homelessness than there is money to fulfill their needs.”

When asked what her favorite part of volunteering with IFN is, Joann responded emphatically, “The people! I love the people I get to work with at IFN and how everyone interacts with one another. It’s almost like one big family, and I think this dynamic helps the employees do their jobs well and assist more people in need.”

Interfaith Neighbors thanks Joann for her continued service and looks forward to seeing her next Wednesday!