NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

FORECLOSURE FAST FACTS

STATEWIDE FORECLOSURE PREVENTION RESOURCES

Homeowners

The New Jersey HomeKeeper Program offers financial assistance to homeowners who are in danger of losing their homes as a direct result of unemployment or underemployment. For additional information, call toll-free at **(855)-NJ-KEEP-1** or visit **www.njhomekeeper.gov**. Homeowners must work with a counseling agency listed in the brochure to determine eligibility.

The New Jersey Judiciary Foreclosure Mediation Program provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program will also provide lawyers to income-eligible homeowners. Call **888-989-5277** to sign up or visit **www.njforeclosuremediation.org**.

The National Foreclosure Mitigation Program (NFMC) provides pre-foreclosure counseling and assistance to households facing foreclosure prior to the receipt of a foreclosure filing notice.

The New Jersey HOUSING COUNSELING AGENCIES listed in this brochure have been trained in foreclosure prevention counseling. Residents can call directly to receive assistance.

The Mortgage Assistance Program provides funding to homeowners to bring mortgages current or to refinance or renegotiate the terms of the mortgage. Homeowners must work with a counseling agency listed in the brochure to determine eligibility.

Anti-Predatory Lending If you feel you have been taken advantage of or misled by a lender, call Legal Services of New Jersey at **888-576-5529**. Legal Services of NJ provides legal representation to low-income New Jersey homeowners. Homeowners regardless of income level may file a complaint with the NJ Department of Banking and Insurance by calling **800-446-7467**.

The Hope Hotline 1-888-995-HOPE offers free, confidential help and assistance to homeowners with mortgage problems 24 hours a day / 7 days a week in English and Spanish.

Renters

You cannot be evicted without notice and without good cause. This is true even when a bank or mortgage lender files an action to foreclose on your rented property because your landlord has not paid the mortgage. If you find yourself facing eviction, call a lawyer. If you cannot afford a lawyer, you may be eligible for Legal Services. Find out by calling **888-576-5529**.

If you have been locked out of your home, call the Police Department in your municipality. Remember, the landlord or property owner must take you to court before you can be removed from your home.

FORECLOSURE FAST FACTS

STATEWIDE FORECLOSURE PREVENTION RESOURCES

Housing Resource Center (HRC)

The **Housing Resource Center** provides a statewide listing of vacant for sale and rental properties. Visit **www.njhousing.gov** to search thousands of affordable units. HRC is free and anonymous. Vacancy information is updated biweekly.

Young People

The loss of a home affects every member of the family, not just the adults. The **2nd FLOOR Youth Toll-Free Helpline** lets young New Jerseyans between 10 and 24 years of age call and talk about whatever is on their mind. To speak to a counselor, call **888-222-2228**. Parental permission is not needed and all calls are confidential and anonymous.

Women

The **Women's Referral Central Hotline** provides referrals and basic information in areas such as discrimination, affordable housing, addiction services, domestic violence, employment and legal assistance. Please call **800-322-8092** for further information. The hotline is available 24 hours a day, 7 days a week.

Military

Veterans Counseling Hotline: 866-838-7654
The hotline is available 24 hours a day, 7 days a week.

Seniors

Reverse Mortgage Program A Reverse Mortgage is a special type of mortgage that allows homeowners, age 62 or over, to tap into the equity in their existing homes, or to purchase a new home. The Reverse Mortgage requires no repayment until the borrower leaves the home. For more information, call **1-800-NJ-HOUSE** or visit **www.state.nj.us/dca/hmfa/consu/senior/revers/**

Homelessness Prevention

NJ Homelessness Prevention Program provides limited financial assistance to low- and moderate-income tenants and homeowners in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control. Funds are used to disburse payments in the forms of loans and grants to landlords and mortgage companies. Please call toll-free **866-889-6270**.

Home Heating Assistance

NJ SHARES New Jersey Statewide Heating Assistance and Referral for Energy Services (New Jersey SHARES) is a non-profit organization charged with a mission to provide assistance to individuals and families living in New Jersey who are in need of temporary help in paying their energy bills. Call **1-866-NJSHARES** or visit **www.njshares.org/whereToApply/index.asp** to find out how to apply.

The Universal Service Fund (USF) is a program created by the State of New Jersey to help make natural gas and electric bills more affordable for low-income households. For further information or to locate the nearest application agency, call **800-510-3102**. Additional information about USF, including an application, is also available at **www.energyassistance.nj.gov**.

NJ Weatherization Program Assists elderly, handicapped and low-income persons in weatherizing their homes, improving their heating system efficiency and conserving energy. Visit **www.state.nj.us/recovery/programs/wap.html** for more program info. Call **1-800-510-3102** or visit **www.state.nj.us/dca/divisions/dhcr/forms/docs/wealist.doc** to find a service provider near you.

General Assistance

For General Assistance - Call 211. Call Specialists will provide information and referral for services including:

- **Basic Human Needs Resources -** food banks, rent assistance and utility assistance;
- **Seniors and Persons with Disabilities -** congregate meals, Meals on Wheels, adult daycare and transportation;
- **Children, Youth and Families -** childcare, after school programs, mentoring, protective services, tutoring; and
- **Employment Supports -** financial assistance and job training.

New Jersey Self-Help Clearinghouse

Self-help groups can connect you with others who truly understand. **NJ Self-Help Clearinghouse** has information on over 4,500 self-help groups for addictions, abuse, health, loss, mental health, disabilities, family and parenting concerns. Services are free and confidential. Call toll-free **800-367-6274**.

NJHELPS

NJHELPS is a one stop resource for state programs to assist residents of New Jersey.

Visit **www.njhelps.org** to self-screen in English or Spanish for over 28 programs such as food stamps, prescription drug assistance, Work First New Jersey, assisted living, and more. NJHELPS also lists over 30 hotline resources for child care, child support, support for working families and more.

Statewide Hotlines

Domestic Abuse Hotline	**1-800-572-7233**
Addiction Hotline	**211**
Food Stamp Info Line	**1-800-687-9512** or online application available at **www.njhelps.org**

HOUSING COUNSELING AGENCIES

The following is a list of agencies that have partnered with the NJ HMFA and have been trained in foreclosure prevention.
If you need help with your mortgage, call a counseling agency that operates in the county where you live.
Unless otherwise noted, all of the following agencies participate in the Foreclosure Mediation Program.

ATLANTIC COUNTY

AHOME
400 East Main Street
Millville, NJ 08332
856-293-0100
856-825-0600

Atlantic Human Resources
1 South NY Ave.
Suite 303
Atlantic City, NJ 08401
609-348-4131 x222

Consumer Credit
and Budget Counseling
299 South Shore Road
U.S. Route 9 S.
P.O. Box 866
Marmora, NJ 08223
609-390-9652 x201

Novadebt
1-866-855-7709

BERGEN COUNTY

Episcopal Community
Development
620 Clinton Ave.
Newark, NJ 07108
973-710-1544

*Paterson Task Force
973-279-2333

Urban League
of Bergen County
40 N. Van Brunt Street
Englewood, NJ 07631
201-568-4988

BURLINGTON COUNTY

AHOME
856-293-0100
856-825-0600

American Credit
Alliance, Inc.
609-393-5400

Burlington County
Community Action
Program
One Van Sciver Parkway
Willingboro, NJ 08046
609-835-4329

CCCS of Delaware Valley
2000 Rt. 38, Suite 615
Cherry Hill, NJ 08002
800-989-2227

Jersey Counseling
1844 South Broadway
Camden, NJ 08104
856-541-1000

CAMDEN COUNTY

AHOME
856-293-0100
856-825-0600

American Credit
Alliance, Inc.
609-393-5400

CCCS of Delaware Valley
800-989-2227

Gateway Community
Action Partnership
856-451-6330 x6679
or 6695

Jersey Counseling
856-541-1000

NJ Citizen Action
800-656-9637
973-643-8800

†Parkside Business and
Community in Partnership,
Inc. (PBCIP)
1487 Kenwood Avenue
Camden, NJ 08103
856-964-0440

CAPE MAY COUNTY

AHOME
856-293-0100
856-825-0600

Atlantic Human Resources
609-348-4131 ext. 222

Consumer Credit
and Budget Counseling
609-390-9652 x201

CUMBERLAND COUNTY

AHOME
856-293-0100
856-825-0600

CCCS of Delaware Valley
800-989-2227

Consumer Credit
and Budget Counseling
609-390-9652 x201

Gateway Community
Action Partnership
110 Cohancey Street
Bridgeton, NJ 08302
856-451-6330 x6679
or 6695

Jersey Counseling
856-541-1000

ESSEX COUNTY

Brand New Day
908-282-0781 x109

Episcopal Community
Development
973-710-1544

La Casa de Don Pedro
317 Roseville Ave
Newark, NJ 07107
973-485-0701

NJ Citizen Action
744 Broad Street
Suite 2080
Newark, NJ 07102
800-656-9637
973-643-8800

Tri-City Peoples
Corporation
55 Washington Street
East Orange, NJ 07017
973-676-5506 x2205
800-860-0566

Urban League
of Bergen County
201-568-4988

†Urban League
of Union County
908-351-7200
(Does not work in HomeKeeper Program)

GLOUCESTER COUNTY

AHOME
856-293-0100
856-825-0600

CCCS of Delaware Valley
800-989-2227

Gateway Community
Action Partnership
856-451-6330 x6679
or 6695

American Credit
Alliance, Inc.
609-393-5400

Jersey Counseling
856-541-1000

HUDSON COUNTY

Episcopal Community
Development
973-710-1544

†Urban League
of Union County
908-351-7200
(Does not work in HomeKeeper Program)

HUNTERDON COUNTY

American Credit
Alliance, Inc.
609-393-5400

Central Jersey Housing
Resource Center (CJHRC)
600 First Ave., Suite 3
Raritan, NJ 08869
908-704-9649
Mailbox #1

NJ Citizen Action
800-656-9637
973-643-8800

**Working only in HomeKeeper Program †Working only in Mediation Program **Does not work in Mediation Program*

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MERCER COUNTY

Affordable Housing Alliance of NJ
732-389-2958

American Credit Alliance, Inc.
23 Warren Street
Trenton, NJ 08608
609-393-5400

CCCS of Delaware Valley
800-989-2227

Isles Inc.
10 Wood Street
Trenton, NJ 08618
609-341-4731

Novadebt
1-866-855-7709

MIDDLESEX COUNTY

Faith Fellowship CDC
2707 Main Street
Sayreville, NJ 08872
732-727-9500

NJ Citizen Action
75 Raritan Avenue
Highland Park, NJ 08904
800-656-9637
973-643-8800

Novadebt
1-866-855-7709

Puerto Rican Action Board
90 Jersey Avenue
New Brunswick, NJ 08903
732-249-9700 x150 or 154

MONMOUTH COUNTY

Affordable Housing Alliance of NJ
59 Broad Street
Eatontown, NJ 07724
732-389-2958

Faith Fellowship CDC
732-727-9500

Novadebt
225 Willowbrook Road
Freehold, NJ 07728
1-866-855-7709

MORRIS COUNTY

Episcopal Community Development
973-710-1544

**Housing Partnership
2 East Blackwell St.
Suite 12
Dover, NJ 07801
973-659-1414

Urban League of Morris County
300 Madison Avenue
Suite A
Morristown, NJ 07960
973-539-2121

OCEAN COUNTY

Affordable Housing Alliance of NJ
732-389-2958

American Credit Alliance, Inc.
609-393-5400

Novadebt
1-866-855-7709

O.C.E.A.N. Inc.
40 Washington Street
Toms River, NJ 08753
732-244-2351 x22

PASSAIC COUNTY

Episcopal Community Development
973-710-1544

NJ Citizen Action
800-656-9637
973-643-8800

Paterson Housing Authority
60 Van Houten Street
P.O. Box H
Paterson, NJ 07509
973-345-5788

*Paterson Task Force
9 Colt Street
Paterson, NJ 07505
973-279-2333

SALEM COUNTY

AHOME
856-293-0100
856-825-0600

CCCS of Delaware Valley
203 E. Broadway
Suite 1020
Salem, NJ 08079
800-989-2227

Gateway Community Action Partnership
856-451-6330 x6679 or 6695

Jersey Counseling
856-541-1000

SOMERSET COUNTY

American Credit Alliance, Inc.
609-393-5400

Faith Fellowship CDC
732-727-9500

Central Jersey Housing Resource Center (CJHRC)
600 First Ave., Suite 3
Raritan, NJ 08869
908-704-9649
Mailbox #1

Novadebt
1-866-855-7709

Puerto Rican Action Board
732-249-9700 x150 or 154

SUSSEX COUNTY

**Housing Partnership
973-659-1414

Urban League of Morris County
973-539-2121

UNION COUNTY

NJ Citizen Action
800-656-9637
973-643-8800

Brand New Day
176 First Street
Elizabeth, NJ 07206
908-282-0781 ext. 109

Faith Fellowship CDC
732-727-9500

Tri-City Peoples Corporation
973-676-5506 x2205
800-860-0566

†Urban League of Union County
288 North Broad St.
2nd Fl.
Elizabeth, NJ 07208
908-351-7200
(Does not work in HomeKeeper Program)

WARREN COUNTY

American Credit Alliance, Inc.
609-393-5400

**Housing Partnership
973-659-1414

Urban League of Morris County
973-539-2121

**Working only in HomeKeeper Program †Working only in Mediation Program **Does not work in Mediation Program*

COUNTY SOCIAL SERVICE AGENCIES

The following is a list of county social services agencies where you will be able to access services such as Medicaid, Food Stamps, Child Support, emergency assistance and employment support.

Atlantic County P.O. Box 869, 1333 Atlantic Ave Atlantic City, NJ 08401 **609-348-3001**	**Bergen County** 216 Route 17 North Rochelle Park, NJ 07662 **201-368-4200**	**Burlington County** 795 Woodlane Road Mount Holly, NJ 08060 **609-261-1000**	**Camden County** 600 Market Street Camden, NJ 08102 **856-225-8800**
Cape May County 4005 Route 9 South Rio Grande, NJ 08242 **609-886-6200**	**Cumberland County** 275 N. Delsea Drive, 1st Floor Vineland, NJ 08360 **856-691-4600**	**Essex County** 18 Rector St, 9th Floor Newark, NJ 07102 **973-733-3000**	**Gloucester County** 400 Hollydell Dr. Sewell, NJ 08080 **856-582-9200**
Hudson County 2 Enos Place Jersey City, NJ 07306 **201-420-3000 or 201-420-3172**	**Hunterdon County** 6 Gaunt Place Flemington, NJ 08822 **908-788-1300**	**Mercer County** 200 Wolverton St., P.O. Box 01450 Trenton, NJ 08650 **609-989-4320**	**Middlesex County** 181 How Lane , P.O. Box 509 New Brunswick, NJ 08903 **732-745-3500**
Monmouth County Kozloski Road, P.O. Box 3000 Freehold, NJ 07728 **732-431-6000**	**Morris County** 340 W. Hanover, P.O. Box 900 Morristown, NJ 07963 **973-326-7800**	**Ocean County** 1027 Hooper Ave., P.O. Box 547 Toms River, NJ 08754 **732-349-1500**	**Passaic County** 80 Hamilton Street Paterson, NJ 07505-2060 **973-881-0100**
Salem County 147 S. Virginia Avenue Penns Grove, NJ 08069 **856-299-7200**	**Somerset County** 73 E. High Street, P.O. Box 936 Somerville, NJ 08876 **908-526-8800**	**Sussex County** 18 Church Street, P.O. Box 218 Newton, NJ 07860 **973-383-3600**	**Union County** 342 Westminster Avenue Elizabeth, NJ 07208 **908-965-2700** ***or*** 200 West 2nd Street Plainfield, NJ 07060 **908 – 791-7000**
	Warren County Courthouse Annex Second and Hardwick Streets, 501 Second Street Belvidere, NJ 07823 **908-475-6301**		

BEWARE OF FORECLOSURE RESCUE SCAMS - HELP IS FREE!

- There is never a fee to get assistance or information about Making Home Affordable from your lender or a HUD-approved housing counselor or a NJ Housing Counseling Agency listed in this document.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan. Do not pay – walk away!
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

The Attorney General urges any member of the public who has been a victim of mortgage-related fraud to report it by calling the Division of Consumer Affairs' toll-free hotline at 1-800-242-5846. Consumers from out of state can call 973-504-6200. Those seeking to file a complaint can also visit the Division's Web site at www.njconsumeraffairs.gov.