

Foreclosure Fast Facts And Resources

NJHOUSING.GOV/FORECLOSURE

A Service of the
New Jersey Housing and
Mortgage Finance Agency

Get No-Cost Help from a HUD-Certified Housing Counseling Agency

Below is a list of New Jersey HUD-certified housing counseling agencies that specialize in foreclosure prevention.

Whether you've fallen behind or are struggling to make your payments each month, you can absolutely benefit from meeting with a HUD-certified housing counselor. Meet one-on-one and explore federal, state, and other foreclosure prevention programs to help you find the solution that is BEST for you. Depending on your situation, your counselor may be able to help you negotiate a more affordable mortgage payment. Don't wait. If you need help with your mortgage, call a HUD-certified housing counselor that operates in your home county and get help today. This assistance is available at NO COST to you.

Atlantic County

Clarifi*

1301 Bacharach Boulevard- Office 511
(Located in City Hall)
Atlantic City, NJ 08401
800-989-2227

Clarifi/United Way*

4 East Jimmie Leeds Road Suite 10
Galloway, NJ 08205
800-989-2227

Consumer Credit and Budget Counseling*

299 South Shore Road
U.S. Route 9 S.
P.O. Box 866
Marmora, NJ 08223
609-390-9652

Money Management International

3073 English Creek Ave.
Egg Harbor Township, NJ 08234
800-873-2227

Navicore*

1-866-472-4557

Bergen County

Urban League of Bergen County*

12 Tenafly Rd.
Englewood, NJ 07631
201-568-4988

Burlington County

American Credit Alliance, Inc.

1-800-501-7526

Burlington County Community Action Program*

One Van Sciver Parkway
Willingboro, NJ 08046
609-835-4329

Clarifi/YMCA of Burlington County*

302 Commerce Square Blvd
Burlington, NJ 08016
800-989-2227

Jersey Counseling and Housing Development*

1840 South Broadway
Camden, NJ 08104
856-541-1000

Camden County

American Credit Alliance, Inc.

1-800-501-7526

Clarifi*

2000 Rt. 38, Suite 615
Cherry Hill, NJ 08002
800-989-2227

Jersey Counseling and Housing Development*

856-541-1000

NJ Citizen Action*

800-656-9637
973-643-8800

Urban League of Bergen County*

923 Haddonfield Rd.
Cherry Hill, NJ 08003
609-798-1060

Cape May County

Consumer Credit and Budget Counseling*

609-390-9652

Cumberland County

American Credit Alliance, Inc.

1-800-501-7526

Clarifi*

800-989-2227

Consumer Credit and Budget Counseling*

609-390-9652

Jersey Counseling and Housing Development*

856-541-1000

Money Management International

800-873-2227

Essex County

La Casa de Don Pedro*

75 Park Ave
Newark, NJ 07104
973-485-0701

NJ Citizen Action*

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

Tri-City Peoples Corporation*

60 Evergreen Place
East Orange, NJ 07018
973-676-5506

Urban League of Bergen County*

201-568-4988

Gloucester County

American Credit Alliance, Inc.

1-800-501-7526

Clarifi*

800-989-2227

Jersey Counseling and Housing Development*

856-541-1000

Hudson County

Cuban American National Council, Inc. to Union City*

4428 Bergenline Ave.
Union City, NJ 07087
201-325-8840

Urban League of Union County

908-351-7200

Hunterdon County

American Credit Alliance, Inc.

1-800-501-7526

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

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1-800-NJ-HOUSE | www.njhousing.gov/foreclosure

*Approved to work with the Hardest Hit Fund program

Get No-Cost Help from a HUD-Certified Housing Counseling Agency (Continued)

Continued below is a list of New Jersey HUD-certified housing counseling agencies that specialize in foreclosure prevention. **Don't wait:** If you need help with your mortgage, call a HUD-certified housing counselor that operates in your home county and get help today. This assistance is available at **NO COST** to you.

Mercer County

Affordable Housing Alliance of NJ*
732-389-2958

American Credit Alliance, Inc.
1-800-501-7526

Clarifi*
800-989-2227

Family Guidance Center*
1931 Nottingham Way
Hamilton, NJ 08619
609-586-2574

Isles, Inc.*
10 Wood Street
Trenton, NJ 08618
609-341-4783

Navicore*
1-866-472-4557

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

Navicore*
1-866-472-4557

Puerto Rican Action Board*
90 Jersey Avenue
New Brunswick, NJ 08901
732-249-9700

Monmouth County

Affordable Housing Alliance of NJ*
3535 Route 66
Parkway 100, Bldg 4
Neptune, NJ 07754
732-389-2958

Cuban American National Council, Inc. to Union County*
201-325-8840

Faith Fellowship CDC*
732-727-9500

Money Management International
3073 English Creek Ave.
Egg Harbor Township, NJ 08234
888-845-5669

Navicore*
200 US Highway 9 North
Manalapan, NJ 07726
1-866-472-4557

Morris County

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.
1-800-501-7526

Cuban American National Council, Inc. to Union City*
201-325-8840

Navicore*
1-866-472-4557

Passaic County

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

Paterson Housing Authority
60 Van Houten Street
Paterson, NJ 07505
973-345-5788

Paterson Task Force*
109 Washington Street
Paterson, NJ 07505
973-279-2333

Salem County

Jersey Counseling and Housing* Development
856-541-1000

Somerset County

American Credit Alliance, Inc.
1-800-501-7526

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

Faith Fellowship CDC*
732-727-9500

Navicore*
1-866-472-4557

Puerto Rican Action Board*
732-249-9700

Sussex County

Housing Partnership*
973-659-1414

Urban League of Morris County*
973-539-2121

Union County

Faith Fellowship CDC*
732-727-9500

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

Tri-City Peoples Corporation*
973-676-5506

Warren County

American Credit Alliance, Inc.
1-800-501-7526

Housing Partnership*
973-659-1414

Urban League of Morris County*
973-539-2121

Beware of Foreclosure Rescue Scams - Help Is Free!

- There is never a fee to get assistance or information about Making Home Affordable (www.makinghomeaffordable.gov) from your lender, 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.
- If you feel you have been taken advantage of or misled by a lender, contact Legal Services of New Jersey (LSNJ) at 1-888-576-5529 or online at www.LSNJ.org. LSNJ provides legal representation to low-income NJ homeowners. Homeowners of any income level may file a complaint with the NJ Dept of Banking and Insurance (DOBI) at 1-800-446-7467, or online at www.state.nj.us/dobi/consumer.htm. Additionally, the Attorney General urges anyone 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. You can also visit www.njconsumeraffairs.gov to file a complaint online.