

Housing Counseling Resources

NJHOUSING.GOV/FORECLOSURE

A Service of the
New Jersey Housing and
Mortgage Finance Agency

Get Help from a HUD-Certified Housing Counseling Agency

Below is a list of New Jersey HUD-certified housing counseling agencies.

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.

Atlantic County

Clarifi*
800-989-2227

**Consumer Credit and
Budget Counseling*†**
609-390-9652 | 888-738-8233

Navicore*
Housing Counseling: 1-866-472-4557
NJMediation@navicoresolutions.org

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

Bergen County

Urban League of Bergen County*
201-568-4988

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

Tri-City Peoples Corporation†
973-676-5506

Burlington County

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

**Burlington County
Community Action Program***
609-835-4329

Clarifi*†
800-989-2227

**Jersey Counseling
and Housing Development***
856-541-1000

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

Camden County

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

Clarifi*†
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*
609-798-1060

Cape May County

**Consumer Credit
and Budget Counseling*†**
609-390-9652 | 888-738-8233

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

Cumberland County

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

Clarifi*
800-989-2227

**Consumer Credit
and Budget Counseling* †**
609-390-9652 | 888-738-8233

**Jersey Counseling
and Housing Development***
856-541-1000

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

Essex County

**Consumer Credit
and Budget Counseling†**
609-390-9652 | 888-738-8233

Faith Fellowship CDC†
732-727-9500

La Casa de Don Pedro*
973-485-0701, ext. 4602

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

Tri-City Peoples Corporation*†
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

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

Hudson County

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

Tri-City Peoples Corporation†
973-676-5506

Hunterdon County

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

**Central Jersey Housing
Resource Center (CJHRC)***
908-704-9649 Mailbox #1

Faith Fellowship CDC†
732-727-9500

Navicore†
Housing Counseling: 1-866-472-4557
FMAP: 1-866-552-4557
NJMediation@navicoresolutions.org

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

Puerto Rican Action Board†
732-249-9700

Mercer County

Affordable Housing Alliance of NJ*†
732-389-2958

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

Clarifi*
800-989-2227

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

*Approved to work with the Hardest Hit Fund (HHF) program

† Approved to work with the Foreclosure Mediation Assistance Program (FMAP)

Get 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.

Isles, Inc.*
609-341-4783

Navicore*†
Housing Counseling: 1-866-472-4557
FMAP: 1-866-552-4557
NJMediation@navicoresolutions.org

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

Middlesex County

Faith Fellowship CDC*†
732-727-9500

Navicore*†
Housing Counseling: 1-866-472-4557
FMAP: 1-866-552-4557
NJMediation@navicoresolutions.org

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

Puerto Rican Action Board*†
732-249-9700

Monmouth County

Affordable Housing Alliance of NJ* †
732-389-2958

Faith Fellowship CDC*
732-727-9500

Navicore*†
Housing Counseling: 1-866-472-4557
FMAP: 1-866-552-4557
NJMediation@navicoresolutions.org

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

Morris County

Consumer Credit and Budget Counseling†
609-390-9652 | 888-738-8233

Faith Fellowship CDC†
732-727-9500

Housing Partnership*
973-659-1414

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

Tri-City Peoples Corporation†
973-676-5506

Urban League of Morris County*
973-539-2121

Ocean County

Affordable Housing Alliance of NJ* †
732-389-2958

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

Navicore*†
Housing Counseling: 1-866-472-4557
FMAP: 1-866-552-4557
NJMediation@navicoresolutions.org

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

Passaic County

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

Tri-City Peoples Corporation†
973-676-5506

Salem County

Consumer Credit and Budget Counseling†
609-390-9652 | 888-738-8233

Jersey Counseling and Housing Development*
856-541-1000

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

Somerset County

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

Central Jersey Housing Resource Center (CJHRC)*
908-704-9649 Mailbox #1

Faith Fellowship CDC*†
732-727-9500

Navicore*†
Housing Counseling: 1-866-472-4557
FMAP: 1-866-552-4557
NJMediation@navicoresolutions.org

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

Puerto Rican Action Board*†
732-249-9700

Sussex County

Housing Partnership*
973-659-1414

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

Tri-City Peoples Corporation†
973-676-5506

Urban League of Morris County*
973-539-2121

Union County

Consumer Credit and Budget Counseling†
609-390-9652 | 888-738-8233

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

Consumer Credit and Budget Counseling†
609-390-9652 | 888-738-8233

Faith Fellowship CDC†
732-727-9500

Housing Partnership*
973-659-1414

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

Tri-City Peoples Corporation†
973-676-5506

Urban League of Morris County*
973-539-2121

Beware of Foreclosure Rescue Scams!

- 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.

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

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† Approved to work with the Foreclosure Mediation Assistance Program (FMAP)