

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 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

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

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

Bergen County

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

Housing Partnership
973-659-1414

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

Tri-City Peoples Corporation
973-676-5506

Burlington County

Clarifi
800-989-2227

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

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

Camden County

Clarifi
800-989-2227

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

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

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

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

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

Essex County

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

Epic 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

Gloucester County

Clarifi
800-989-2227

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

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

Hudson County

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

Housing Partnership
973-659-1414

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

Tri-City Peoples Corporation
973-676-5506

Hunterdon County

Central Jersey Housing Resource Center
908-446-0039

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

Epic 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

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

Isles, Inc.
609-341-4783 | 609-341-4731

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

Central Jersey Housing Resource Center
908-446-0039

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

Epic 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

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

*A comprehensive list of all HUD housing counseling agencies serving New Jersey can be found at bit.ly/hudcounselorsnj.

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. A comprehensive list of all HUD housing counseling agencies serving New Jersey can be found at bit.ly/hudcounselorsnj.

Monmouth County

Affordable Housing Alliance of NJ
732-389-2958

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

Isles, Inc.
609-341-4783 | 609-341-4731

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

Epic 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

Ocean County

Affordable Housing Alliance of NJ
732-389-2958

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

Isles, Inc.
609-341-4783 | 609-341-4731

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

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

Housing Partnership
973-659-1414

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

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

Somerset County

Central Jersey Housing Resource Center
908-446-0039

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

Epic 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

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

Housing Partnership
973-659-1414

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

Tri-City Peoples Corporation
973-676-5506

Union County

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

Epic 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

Warren County

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

Epic 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

Beware of Foreclosure Rescue Scams!

- There is never a fee to get assistance or information about Preventing Forclosures 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.

Helpful Foreclosure Prevention and Assistance Resources

State Foreclosure Prevention Programs

The **New Jersey Judiciary Foreclosure Mediation Program (NJJFM)** provides homeowners with access to court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. Visit njcourts.gov/courts/superior/foreclosure.html for instructions on how to file for foreclosure mediation and access the required documentation. Access related Foreclosure Mediation Program forms and documents at njcourts.gov/selfhelp/catalog.html?category=Foreclosure&keywords=Foreclosure%20Mediation.

Foreclosure Mediation Assistance Program

If you are going through foreclosure, **free housing counseling is available through NJHMFA's Foreclosure Mediation Assistance Program.**

Mediation can save a home from foreclosure, yet too many homeowners enter the foreclosure process with their mortgage lender without professional guidance or an understanding of the type of relief that may be available to them. Visit njhousing.gov/foreclosure for more information.

Attention 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 Legal Services of New Jersey (LSNJ) at **1-888-576-5529** or visit www.LSNJ.org.

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 **1-866-889-6270**.

Home Utility and Heating Assistance

New Jersey Statewide Heating Assistance and Referral for Energy Services (NJ 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 **1-866-657-4273** or visit www.njshares.org/wheretapply 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 and to apply, call **1-866-240-1347** or visit www.energyassistance.nj.gov.

General Assistance: Call 211 or visit nj211.org

Specialists will provide information and referral for services including:

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

County Social Services Agencies

(Local Resources for Medicaid, food stamps, child support, emergency assistance and employment support)

Atlantic County

1333 Atlantic Ave
Atlantic City, NJ 08401
609-348-3001

Bergen County

218 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
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

257 Cornelison Ave.
Jersey City, NJ 07302
201-420-3000

Hunterdon County

6 Gauntt Place
Flemington, NJ 08822
908-788-1300

Mercer County

200 Wolverton St.,
Trenton, NJ 08650
609-989-4320

Middlesex County

181 How Lane
New Brunswick, NJ 08903
732-745-3500

Monmouth County

3000 Kozloski Road
Freehold, NJ 07728
732-431-6000

Morris County

340 W. Hanover Ave.
Morristown, NJ 07963
973-326-7800

Ocean County

1027 Hooper Ave.
Toms River, NJ 08754
732-349-1500

Passaic County

80 Hamilton Street
Paterson, NJ 07505
973-881-0100

Salem County

147 S. Virginia Avenue
Penns Grove, NJ 08069
856-299-7200

Somerset County

73 E. High Street
Somerville, NJ 08876
908-526-8800

Sussex County

83 Spring Street, Suite 203
Newton, NJ 07860
973-383-3600

Union County

342 Westminster Avenue
Elizabeth, NJ 07208
908-965-2700

Warren County

1 Shotwell Dr.
Belvidere, NJ 07823
908-475-6301