



# FORECLOSURE FAST FACTS

## STATEWIDE FORECLOSURE PREVENTION RESOURCES

### Homeowners

**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](http://www.njforeclosuremediation.org).

**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 any questions, please call the Public Advocate at 609-826-5070.

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.

### Housing Resource Center (HRC)

Provides a statewide listing of vacant for sale and rental properties.

Visit [www.njhousing.gov](http://www.njhousing.gov) to search thousands of affordable units. HRC is free and anonymous. Vacancy information is updated biweekly.

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### Young People

The loss of a home affects every member of the family not just the adults. Governor Corzine recently launched the 2<sup>nd</sup> FLOOR Youth Toll-Free Helpline which 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

**Women's Referral Central** The Hotline provides referrals and basic information in areas such as discrimination, affordable housing, addiction services, domestic violence, employment, legal assistance. Please call **800-322-8092** for further information.

### Military

**Counseling Hotline 866-838-7654**

### 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 <http://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 <http://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. If you are eligible,

For further information USF or to locate the nearest application agency, call **800-510-3102** or **609-292-6140**. Additional

information about USF, including an application, is also available at [www.energyassistance.nj.gov](http://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. Call **609-633-2378** or visit [www.state.nj.us/dca/dcr/forms/wealist.doc](http://www.state.nj.us/dca/dcr/forms/wealist.doc) to find a service provider near you.

### General Assistance

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

**Basic Human Needs Resources** food banks, rent assistance, 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

**Employment Supports** financial assistance, 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. **(800) 367-6274** or **(800) 238-2333**.

### NJHELPS

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

Visit [www.njhelps.org](http://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

<b>Domestic Abuse Hotline</b>	<b>1-800-572-7233</b>
<b>Addiction Hotline</b>	<b>1-800-322-5525</b>
<b>Substance Abuse Hotline</b>	<b>1-609-292-5760</b>
<b>Food Stamp Info Line</b>	<b>1-800-687-9512</b> or online application available at <a href="http://www.njhelps.org">http://www.njhelps.org</a>

# FORECLOSURE FAST FACTS

## STATEWIDE FORECLOSURE PREVENTION RESOURCES

### 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 ext. 222**

Consumer Credit  
and Budget Counseling  
299 South Shore Road  
U.S. Route 9 S., P.O. Box 866  
Marmora, NJ 08223  
**609-390-9652 ext. 207**

#### BERGEN COUNTY

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

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.  
**800-501-7526**

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

CCCS of Delaware Valley  
One Cherry Hill Dr, Suite 215  
Cherry Hill, NJ 08002  
**800-989-2227**

Jersey Counseling  
1840 South Broadway  
Camden, NJ 08104  
**856-541-1000**

#### CAMDEN COUNTY

AHOME  
**856-293-0100**  
**856-825-0600**

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

CCCS of Delaware Valley  
**800-989-2227**

Jersey Counseling  
**856-541-1000**

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

Tri-County Community  
Action Agency  
**856-451-6330 ext. 222**  
or 299

#### 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 ext. 207**

#### CUMBERLAND COUNTY

AHOME  
**856-293-0100**  
**856-825-0600**

CCCS of Delaware Valley  
**800-989-2227**

Consumer Credit  
and Budget Counseling  
**609-390-9652 ext. 207**

Jersey Counseling  
**856-541-1000**

Tri-County Community  
Action Agency  
110 Cohancey Street  
Bridgeton, NJ 08302  
**856-451-6330 ext. 222**  
or 299

#### ESSEX COUNTY

Brand New Day  
**908-282-0781 ext. 109**

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**  
**800-860-0566**

Urban League of  
Bergen County  
**201-568-4988**

#### GLOUCESTER COUNTY

AHOME  
**856-293-0100**  
**856-825-0600**

CCCS of Delaware Valley  
**800-989-2227**

Jersey Counseling  
**856-541-1000**

Tri-County Community  
Action Agency  
**856-451-6330 ext. 222**  
or 299

#### HUDSON COUNTY

Episcopal Community  
Development  
**973-710-1544**

#### HUNTERDON COUNTY

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

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

#### MERCER COUNTY

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

American Credit Alliance, Inc.  
23 Warren Street  
Trenton, NJ 08608  
**800-501-7526**

CCCS of Delaware Valley  
**800-989-2227**

Isles Inc.  
714 South Clinton Ave  
Trenton, NJ 08611  
**609-341-4789**

Novadebt  
**1-866-855-7709**

#### MIDDLESEX COUNTY

Faith Fellowship CDC  
2707 Main Street  
Sayreville, NJ 08872  
**732-727-9500 ext. 4149 or 1704**

Central Jersey CDC  
**732-247-0444 ext. 1016**

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 Ext. 150**  
or 154

#### MONMOUTH COUNTY

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

Faith Fellowship CDC  
**732-727-9500 ext. 4149 or 1704**

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

#### MORRIS COUNTY

Episcopal Community  
Development  
**973-710-1544**

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

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**OCEAN COUNTY**

Affordable Housing  
Alliance of NJ  
732-389-2958

Novadebt  
1-866-855-7709

O.C.E.A.N. Inc.  
40 Washington Street  
Toms River, NJ 08753  
732-244-2351 ext. 22

**PASSAIC COUNTY**

Episcopal Community  
Development  
973-710-1544

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

**SALEM COUNTY**

AHOME  
856-293-0100  
856-825-0600

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

Jersey Counseling  
856-541-1000

Tri-County Community  
Action Agency  
856-451-6330 ext. 222  
or 299

**SOMERSET COUNTY**

Faith Fellowship CDC  
732-727-9500 ext. 4149 or  
1704

Central Jersey CDC  
630 Franklin Blvd., Suite 102  
Somerset, NJ 08873  
732-247-0444 ext. 1016

Novadebt  
1-866-855-7709

Puerto Rican Action Board  
732-249-9700  
ext. 150 or 154

**SUSSEX COUNTY**

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 ext. 4149 or 1704

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

**WARREN COUNTY**

Urban League  
of Morris County  
973-539-2121

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.

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

**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](http://www.njconsumeraffairs.gov).*