

## 2011 NCSHA ANNUAL AWARDS FOR PROGRAM EXCELLENCE

**Program Name:** Foreclosure Fast Facts  
**Category and Subcategory:** Promotional Materials and Newsletters  
**HFA:** New Jersey Housing and Mortgage Finance Agency

### **Innovative**

Helping families fight foreclosure is a critical part of the New Jersey Housing and Mortgage Finance Agency's (HMFA) mission to advance and strengthen New Jersey neighborhoods and our economy. Municipalities throughout New Jersey are dealing with the rising foreclosure rates resulting from a variety of causes.

The HMFA offers many foreclosure prevention programs and services for New Jersey residents. However, in order for these programs and services to be truly successful, they require strong local outreach effort that harnesses the power of communication to clearly identify all foreclosure prevention resources that are available. To this end, the HMFA created a consumer-friendly, informational tool-kit entitled Foreclosure Fast Facts. This document is available in both English and Spanish.

([http://www.state.nj.us/dca/hmfa/home/foreclosure/pdf/foreclosureprevention\\_resources.pdf](http://www.state.nj.us/dca/hmfa/home/foreclosure/pdf/foreclosureprevention_resources.pdf) )

### **Achieve Strategic Objectives**

Foreclosure Fast Facts was developed to supply an all-inclusive reference providing quick access to multiple resources about foreclosure prevention and asset preservation. Delinquencies on a mortgage can happen to anyone. Often times, homeowners in this situation are afraid or embarrassed to seek help. The HMFA Foreclosure Prevention team created the Foreclosure Fast Facts to help homeowners feel comfortable about utilizing the available programs and services. In this respect, Foreclosure Fast Facts is used as a grassroots marketing effort that conveys comprehensive message to the greater community, in attempts to stabilize neighborhoods across the Garden State.

### **Demonstrates Effective Use of Resources**

The HMFA believes that Foreclosure Fast Facts is a way to empower distressed homeowners by equipping them with vital information such as, foreclosure prevention programs, housing counseling agencies and a host of other social programs available across the state.

Counselors at the 32 housing counseling agencies across the state possess an in-depth knowledge of foreclosure prevention resources available at the federal, state, county, municipal level. The housing counselors encourage homeowners to seek help as soon as problems arise and work to develop a loan-workout solution, such as delayed payments, refinancing, new payment plans, or home sales. The housing counselors advise the homeowner either to stay in their homes or help them make a negotiated exit out of their home and into other housing. The housing counselors also have the training to negotiate with lenders

New Jersey Housing & Finance Mortgage Agency (NJHMFA)

on behalf of a homeowner/borrower in danger of losing their home to foreclosure. The housing counseling is a service that is free of charge to the borrower.

Other HMFA foreclosure prevention programs and services identified in Foreclosure Fast Facts include:

*The New Jersey HomeKeeper Program*

The New Jersey HomeKeeper Program is HMFA's latest foreclosure prevention initiative. New Jersey HomeKeeper is funded through a federal grant from the United States Treasury's Hardest Hit Fund awarded to States most impacted by unemployment and underemployment. The program offers financial help to homeowners who are in danger of losing their home as a direct result of unemployment or underemployment. New Jersey HomeKeeper provides assistance in the form of a second mortgage loan, repayable only if the homeowner sells, refinances, transfers or ceases to occupy the subject property within 10 years from the date of the assistance loan. Eligible homeowners may receive financial assistance of up to \$48,000.00 for a period not to exceed 24 months.

*New Jersey's Judiciary Foreclosure Mediation Program (NJJFM)*

The New Jersey's Judiciary Foreclosure Mediation Program (NJJFM) was created through a \$12.5 million appropriation by the State Legislature in December 2008 and is the first statewide foreclosure mediation program in the nation. NJJFM is designed to resolve foreclosure actions by proposing work-out and payment arrangements that accommodate the circumstances of distressed borrowers as well as the financial interests of lenders.

*Mortgage Assistance Program (MAP)*

The Mortgage Assistance Pilot Program (MAP) provides temporary financial assistance to qualified homeowners who wish to remain in their homes but are in imminent danger of foreclosure due to short term financial problems beyond their control. HUD certified housing counselors analyze each homeowner's individual financial situation to ensure that there is a high likelihood that as a result of receiving this assistance the homeowner will be able to stay in their home. MAP assistance may provide up to \$20,000 to cover such items as mortgage arrearages, back taxes, transaction costs and pre-payment penalties.

*Housing Resource Center (HRC)*

The Housing Resource Center provides a statewide listing of vacant for sale and rental properties. Users may visit [www.njhousing.gov](http://www.njhousing.gov) to search thousands of affordable units. HRC is free and anonymous. Vacancy information is updated on a biweekly basis.

## **Replicable**

HMFA's Foreclosure Fast Facts is a marketing tool that can be replicated by other HFA's who are looking for an all-inclusive foreclosure prevention resource. The document was inspired, created, and produced by HMFA's internal foreclosure prevention team. The content in the document is routinely updated and produced in-house, keeping costs to a minimum.

## Reach Targeted Audiences

The HMFA stressed throughout the foreclosure crisis that it is never too early to seek help and never too late. However, it is important for homeowners to understand that the best results are achieved when help is sought early on. Since the development of this tool kit HMFA has partnered with multiple federal, state, local, and non-profit entities to advertise the Foreclosure Fast Facts on the websites of these entities. The Agency also continues to drive this grassroots marketing effort through distribution of the Foreclosure Fast Facts, at all HMFA outreach events, conferences, lender/realtor training sessions, state housing fairs, faith-based seminars and targeted areas where foreclosure rates are above the average rate.

Through the programs identified in Foreclosure Fast Facts, New Jersey has assisted close to 17,000 distressed homeowners. Foreclosure Fast Facts is an effective resource that helps to stabilize our neighborhoods and replenish the vitality of our impacted communities.



# 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](http://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](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 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](http://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 **2<sup>nd</sup> 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/](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 [www.njshares.org/whereToApply/index.asp](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.

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](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. Visit [www.state.nj.us/recovery/programs/wap.html](http://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](http://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](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>211</b>
<b>Food Stamp Info Line</b>	<b>1-800-687-9512</b> or online application available at <a href="http://www.njhelps.org">www.njhelps.org</a>



# 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

## 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

Jersey Counseling  
856-541-1000

## HUDSON COUNTY

Episcopal Community  
Development  
973-710-1544

†Urban League of Union County  
908-351-7200

## HUNTERDON COUNTY

American Credit Alliance, Inc.  
609-393-5400

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  
609-393-5400

CCCS of Delaware Valley  
800-989-2227

Isles Inc.  
714-716 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

Central Jersey CDC  
732-247-0444 x1016

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  
973-659-9222

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

\*Working only in HomeKeeper Program †Working only in Mediation Program

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\*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 CDC  
630 Franklin Blvd., Suite 102  
Somerset, NJ 08873  
732-247-0444 x1016

Novadebt  
1-866-855-7709

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

**SUSSEX COUNTY**

\*Housing Partnership  
973-659-9222

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

**WARREN COUNTY**

American Credit Alliance, Inc.  
609-393-5400

\*Housing Partnership  
973-659-9222

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).*