

THE FOLLOWING IS A LIST OF GOVERNMENTAL AND NON-PROFIT  
ENTITIES WHICH MAY RECOMMEND FINANCIAL  
ASSISTANCE OR COUNSELING TO BORROWERS IN FORECLOSURE.  
IT IS RECOMMENDED THAT YOU CONSULT WITH YOUR ATTORNEY.

AMERICAN CREDIT ALLIANCE, INC.

26 South Warren Street  
Trenton, N.J. 08608  
609-393-5400

ATLANTIC HUMAN RESOURCES, INC.

1 South New York Avenue  
Atlantic City, NJ 08401  
609-348-4131

CATHOLIC CHARITIES OF THE DIOCESE OF METUCHEN

540-550 Route 22 East  
Bridgewater, NJ 08807  
908-722-1881

CITIZEN ACTION (offices statewide)

400 Main Street  
Hackensack, NJ 07601  
1-800-NJOWNER

CONSUMER CREDIT COUNSELING SERVICE OF CENTRAL NEW JERSEY

117 Estates Boulevard  
Trenton, NJ 08610  
609-585-8220

CONSUMER CREDIT COUNSELING SERVICE OF NEW JERSEY

185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
973-267-4324

FAIR HOUSING COUNSEL OF NORTHERN NEW JERSEY

131 Main Street  
Hackensack, NJ 07601  
201-489-3552

FAMILY SERVICE ASSOCIATION OF ATLANTIC COUNTY

312 East White Horse Pike  
Absecon, NJ 08201  
609-652-4100

GARDEN STATE CONSUMER CREDIT COUNSELING, INC.

225 Willowbrook Road  
Freehold, NJ 07728  
1-800-992-4557

HOMELESSNESS PREVENTION PROGRAM-DEPARTMENT OF CONSUMER AFFAIRS - 609-633-6204

Provides limited financial assistance to low and moderate income households who, because of temporary financial problems beyond their control, face foreclosure. Eligibility for assistance is limited as follows:

- (1) Single family owner/occupied dwellings with all those on the deed and mortgage occupying the house;
- (2) No more than one mortgage or lien encumbrance on the property; and
- (3) No initiated or ongoing bankruptcy;

Please be advised that assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document future income sufficient to support the household and repay the loan. Applicants will pay a fee for a credit check and property search.

HOUSING COALITION OF CENTRAL JERSEY

78 New Street  
New Brunswick, New Jersey 08901  
732-249-9700

PATERSON COALITION FOR HOUSING INC.

262 Main Street- 5th Floor  
Paterson, NJ 07505  
973-684-5998

JERSEY COUNSELING AND HOUSING DEVELOPMENT,  
INC.

29 Blackhorse Pike  
Blackwood, NJ 08012  
856-227-3683

PATERSON TASK FORCE FOR COMMUNITY ACTION,  
INC.

155 Ellison Street  
Paterson, NJ 07505  
973-279-2333

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

TRI-COUNTY COMMUNITY ACTION AGENCY, INC.

110 Cohansey Street  
Bridgeton, NJ 08302  
856-451-6330

MERCER COUNTY HISPANIC ASSOCIATION

200 East State Street- 2nd Floor  
Trenton, NJ 08607  
609-392-2446

URBAN LEAGUE FOR BERGEN COUNTY

106 West Palisade Avenue  
Englewood, NJ 07631  
201-568-4988

MIDDLESEX COUNTY ECONOMIC OPPORTUNITIES  
CORPORATION

1215 Livingston Avenue  
North Brunswick, NJ 08902  
732-846-6600 extension 226

URBAN LEAGUE OF ESSEX COUNTY

508 Central Avenue  
Newark, NJ 07101  
973-624-9535

MONMOUTH COUNTY DIVISION OF SOCIAL SERVICES

Housing Services Unit  
P.O. Box 3000  
Freehold, NJ 07728  
732-431-7998

URBAN LEAGUE OF UNION COUNTY

288 North Broad Street  
Elizabeth, NJ 07208  
908-351-7200

MORRIS COUNTY FAIR HOUSING COUNCIL

65 Spring Street  
Morristown, NJ 07963  
973-538-2975

OCEAN COMMUNITY ECONOMIC ACTION NOW INC.

10 Washington Street  
Toms River, NJ 08753-0773  
732-244-2351 ext. 14