

# Foreclosure Fast Facts And Resources

**NJHOUSING.GOV/FORECLOSURE**

A Service of the  
New Jersey Housing and  
Mortgage Finance Agency

## Get No-Cost Help from a HUD-Certified Housing Counseling Agency

Below is a list of New Jersey HUD-certified housing counseling agencies that specialize in foreclosure prevention.

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. This assistance is available at NO COST to you.

### Atlantic County

#### Clarifi\*

3073 English Creek Avenue  
Egg Harbor Township, NJ 08234  
(Inside Family Service Assoc. HQ)  
800-989-2227

#### Consumer Credit and Budget Counseling\*

299 South Shore Road  
U.S. Route 9 S.  
P.O. Box 866  
Marmora, NJ 08223  
609-390-9652

#### Money Management International

3073 English Creek Ave.  
Egg Harbor Township, NJ 08234  
800-873-2227

#### Navicore\*

1-866-472-4557

### Bergen County

#### Urban League of Bergen County\*

12 Tenafly Rd.  
Englewood, NJ 07631  
201-568-4988

### Burlington County

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

#### Burlington County Community Action Program\*

One Van Sciver Parkway  
Willingboro, NJ 08046  
609-835-4329

#### Clarifi/YMCA of Burlington County\*

302 Commerce Square Blvd  
Burlington, NJ 08016  
800-989-2227

#### Jersey Counseling and Housing Development\*

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

### Camden County

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

#### Clarifi\*

1060 Kings Highway North  
Suite 315  
Cherry Hill, NJ 08034  
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\*

923 Haddonfield Rd.  
Cherry Hill, NJ 08003  
609-798-1060

### Cape May County

**Consumer Credit  
and Budget Counseling\***  
609-390-9652

### Cumberland County

#### American Credit Alliance, Inc.

1-800-501-7526

#### Clarifi\*

800-989-2227

#### Consumer Credit and Budget Counseling\*

609-390-9652

#### Jersey Counseling and Housing Development\*

856-541-1000

**Money Management International**  
800-873-2227

### Essex County

#### La Casa de Don Pedro\*

317 Roseville Avenue  
Newark, NJ 07107  
973-485-0701 ext 4602

#### NJ Citizen Action\*

625 Broad Street, Suite 270  
Newark, NJ 07102  
800-656-9637  
973-643-8800

#### Tri-City Peoples Corporation\*

60 Evergreen Place  
East Orange, NJ 07018  
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

### Hudson County

**Urban League of Union County**  
908-351-7200

### Hunterdon County

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

#### Central Jersey Housing Resource Center (CJHRC)\*

600 First Ave., Suite 3  
Raritan, NJ 08869  
908-704-9649 Mailbox #1

#### NJ Citizen Action\*

800-656-9637  
973-643-8800

### 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](http://www.njhousing.gov/foreclosure)

\*Approved to work with the Hardest Hit Fund program

## Get No-Cost 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. This assistance is available at NO COST to you.

### Isles, Inc.\*

10 Wood Street  
Trenton, NJ 08618  
609-341-4783

### Navicore\*

1-866-472-4557

### Middlesex County

#### Faith Fellowship CDC\*

2707 Main Street  
Sayreville, NJ 08872  
732-727-9500

#### NJ Citizen Action\*

75 Raritan Avenue  
Highland Park, NJ 08904  
800-656-9637  
973-643-8800

### Navicore\*

1-866-472-4557

#### Puerto Rican Action Board\*

90 Jersey Avenue  
New Brunswick, NJ 08901  
732-249-9700

### Monmouth County

#### Affordable Housing Alliance of NJ\*

3535 Route 66  
Parkway 100, Bldg 4  
Neptune, NJ 07754  
732-389-2958

#### Faith Fellowship CDC\*

732-727-9500

### Money Management International

3073 English Creek Ave.  
Egg Harbor Township, NJ 08234  
888-845-5669

### Navicore\*

200 US Highway 9 North  
Manalapan, NJ 07726  
1-866-472-4557

### Morris County

#### Housing Partnership\*

2 East Blackwell St., Suite 12  
Dover, NJ 07801  
973-659-1414

#### 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.

1-800-501-7526

### Navicore\*

1-866-472-4557

### Passaic County

#### NJ Citizen Action\*

800-656-9637  
973-643-8800

### Salem County

#### Jersey Counseling and Housing\* Development

856-541-1000

### Somerset County

#### American Credit Alliance, Inc.

1-800-501-7526

#### Central Jersey Housing Resource Center (CJHRC)\*

600 First Ave., Suite 3  
Raritan, NJ 08869  
908-704-9649 Mailbox #1

#### Faith Fellowship CDC\*

732-727-9500

### Navicore\*

1-866-472-4557

#### Puerto Rican Action Board\*

732-249-9700

### Sussex County

#### Housing Partnership\*

973-659-1414

#### Urban League of Morris County\*

973-539-2121

### Union County

#### 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

#### Housing Partnership\*

973-659-1414

#### Urban League of Morris County\*

973-539-2121

## Beware of Foreclosure Rescue Scams - Help Is Free!

- There is never a fee to get assistance or information about Making Home Affordable ([www.makinghomeaffordable.gov](http://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](http://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](http://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](http://www.njconsumeraffairs.gov) to file a complaint online.