

Housing Counseling Resources

NJHOUSING.GOV/FORECLOSURE



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

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

Navicore
Housing Counseling: 1-866-472-4557
FMAP: 1-866-552-4557
NJMediation@navicoresolutions.org

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

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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.

Middlesex County

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

Monmouth County

Affordable Housing Alliance of NJ
732-389-2958

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

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

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

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 Making Home Affordable (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. 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.