

**MERCER COUNTY
FORECLOSURE RESOURCE
DIRECTORY**



**Brian M. Hughes, Mercer County Executive
The Board of Chosen Freeholders**

and

**Paula Sollami Covello, Esq.
Mercer County Clerk**

**Donna M. Giovannetti, Division Chief
Mercer County Division of Consumer Affairs
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*A Message from Mercer County Clerk,
Paula Sollami Covello, Esq.*

Dear Homeowner:

On behalf of the Mercer County elected officials, and the Mercer County Office of Consumer Affairs, we are pleased to be able to offer this *Foreclosure Resource Directory* to troubled homeowners in Mercer County. The thought of losing one's home through foreclosure can be daunting. We urge you to avoid a "quick fix", from a disreputable third-party that can worsen the situation.

This guidebook is intended to provide you with assistance through HUD-certified organizations as well as Federal and State agencies, specifically designed to provide help to troubled homeowners facing foreclosure. Please do not hesitate to reach out to them as soon as possible, as early intervention can sometimes prevent foreclosure.

We hope you find that this booklet is a source of assistance to you.

Sincerely,

A handwritten signature in blue ink that reads "Paula Sollami Covello". The signature is written in a cursive, flowing style.

Paula Sollami Covello
Mercer County Clerk

AFFORDABLE HOUSING ALLIANCE

“The Alliance mission is to improve the quality of life for all New Jersey residents by developing and preserving affordable housing, by providing services to maintain housing affordability, by providing housing education, and by helping communities meet their legal and moral housing obligations.”

Foreclosure Assistance

AHA assists clients who are seeking assistance in obtaining a workout solution with their current mortgage holder in order to reduce monthly mortgage payments. AHA prioritizes client intervention based on where clients are in the foreclosure process. If you are facing an imminent foreclosure emergency, call the Affordable Housing Alliance at:

Phone: 1-732-389-2958

Website: www.affordablehousingalliance.org

CONSUMER CREDIT COUNSELING

Family Guidance Center Corporation

This program is licensed by the NJ Department of Banking and Insurance, certified by the US Department of Housing and Urban Development and accredited by the Council on Accreditation.

Phone: 1-609-586-2574

Website: www.fgccorp.org

Email: ccsreception@fgccorp.org

Services Offered:

- Financial Counseling
- Debt Management Program
- Housing Counseling
- Education Programs
- Representative Payee Program
- Certified Bankruptcy Counseling.
- Certified Reverse Mortgage Counseling
- Information on the Home-buyer Process
- Foreclosure Prevention
- Consolidation of Unsecured Debts

**COUNTY OF MERCER
DIVISION OF CONSUMER AFFAIRS**

Donna Giovannetti, Division Chief, Consumer Affairs
Phone: 1-609-989-6671
Fax: 1-609-989-6670
Email: dgiovannetti@mercercounty.org

COUNTY OF MERCER SHERIFF'S DEPARTMENT

John A. Kemler, Sheriff
Phone General Information: 1-609-989-6111 * Sheriff Foreclosures Sales Office: 1-609-989-6349 or 1-609-989-6782

For Sheriff's foreclosure information, please see the Mercer County website: <http://nj.gov/counties/mercer/officials/sheriff/informational/sale.html>

FAMILY PRESERVATION SERVICES

Serving families and children at risk for out-of-home placement.
Phone: 1-609-393-1626 * Website: www.fgccorp.org

Services Offered:

- In-home Crisis Intervention Services.
- Intensive 6 Week Program.
- Specifically Trained Therapists.
- Case Management and Referral.
- Referrals Accepted by the NJ Division of Youth and Family Services (DYFS).
- Flexible Hours.

FEDERAL DEPOSIT INSURANCE CORPORATION

The FDIC along with fellow regulators and the banking industry is working vigorously to help consumers and the banking industry avoid unnecessary foreclosures and stop foreclosure "rescue" scams that promise false hope to consumers at risk of losing their homes. Banks that originate and service mortgage loans are encouraged to make prudent attempts to find solutions for homeowners having trouble making their mortgage payments. Exploring options that can keep homeowners in their homes may be one of the best ways for lenders to mitigate losses, preserve customer relationships, and maintain safe and stable neighborhoods.

Homeowners who currently have, or expect to have, difficulty making their payments should contact their loan services or reputable counseling agency as soon as possible to discuss options. Troubled borrowers should be careful in dealing with organizations that encourage borrowers to cease making payments or walk away from their home while also promising to repair their credit. If it sounds too good to be true, it may well be a scam that will damage the borrower's credit and cost more in the long run. Working directly with the services or legitimate non-profit organizations is the best approach for troubled borrowers.

Loan Modification Scam Campaign Website: www.loanscamalert.org

Consumer Resources - Have a question or complaint? Go to our Customer Assistance Online Form

FDIC Call Center: 1-877-275-3342 (1-877-ASKFDIC)

8:00 am - 8:00 pm ET; Monday-Friday

9:00 am - 5:00 pm ET; Saturday-Sunday

For the Hearing Impaired: Toll Free 1-800-925-4618 / Local (VA) 1-703-562-2289

FEDERAL TRADE COMMISSION

600 Pennsylvania Avenue, NW

Washington, DC 20580

Phone: 1-877-382-4357

Website: www.ftc.gov

Bureau of Consumer Protection

The Federal Trade Commission is the nation's consumer protection agency. The Bureau of Consumer Protection works for the consumer to prevent fraud, deception, and unfair business practices in the marketplace.

The Bureau:

- Enhances consumer confidence by enforcing federal laws that protect consumers.
- Empowers consumers with free information to help them exercise their rights and spot and avoid fraud and deception.
- Wants to hear from consumers who want to get information or file a complaint about fraud or identity theft.

FORECLOSURE MEDIATION

The New Jersey Judiciary Foreclosure Mediation Program provides housing counselors, lawyers, and mediators to homeowners facing foreclosure. The program aims to assist homeowners avoid foreclosure by proposing work-out and payment arrangements that balance the interests of the borrower and lender.

The Foreclosure Mediation Hotline is open from 8 a.m. to 6 p.m. Monday through Friday

Phone: 1-888-989-5277

HOMEFRONT

HomeFront's mission is to end homelessness in Central New Jersey by harnessing the caring, resources and expertise of the community. We lessen the immediate pain of homelessness and help families become self-sufficient. We work to give our clients the skills and opportunities to ensure adequate incomes, and we work to increase the availability of adequate, affordable housing. We help homeless families advocate for themselves individually and collectively.

Phone: 1-609-989-9417 Ext. 112 * Phone: 1-609-989-9423 * Website: <http://www.homefrontnj.org> * Email: homefront@homefrontnj.org

HOMEOWNERSHIP PRESERVATION FOUNDATION

The Homeownership Preservation Foundation (HPF) is a nonprofit group that helps financially challenged homeowners navigate their budget problems and whenever possible, help them to avoid mortgage foreclosure. This is a free service.

Since 2007, HPF has served more than five million homeowners, an average of 5,500 people each day, who depend on us as a trusted, neutral source of information and assistance. Although we are an independent organization, we are partnered with, and endorsed by, numerous major government agencies, including the U.S. Department of Housing and Urban Development and the Department of the Treasury, as well as others on the frontlines of the country's housing crisis, including Fannie Mae, Freddie Mac, and NeighborWorks America, among others.

3033 Excelsior Blvd., Suite 500
Minneapolis, MN 55416
Phone: 1-612-230-4020 - office staff

1030 15th Street NW, Suite 530 East
Washington DC, 20005
Phone: 1-888-995-HOPE™ (4673) directly.

HOUSING AND COMMUNITY DEVELOPMENT

Temporary Relief for Utility Expenses (TRUE)

TRUE is administered by The Affordable Housing Alliance. The TRUE program, funded by the Board of Public Utilities (BPU), is a one-time assistance program designed to help low to moderate income households in New Jersey who are experiencing economic hardship and struggling to pay their electric and natural gas bills.

The TRUE energy assistance program benefits homeowners and renters, who are NJ residents, have not had received USF/HEA in past 12 months, facing a crisis situation that includes a documented notice of overdue payment for gas and/or electric service, and have a past history of making regular payments towards their utility bills.

Other Utility Assistance Programs

In addition to the TRUE program, there are several other utility assistance programs for New Jersey.

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.

Phone: 1-866-NJSHARES Website: www.njshares.org

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.

Phone: 1-800-510-310 * Website: www.energyassistance.nj.gov.

LIHEAP - Website: www.act.hhs.gov/programs/liheap

Mercer County Heating Office - 1-609-989-6001

NJ Weatherization Program assists elderly, handicapped and low-income persons in weatherizing their homes, improving their heating system efficiency and conserving energy.

Phone: 1-800-510-3102

www.state.nj.us/recovery/programs/wap.html

THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

HUD funds housing counseling agencies throughout the country. These organizations can give you advice on buying a home, renting, defaults, foreclosures, credit issues and reverse mortgages.

Homeowners with problems that could result in default of their mortgage or foreclosure on their property are encouraged to contact a HUD-approved housing counseling agency immediately.

Department of Housing and Urban Development Phone: 1-800-569-4287

DD: 1-800-877-8339

Website: www.hud.gov

HUD PROGRAMS

Making Home Affordable © (MHA) Program

MHA's goal is to help homeowners avoid foreclosure, stabilize the country's housing market, and improve the nation's economy.

Homeowners can lower their monthly mortgage payments and get into more stable loans at lower rates. For those homeowners for whom homeownership is no longer affordable or desirable, the program can provide a way out which avoids foreclosure. Additionally, in an effort to be responsive to the needs of today's homeowners, there are also options for unemployed homeowners and homeowners who owe more than their homes are worth. Please read the following program summaries to determine which program options may be best suited for your particular circumstances.

Home Affordable Modification Program (HAMP):

HAMP lowers your monthly mortgage payment to 31 percent of your verified monthly gross (pre-tax) income to make your payments more affordable.

Principal Reduction Alternative (PRA):

PRA was designed to help homeowners whose homes are worth significantly less than they owe by encouraging servicers and investors to reduce the amount you owe on your home.

Home Affordable Refinance Program (HARP):

If you are current on your mortgage and have been unable to obtain a traditional refinance because the value of your home has declined, you may be eligible to refinance through HARP.

HUD Housing Counseling Agencies:

- *U.S. Department of Housing and Urban Development - Phone: 1-800-225-5342 * Website: www.HUD.gov*

- **American Credit Alliance, Inc.** - Phone: 1-609-393-5400 * Email: info@501plan.org * Website: www.501plan.org
- **Family Guidance Center Corporation** - Phone: 1-609-586-2574 * Email: jeff.robbins@fgccorp.org * Website: www.cccscentralnj.com
- **Mercer County Hispanic Association** - Phone: 1-609-587-8800 * Email: njmecha@notmail.com * Website: www.njmecha.co.cc

If, in your housing search, you believe you are being discriminated against on the basis of your race, color, nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing and Equal Opportunity.

Phone: 1-800-669-9777 (Complaints Hotline)
www.hud.gov/complaints/housediscrim.cfm
www.hud.gov/offices/ftheo

HPRP PAYEE PROGRAM

Homeless Prevention and Rapid Rehousing Program - Phone: 1-609-586-0668 * Website: www.fgccorp.org

Services Offered:

- Family Guidance Serves as the Representative Payee for individuals receiving SSI/SSD.
- Provision of homelessness prevention services.
- Full clinical assessments to determine client need.
- Housing counseling.
- Financial counseling & budgeting assistance.
- Case management & linkage to services.

Services are targeted at City of Trenton residents who are homeless or at risk of becoming homeless.

ISLES, INC.

Isles is an award-winning nonprofit community development and environmental organization with a mission to foster self-reliant families in healthy, sustainable communities.

- Supports personal and community change, offering an array of services and training that empower people to improve their lives, families and communities while they restore the environment.
- Addresses immediate challenges such as food, shelter, jobs, and toxic environments in an entrepreneurial way that impacts future generations.
- Assumes that strengths and assets exist in even the most challenged areas.
- Helps people to re-imagine and re-develop older communities.
- Brings the wisdom of years of community building work to improve public policy and education.

- Offers a variety of self-help tools and services that communities choose to use. They include “green” housing and real estate development, community planning, research, micro-business and wealth creation, foreclosure prevention, environmental health, community gardening, youth training and education, green collar job training and other market-based social enterprises.
- Recognizes that the health of people and the place where they live are connected and interdependent.

Phone: 1-609-341-4700 * Email: info@isles.org

Isles Youth Build Institute: 609-341-4712

Energy and Environmental Training: 609-341-4790 * Financial Self-Reliance Department: 609-341-4789

Real Estate Development Department: 609-341-4713

MERCER ALLIANCE TO END HOMELESSNESS

The work of the Mercer Alliance To End Homelessness is to keep our community focused on the solutions. Our goal is to ensure that every resident of Mercer County has permanent, affordable, safe housing, with the ability to maintain it.

We see the impact of our collaborative actions every day in:

- Homelessness Prevention - avoiding and deterring homelessness.
- Outreach - connecting the homeless with essential services.
- Permanent Housing - rapidly re-housing the homeless in apartments in our communities.

Phone: 1-609-844-1006 * Email: info@merceralliance.org

NATIONAL FORECLOSURE MITIGATION COUNSELING (NFMC) GRANTEES THROUGH NEIGHBORHOODWORKS@AMERICA

Consumer Credit Counseling Service of Central New Jersey

Phone: 1-609-586-2574 * Website: www.cccscentralnj.com

NEIGHBORWORKS AMERICA

NeighborWorks America is the country’s preeminent leader in affordable housing and community development. We work to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow. Headquartered in Washington, DC, NeighborWorks America operates through a national office.

Foreclosure Help for Homeowners

For homeowners having difficulty paying their mortgage or know they will have difficulty in the near future, it's important for them to act now. NeighborWorks America has developed a robust consumer website, which includes information and links to agencies that can help guide homeowners out of foreclosure.

Northeast District: Delaware, Maryland, New York, New Jersey, Pennsylvania, Puerto Rico, Virgin Islands,

Phone: 1-212-269-6553 or 1-877-494-624

Email: ghedden@nw.org

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

The mission of the Department of Banking and Insurance is to regulate the banking, insurance and real estate industries in a professional and timely manner that protects and educates consumers and promotes the growth, financial stability and efficiency of those industries.

Phone: 1-800-446-7467

Website: www.state.nj.us/dobi

NEW JERSEY FORECLOSURE MEDIATION

Foreclosure mediation is an opportunity for qualified homeowners who are facing foreclosure to receive help from housing counselors, attorney's, and a neutral mediator to resolve a loan delinquency.

The program aims to assist homeowners avoid foreclosure by proposing work-out and payment arrangements that balance the interests of the borrower and lender. Mediators are ready to encourage every participant and mortgage lender to reach an amicable result. The program is free.

Phone: 1-888-989-5270 * Website: www.NJForeclosureMediation.org

NEW JERSEY DIVISION OF CONSUMER AFFAIRS

Phone: 1-800-242-5846 * Website: www.njconsumraffairs.org * Phone: 1-973-504-6200 Consumer Hotline

Phone: 1-973-504-6534 Director's Office

NEW JERSEY HOMEOWNERSHIP PRESERVATION EFFORT (NJ HOPE)

Families and communities across New Jersey are facing mounting difficulties as a result of the boom in sub-prime mortgage lending. If you are having trouble paying your mortgage, help is available. Do not be embarrassed. Do not panic. If you are having trouble with your mortgage payments, contact your mortgage lender. Do not ignore your lender's letters and phone calls. Do not wait! Your financial future is worth a phone call.

The NJ HOPE alliance was formed to help you find the resources that are being used by people across the state to understand what type of mortgage they have, the terms of their loan, when the interest rate on their mortgage is going to reset and what steps they need to take to resolve their mortgage problems.

The NJ HOPE alliance is a collaborative effort to enhance homeownership preservation in New Jersey. Assisting New Jersey residents in achieving and maintaining the American Dream of homeownership is a shared goal among the members.

Phone: 1-888-995-4673 * Website: www.NJHope.nj.gov

NEW JERSEY SNAP (NJ SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM)

The purpose of NJ SNAP, formerly Food Stamps, is to improve nutrition and health. It helps low income households buy the food they need for a nutritionally adequate diet. The program is authorized by Congress and operated by the state and local welfare offices. This program has eligibility requirements so please check on-line to estimate your possible eligibility for food stamps or call the below phone number.

Mercer County Board of Social Services 200 Woolverton Street, Trenton, NJ 08650-2099

Phone: 1-609-989-4320 * Phone: 1-800-687-9512 * Website: www.njsnap.org

THE NEW JERSEY HOMEKEEPER PROGRAM

New Jersey HomeKeeper provides financial assistance to New Jersey homeowners who have a track record of making their mortgage payments on time but are now at risk of losing their homes to foreclosure as direct result of unemployment or underemployment. The assistance is in the form of a 0% interest rate, deferred-payment second mortgage loan. The loan proceeds may be used to cover arrearages and/or a portion of the homeowner's monthly mortgage payment, including property taxes, property insurance, and mortgage insurance. Homeowners may be eligible for up to \$48,000 in assistance for a period of up to 24 months.

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.

Address:

New Jersey Housing and Mortgage Finance Agency

637 South Clinton Avenue

P.O. Box 18550

Trenton, NJ 08650

HomeKeeper Call Center: 1-877-496-4951 (toll free)

Website: www.njhomekeeper.gov

COUNTY OF MERCER OFFICE OF THE COUNTY CLERK

Paula Sollami Covello, Esq., Mercer County Clerk

Phone: General Information: 1-609-989-6464
Recording Section: 1-609-989-6466

For more information, please see the Mercer County website: www.mercercounty.org and go to “County Clerk” section.

MERCER COUNTY BAR ASSOCIATION LAWYER REFERRAL SERVICE

Phone: 609-585-6200 * Website: www.mercerbar.com

Produced by:

Mercer County Division of Consumer Affairs
McDade Administration Building
640 South Broad Street – Room #404
Trenton, NJ 08650
(609) 989-6671

Paid for by:

The Office of the Mercer County Clerk