

HUD Counseling Agencies by County

County	Agency Name	Phone, Toll-Free,	Address	Counseling Services	Languages
		Fax Number, Email, Website			
Atlantic	ATLANTIC HUMAN RESOURCES, INCORPORATED	Phone: 609-348-4131-214	1 S New York Ave – Suite 303	– Home Improvement and Rehabilitation Counseling	– English
		Fax: 609-345-5750 E-mail: mrjegsr@atlhmracs.com	ATLANTIC CITY, New Jersey 08401-8012	– Mortgage Delinquency and Default Resolution Counseling – Non-Delinquency Post Purchase Workshops – Pre-purchase Counseling – Rental Housing Counseling	– Spanish
Atlantic	MONEY MANAGEMENT INTERNATIONAL EGG HARBOR TOWNSHIP	Phone: 866-232-9080	3073 English Creek Ave Ste 3	– Financial Management/Budget Counseling	– English
		Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	EGG HARBOR TOWNSHIP, New Jersey 08234-9711	– Mortgage Delinquency and Default Resolution Counseling – Non-Delinquency Post Purchase Workshops – Pre-purchase Counseling – Pre-purchase Homebuyer Education Workshops – Rental Housing Counseling	– Spanish
Bergen	BERGEN COUNTY COMMUNITY ACTION PARTNERSHIP, INC.	Phone: 201-968-0200-4203	241 Moore Street	– Rental Housing Counseling	– English
		Fax: 201-342-9339 E-mail: info@bergencap.org Website: www.bergencap.org	HACKENSACK, New Jersey 07601-7533	– Rental Housing Workshops – Services for Homeless Counseling	– Spanish
Bergen	FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY	Phone: 201-489-3552	131 Main Street	– Fair Housing Pre-Purchase Education Workshops	– English
		Fax: 201-489-8472 E-mail: fhcnnj1@optimum.net Website: www.fhcnnj.org	Suite140 HACKENSACK, New Jersey 07601-7052	– Mortgage Delinquency and Default Resolution Counseling – Pre-purchase Counseling – Rental Housing Counseling	– Spanish
Bergen	URBAN LEAGUE FOR BERGEN COUNTY	Phone: 201-568-4988	40 N Van Brunt St Ste 28B	– Mortgage Delinquency and Default Resolution Counseling	– English
		Fax: 201-568-4989 E-mail: ulbc@verizon.net Website: www.urbanleague4bc.org	ENGLEWOOD, New Jersey 07631-2716		– Korean – Spanish

HUD Counseling Agencies by County

Burlington	BURLINGTON COUNTY COMMUNITY ACTION PROGRAM	Phone: 609-835-4329-4015	One Van Sciver Parkway	- Fair Housing Pre-Purchase Education Workshops	- English
		Fax: 609-835-9607	WILLINGBORO, New Jersey 08046-1026	- Financial Management/Budget Counseling	- Spanish
		E-mail: kxavier@yahoo.com		- Mortgage Delinquency and Default Resolution Counseling	
		Website: www.bccap.org		- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Services for Homeless Counseling	
Burlington	CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI	Phone: 215-563-5665	United Way of Burlington County	- Financial Management/Budget Counseling	
		Toll-free: 800-989-2227	595 Rancocas Road	- Mortgage Delinquency and Default Resolution Counseling	
		Fax: 215-563-7020	Westampton, New Jersey 08060	- Non-Delinquency Post Purchase Workshops	
		E-mail: customerservice@cccsdv.org		- Pre-purchase Counseling	
		Website: www.cccsdv.org		- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Reverse Mortgage Counseling	
				- Services for Homeless Counseling	- English
Camden	CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI	Phone: 215-563-5665-2	221 Market Street Suite 102	- Financial Management/Budget Counseling	
		Toll-free: 800-969-2227	CAMDEN, New Jersey 08102-2401	- Mortgage Delinquency and Default Resolution Counseling	
		Fax: 215-563-7020		- Non-Delinquency Post Purchase Workshops	
		E-mail: customerservice@cccsdv.org		- Pre-purchase Counseling	
		Website: www.cccsdv.org		- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Services for Homeless Counseling	- English
Camden	CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI	Phone: 215-563-5665-2	One Cherry Hill Suite 615	- Financial Management/Budget Counseling	- Cantonese
		Toll-free: 800-989-2227	CHERRY HILL, New Jersey 08002-2110	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 215-563-7020		- Non-Delinquency Post Purchase Workshops	- Spanish

HUD Counseling Agencies by County

		E-mail: customerservice@cccsdv.org		- Pre-purchase Counseling	
		Website: www.cccsdv.org		- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
				- Reverse Mortgage Counseling	
				- Services for Homeless Counseling	
Camden	JERSEY COUNSELING AND HOUSING DEVELOPMENT, IN	Phone: 856-309-0400	1729 Erial Rd.	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 856-309-0111	BLACKWOOD, New Jersey 08012-4483	- Pre-purchase Counseling	- Spanish
		E-mail: Jerseycou@aol.com		- Rental Housing Counseling	
Camden	JERSEY COUNSELING AND HOUSING DEVELOPMENT, IN	Phone: 856-541-1000	1844 S Broadway	- Fair Housing Pre-Purchase Education Workshops	- English
		Fax: 856-541-8836	CAMDEN, New Jersey 08104-1334	- Financial Management/Budget Counseling	- Spanish
		E-mail: JerseyCou@aol.com		- Mortgage Delinquency and Default Resolution Counseling	
				- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
Camden	NEIGHBORHOOD HOUSING SERVICES OF CAMDEN, INC	Phone: 856-541-0720	601-603 Clinton St	- Fair Housing Pre-Purchase Education Workshops	- English
		Fax: 856-541-8440	CAMDEN, New Jersey 08103-1415	- Financial Management/Budget Counseling	- Spanish
		E-mail: nhscamden@comcast.net		- Home Improvement and Rehabilitation Counseling	- Vietnamese
		Website: www.nhscamden.org		- Mortgage Delinquency and Default Resolution Counseling	
				- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
Camden	NEW JERSEY CITIZEN ACTION	Phone: 800-656-9637	1040 Kings Highway	- Home Improvement and Rehabilitation Counseling	- English
		Toll-free: 800-656-9637	Suite 308	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Fax: 973-643-8100	CHERRY HILL, New Jersey 08034-1908	- Pre-purchase Counseling	
		E-mail: application@njcitizenaction.org		- Pre-purchase Homebuyer Education Workshops	
		Website: www.njcitizenaction.org		- Predatory Lending Education Workshops	

HUD Counseling Agencies by County

Camden	PARKSIDE BUSINESS AND COMMUNITY IN PARTNERSHIP, INC.	Phone: 856-964-0440	1487 Kenwood Avenue	- Financial Management/Budget Counseling	
		Fax: 856-964-3664	CAMDEN, New Jersey 08103-2904	- Non-Delinquency Post Purchase Workshops	
		E-mail: info@pbcip.org		- Pre-purchase Counseling	
		Website: www.pbcip.org/what_to_expect.html		- Pre-purchase Homebuyer Education Workshops	- English
Camden	SENIOR CITIZENS UNITED COMMUNITY SERVICES OF CAMDEN COUNTY, INC.	Phone: 856-456-1121-145	537 Nicholson Road	- Financial Management/Budget Counseling	- English
		Fax: 856-546-2685	AUDUBON, New Jersey 08106-1912	- Home Improvement and Rehabilitation Counseling	- Spanish
		E-mail: rmonou@scucs.org		- Pre-purchase Counseling	- Vietnamese
		Website: www.scucs.org		- Rental Housing Counseling	
				- Reverse Mortgage Counseling	
				- Services for Homeless Counseling	
Camden	ST. JOSEPH'S CARPENTER SOCIETY	Phone: 856-966-8117	20 Church St	- Pre-purchase Counseling	- English
		E-mail: rfigueroa@sjcscamden.org	Camden, New Jersey 08105-2414	- Pre-purchase Homebuyer Education Workshops	- Spanish
		Website: www.asite.com			
Cape May	CONSUMER CREDIT AND BUDGET COUNSELING	Phone: 609-390-9652	299 S Shore Rd	- Financial Management/Budget Counseling	- English
		Toll-free: 888-738-8233	US Route 9 So	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Fax: 609-390-9653	Marmora, New Jersey 08223-1210	- Pre-purchase Counseling	
		E-mail: help@cc-bc.com		- Pre-purchase Homebuyer Education Workshops	
		Website: www.cc-bc.com		- Rental Housing Counseling	
Cumberland	AFFORDABLE HOMES OF MILLVILLE ECUMENICAL	Phone: 856-293-0100	400 East Main St.	- Fair Housing Pre-Purchase Education Workshops	- English
		Fax: 856-293-0101	MILLVILLE, New Jersey 08332-5356	- Financial Management/Budget Counseling	- Spanish
		E-mail: ahomeinc@juno.com		- Financial, Budgeting and Credit Repair Workshops	
				- Home Improvement and Rehabilitation Counseling	
				- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Rental Housing Workshops	
				- Services for Homeless Counseling	
Cumberland	TRI-COUNTY COMMUNITY ACTION AGENCY	Phone: 856-451-6330-6679	110 Cohansey St.	- Fair Housing Pre-Purchase Education Workshops	- English

HUD Counseling Agencies by County

		Toll-free: 800-457-3188 Fax: 856-451-3121 E-mail: cstringfield@gatewaycap.org Website: gatewaycap.org	BRIDGETON, New Jersey 08302-1922	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Services for Homeless Counseling	- Spanish
Essex	EPISCOPAL COMMUNITY DEVELOPMENT, INC	Phone: 973-710-1501	620 Clinton Ave	- Financial Management/Budget Counseling	- English
		Fax: 973-900-8789 E-mail: ben@ecdonline.org Website: www.ecdonline.org	NEWARK, New Jersey 07108-1426	- Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- Portuguese - Spanish
Essex	LA CASA DE DON PEDRO	Phone: 973-485-0701-4601	317 Roseville Avenue	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 973-485-7555 E-mail: aries@lacasank.org Website: www.lacasank.org	NEWARK, New Jersey 07107-1703	- Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- Spanish
Essex	LA CASA DE DON PEDRO	Phone: 973-485-8312-4601	75 Park Avenue		- English
		Fax: 973-485-7448 E-mail: aries@lacasank.org Website: www.lacasank.org	NEWARK, New Jersey 07104-1034	- Pre-purchase Homebuyer Education Workshops	- Spanish
Essex	LA CASA DE DON PEDRO (RENTAL COUNSELING OFFICE)	Phone: 973-624-4222-7216 E-mail: dquiroz@lacasank.org Website: www.lacasank.org	76 Clinton Avenue NEWARK, New Jersey 07114-2012	- Rental Housing Counseling	- English - Spanish
Essex	NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) NEWARK, NJ	Phone: 973-679-2601	60 Park Place	- Fair Housing Pre-Purchase Education Workshops	- English
		Toll-free: 888-297-5568 E-mail: kcampbell@naca.com Website: www.naca.com	15th Floor NEWARK, New Jersey 07102-5511	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops	- Other - Spanish
Essex	NEW COMMUNITY FEDERAL CREDIT UNION	Phone: 973-621-2363 Fax: 973-645-0252	274 S Orange Ave Newark, New Jersey 07103-2419	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling	- English - Hindi

HUD Counseling Agencies by County

		E-mail: mulu@newcommunity.org		- Non-Delinquency Post Purchase Workshops	
		Website: www.newcommunityFCU.org		- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
Essex	NEW JERSEY CITIZEN ACTION	Phone: 973-643-8800	744 Broad St Ste 2080	- Mortgage Delinquency and Default Resolution Counseling	- English
		Toll-free: 800-656-9637	NEWARK, New Jersey 07102-3805	- Pre-purchase Counseling	- Spanish
		Fax: 973-643-8100		- Pre-purchase Homebuyer Education Workshops	
		E-mail: application@njcitizenaction.org		- Predatory Lending Education Workshops	
		Website: www.njcitizenaction.org			
Essex	TRI-CITY PEOPLES CORPORATION	Phone: 973-676-5506-2165	55 Washington St. 4th Floor	- Financial Management/Budget Counseling	- English
		Fax: 973-675-4497	EAST ORANGE, New Jersey 07017-1426	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		E-mail: tcaldwell@tri-citypeoples.org		- Non-Delinquency Post Purchase Workshops	
		Website: www.tri-citypeoples.org		- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
				- Resolving/Preventing Mortgage Delinquency Workshops	
				- Services for Homeless Counseling	
Essex	TRI-CITY PEOPLES CORPORATION	Phone: 973-676-5506	675 S. 19th Street	- Rental Housing Counseling	- English
		Toll-free: 800-201-4095	NEWARK, New Jersey 07103-1033	- Services for Homeless Counseling	- Spanish
		Fax: 973-675-4493			
		E-mail: tcaldwell@tri-citypeoples.org			
		Website: www.tri-citypeoples.org			
Essex	URBAN LEAGUE OF ESSEX COUNTY	Phone: 973-624-9535	508 Central Avenue	- Fair Housing Pre-Purchase Education Workshops	
		Fax: 973-624-9597	NEWARK, New Jersey 07107-1430	- Financial Management/Budget Counseling	
		E-mail: alarkins@ulec.org		- Financial, Budgeting and Credit Repair Workshops	
				- Mortgage Delinquency and Default Resolution Counseling	
		Website: www.ulec.org		- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Rental Housing Workshops	

HUD Counseling Agencies by County

				<ul style="list-style-type: none"> - Resolving/Preventing Mortgage Delinquency Workshops - Services for Homeless Counseling 	- English
Gloucester	MONEY MANAGEMENT INTERNATIONAL TURNERSVILLE	Phone: 866-232-9080	office is closed	- Financial Management/Budget Counseling	- English
		Toll-free: 866-232-9080	860 Route 168 Ste. 104	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Fax: 866-921-5129	TURNERSVILLE, New Jersey 08012	- Non-Delinquency Post Purchase Workshops	
		E-mail: counselinginfo@moneymanagement.org		- Pre-purchase Counseling	
		Website: www.moneymanagement.org		- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
Hudson	HUDSON COUNTY HOUSING RESOURCE CENTER, INC.	Phone: 201-795-5615-205	574 Newark Avenue	- Rental Housing Counseling	- English
		Fax: 201-795-2525	JERSEY CITY, New Jersey 07306-2323	- Resolving/Preventing Mortgage Delinquency Workshops	- Portuguese
					- Spanish
Mercer	AMERICAN CREDIT ALLIANCE, INC.	Phone: 609-393-5400	26 South Warren Street	- Financial Management/Budget Counseling	- English
		Toll-free: 800-332-8648	TRENTON, New Jersey 08608-2108	- Mortgage Delinquency and Default Resolution Counseling	- French
		Fax: 215-428-6746		- Non-Delinquency Post Purchase Workshops	- Russian
		E-mail: info@501plan.org		- Pre-purchase Counseling	- Spanish
		Website: www.501plan.org		- Pre-purchase Homebuyer Education Workshops	
Mercer	FAMILY GUIDANCE CENTER CORPORATION	Phone: 609-586-2574	1931 Nottingham Way	- Financial Management/Budget Counseling	- English
		Toll-free: 888-379-0604	HAMILTON, New Jersey 08619-3554	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Fax: 609-586-4759		- Pre-purchase Counseling	
		E-mail: jeff.robbs@fgccorp.org		- Pre-purchase Homebuyer Education Workshops	
		Website: www.cccscentralnj.com		- Rental Housing Counseling	
				- Services for Homeless Counseling	
Mercer	ISLES, INCORPORATED	Phone: 609-341-4731	10 Wood St	- Financial Management/Budget Counseling	- English
		E-mail: prose@isles.org	TRENTON, New Jersey 08618-3921	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Website: isles.org/		- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	

HUD Counseling Agencies by County

				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Services for Homeless Counseling	
Mercer	MERCER COUNTY HISPANIC ASSOCIATION	Phone: 609-587-8800	18 East 6th Ave.	- Fair Housing Pre-Purchase Education Workshops	- English
		Fax: 609-587-8836	Satellite Office: 821 S. Broad St.	- Financial Management/Budget Counseling	- Farsi
		E-mail: lrobinson@njmecha.org	Trenton, NJ 08611	- Home Improvement and Rehabilitation Counseling	- Spanish
		Website: www.njmecha.org	HAMILTON, New Jersey 08619-3225	- Mortgage Delinquency and Default Resolution Counseling	
				- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Services for Homeless Counseling	
Middlesex	FAITH FELLOWSHIP COMMUNITY DEVELOPMENT CORPORATION	Phone: 732-727-9500	2707 Main St	- Financial, Budgeting and Credit Repair Workshops	
		Fax: 732-653-0208	SAYREVILLE, New Jersey 08872-1457	- Mortgage Delinquency and Default Resolution Counseling	
		E-mail: cbulluck@ffmwoc.org		- Pre-purchase Counseling	
		Website: www.ffcdc.net		- Pre-purchase Homebuyer Education Workshops	- Spanish
Middlesex	NEW JERSEY CITIZEN ACTION	Phone: 800-656-9637	75 Raritan Ave., Suite 200	- Home Improvement and Rehabilitation Counseling	- English
		Toll-free: 800-656-9637	HIGHLAND PARK, New Jersey 08904-2450	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Fax: 973-643-8100		- Pre-purchase Counseling	
		E-mail: application@njcitizenaction.org		- Pre-purchase Homebuyer Education Workshops	
		Website: www.njcitizenaction.org		- Predatory Lending Education Workshops	
Middlesex	PUERTO RICAN ACTION BOARD, INC. (HOUSING COALITION UNIT)	Phone: 732-249-9700	90 Jersey Ave	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 732-249-4121	NEW BRUNSWICK, New Jersey 08901-3258	- Pre-purchase Counseling	- Portuguese
		E-mail: hgorman@prab.org		- Pre-purchase Homebuyer Education Workshops	- Spanish
		Website: www.prab.org		- Rental Housing Counseling	
				- Resolving/Preventing Mortgage Delinquency Workshops	
				- Services for Homeless Counseling	

HUD Counseling Agencies by County

Middlesex	PUERTO RICAN ASSOCIATION FOR HUMAN DEVELOPMENT, INC.	Phone: 732-442-1081	100 First Street	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 732-826-3082	PERTH AMBOY, New Jersey 08861-4645	- Non-Delinquency Post Purchase Workshops	- Spanish
		E-mail: prahd@prodigy.net		- Pre-purchase Counseling	
		Website: www.prahd.org		- Pre-purchase Homebuyer Education Workshops	
				- Resolving/Preventing Mortgage Delinquency Workshops	
Middlesex	THE HOUSING AUTHORITY OF THE CITY OF PERTH AMBOY	Phone: 732-826-3110-631	881 Amboy Avenue	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 732-826-3111	PERTH AMBOY, New Jersey 08861-1911	- Non-Delinquency Post Purchase Workshops	- Other
		E-mail: eugenia@perthamboyha.org		- Pre-purchase Counseling	- Spanish
		Website: www.perthamboyha.org/		- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
				- Resolving/Preventing Mortgage Delinquency Workshops	
Monmouth	AFFORDABLE HOUSING ALLIANCE OF NEW JERSEY	Phone: 732-389-2958	59 Broad St	- Mortgage Delinquency and Default Resolution Counseling	- English
		E-mail: aha-homecounselor@housingall.org	EATONTOWN, New Jersey 07724-1528	- Non-Delinquency Post Purchase Workshops	- Spanish
		Website: www.housingall.org		- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
				- Rental Housing Workshops	
Monmouth	GARDEN STATE CONSUMER CREDIT COUNSELING, INC. D/B/A/ NOVADEBT	Phone: 866-472-4557	225 Willowbrook Road	- Financial Management/Budget Counseling	
		Toll-free: 866-472-4557	FREEHOLD, New Jersey 07728-5921	- Mortgage Delinquency and Default Resolution Counseling	
		Fax: 732-409-6284		- Pre-purchase Counseling	
		E-mail: education@novadebt.org		- Pre-purchase Homebuyer Education Workshops	
		Website: www.novadebt.org			- English
Monmouth	MONEY MANAGEMENT INTERNATIONAL TINTON FALLS	Phone: 866-232-9080	2200 Highway 35	- Financial Management/Budget Counseling	- English
		Toll-free: 866-232-9080	SEA GIRT, New Jersey 08750-1014	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Fax: 866-921-5129		- Non-Delinquency Post Purchase Workshops	

HUD Counseling Agencies by County

		E-mail: counselinginfo@moneymanagement.org		- Pre-purchase Counseling	
		Website: www.moneymanagement.org		- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
Morris	CCCS OF NEW JERSEY	Phone: 973-267-4324	185 Ridgedale Ave	- Financial Management/Budget Counseling	
		E-mail: mtjohnson@cccsnj.org	Cedar Knolls, New Jersey 07927-1812	- Mortgage Delinquency and Default Resolution Counseling	
		Website: www.cccsnj.org		- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	- English
Morris	HOUSING PARTNERSHIP FOR MORRIS COUNTY	Phone: 973-659-9222	2 E Blackwell St Ste 12	- Mortgage Delinquency and Default Resolution Counseling	- English
		E-mail: susan.zellman@hpnj.us	DOVER, New Jersey 07801-4645	- Non-Delinquency Post Purchase Workshops	- Spanish
		Website: www.housingpartnershipnj.org		- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
Morris	URBAN LEAGUE OF MORRIS COUNTY	Phone: 973-539-2121	300 Madison Avenue, Suite A	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 973-998-6520	MORRISTOWN, New Jersey 07960-6169	- Rental Housing Counseling	- Spanish
		E-mail: mdavis@ulmcnj.org			
		Website: www.ulmcnj.org			
Ocean	OCEAN COMMUNITY ECONOMIC ACTION NOW, INC. (O.C.E.A.N., INC.)	Phone: 732-244-2351-22	22 Hyers St	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 732-557-4120	TOMS RIVER, New Jersey 08753-7428	- Pre-purchase Counseling	- Spanish
		E-mail: pford@oceaninc.org		- Pre-purchase Homebuyer Education Workshops	
		Website: www.oceaninc.org		- Rental Housing Counseling	
Passaic	CATHOLIC FAMILY AND COMMUNITY SERVICES, A CATHOLIC CHARITIES AGENCY FOR THE DIOCESE OF PATERSON	Phone: 973-279-7100-20	24 DeGrasse Street	- Financial Management/Budget Counseling	- English
		Fax: 973-523-1150	PATERSON, New Jersey 07505-2001	- Mortgage Delinquency and Default Resolution Counseling	- French
		E-mail: aalonso@catholiccharities.org		- Rental Housing Counseling	- Hindi
				- Services for Homeless Counseling	- Spanish

HUD Counseling Agencies by County

					- Vietnamese
Passaic	HOUSING AUTHORITY OF THE CITY OF PATERSON	Phone: 973-345-5085	60 Van Houten St	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 973-977-9085	PATERSON, New Jersey 07505-1028	- Non-Delinquency Post Purchase Workshops	- Spanish
		E-mail: lvasquez@patersonha.org		- Pre-purchase Counseling	
		Website: www.patersonhousingauthority.org		- Pre-purchase Homebuyer Education Workshops	
Passaic	NEW JERSEY CITIZEN ACTION	Phone: 800-656-9637	128 Market St.	- Home Improvement and Rehabilitation Counseling	- English
		Toll-free: 800-656-9637	PASSAIC, New Jersey 07055-7623	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		Fax: 973-643-8100		- Pre-purchase Counseling	
		E-mail: application@njcitizenaction.org		- Pre-purchase Homebuyer Education Workshops	
		Website: www.njcitizenaction.org		- Predatory Lending Education Workshops	
Passaic	PATERSON TASK FORCE FOR COMMUNITY ACTION, INC	Phone: 973-279-2333-217	9 Colt Street		
		Fax: 973-279-2334	PATERSON, New Jersey 07505-1413	- Mortgage Delinquency and Default Resolution Counseling	- English
		E-mail: patersontaskforce@verizon.net			
Salem	CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI	Phone: 215-563-5665	203 E. Broadway	- Financial Management/Budget Counseling	
		Toll-free: 800-989-2227	Suite 1020	- Mortgage Delinquency and Default Resolution Counseling	
		Fax: 215-563-7020	SALEM, New Jersey 08079-1171	- Non-Delinquency Post Purchase Workshops	
		E-mail: customerservice@cccsv.org		- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Predatory Lending Education Workshops	
				- Rental Housing Counseling	
				- Services for Homeless Counseling	- English
Somerset	CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.	Phone: 908-704-9649	600 1st Ave	- Financial, Budgeting and Credit Repair Workshops	- English
		Fax: 908-704-9235	Suite 3	- Mortgage Delinquency and Default Resolution Counseling	- Spanish
		E-mail: cjhc@verizon.net	RARITAN, New Jersey 08869-1346	- Non-Delinquency Post Purchase Workshops	
		Website: www.cjhc.org		- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	

HUD Counseling Agencies by County

				- Rental Housing Workshops	
Union	BRAND NEW DAY	Phone: 908-282-0781	176 1st St	- Mortgage Delinquency and Default Resolution Counseling	- English
		Fax: 908-282-0788	ELIZABETH, New Jersey 07206-1865	- Non-Delinquency Post Purchase Workshops	- Spanish
		E-mail: pmeredithbnd@optonline.net		- Pre-purchase Counseling	
		Website: www.brandnewdaycdc.org		- Pre-purchase Homebuyer Education Workshops	
Union	FAITH, BRICKS & MORTAR, INC.	Phone: 908-756-5774-1	164 East Front Street - REAR-	- Financial Management/Budget Counseling	
		Fax: 908-756-4413	PLAINFIELD, New Jersey 07060-1202	- Mortgage Delinquency and Default Resolution Counseling	
		E-mail: faithbricksandmortar@verizon.net		- Pre-purchase Counseling	
		Website:		- Pre-purchase Homebuyer Education Workshops	- English
Union	NID-HCA S. JACKSON	Phone: 908-755-4177	1015 Park Avenue	- Fair Housing Pre-Purchase Education Workshops	
		Fax: 908-755-9576	PLAINFIELD, New Jersey 07060-3034	- Financial Management/Budget Counseling	
		E-mail: credexsg@aol.com		- Mortgage Delinquency and Default Resolution Counseling	
		Website: nidonline.org & www.makingyourhomeaffordable.org		- Non-Delinquency Post Purchase Workshops	
				- Pre-purchase Counseling	
				- Pre-purchase Homebuyer Education Workshops	
				- Rental Housing Counseling	
				- Services for Homeless Counseling	- English
Union	URBAN LEAGUE OF UNION COUNTY	Phone: 908-351-7200	288 N. Broad Street	- Financial Management/Budget Counseling	- Creole
		Fax: 908-351-9906	ELIZABETH, New Jersey 07208-3711	- Mortgage Delinquency and Default Resolution Counseling	- English
		E-mail: ulunioncty@aol.com		- Rental Housing Counseling	- Spanish