

## HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
BERGEN	COUNTY OF BERGEN, DEPARTMENT OF HUMAN SERVICES, DIVISION OF SENIOR SERVICES	Phone: 201-336-7400 E-mail: N/A Web: <a href="http://www.co.bergen.nj.us">www.co.bergen.nj.us</a> Agency ID: 80398	1 Bergen County Plz HACKENSACK, New Jersey 07601	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Reverse Mortgage Counseling	- English - Spanish
BERGEN	FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY	Phone: 201-489-3552 E-mail: N/A Web: <a href="http://www.fairhousingnj.org">www.fairhousingnj.org</a> Agency ID: 80399	131 Main St Ste 140 HACKENSACK, New Jersey 07601	- Fair Housing Pre-Purchase Education Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Rental Housing Counseling	- English - Spanish
BERGEN	GREATER BERGEN COMMUNITY ACTION, INC.	Phone: 201-968-0200 Fax: 201-342-9339 E-mail: <a href="mailto:info@greaterbergen.org">info@greaterbergen.org</a> Web: <a href="http://www.greaterbergen.org">www.greaterbergen.org</a> Agency ID: 84293	392 Main St HACKENSACK, New Jersey 07601	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English - Spanish
BURLINGTON	BURLINGTON COUNTY COMMUNITY ACTION PROGRAM	Phone: 609-239-4013 Fax: 609-835-9607 E-mail: <a href="mailto:roverton@bccap.org">roverton@bccap.org</a> Web: <a href="http://www.bccap.org">www.bccap.org</a> Agency ID: 81842	One Van Sciver Parkway WILLINGBORO, New Jersey 08046	- Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling	- English
CAMDEN	SENIOR CITIZENS UNITED COMMUNITY SERVICES OF CAMDEN COUNTY, INC.	Phone: 856-456-1121 E-mail: N/A Web: <a href="http://www.scucs.org">www.scucs.org</a> Agency ID: 80409	537 W Nicholson Rd AUDUBON, New Jersey 08106	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Pre-purchase Counseling - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
CAMDEN	JERSEY COUNSELING AND HOUSING DEVELOPMENT, INC	Phone: 856-309-0040 Fax: 856-309-0111 E-mail: <a href="mailto:Jerseycou@aol.com">Jerseycou@aol.com</a> Agency ID: 80408	1729 Erial Rd. BLACKWOOD, New Jersey 08012	- Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Rental Housing Counseling	- English - Spanish
CAMDEN	CATHOLIC CHARITIES DIOCESE OF CAMDEN, INC.	Phone: 856-691-1841-18 Fax: 856-692-6575 E-mail: <a href="mailto:cynthia.lebron@camdendiocese.org">cynthia.lebron@camdendiocese.org</a> Agency ID: 90019	1845 Haddon Ave CAMDEN, New Jersey 08103	- Rental Housing Counseling - Services for Homeless Counseling	- English - Spanish

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CAMDEN	JERSEY COUNSELING AND HOUSING DEVELOPMENT, IN	Phone: 856-541-1000 E-mail: N/A Web: <a href="http://site.notavailable.org">site.notavailable.org</a> Agency ID: 80407	1844 S Broadway CAMDEN, New Jersey 08104	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	- English
CAMDEN	NEIGHBORHOOD HOUSING SERVICES OF CAMDEN, INC	Phone: 856-541-0720 Fax: 856-541-8440 E-mail: <a href="mailto:nhscamden@comcast.net">nhscamden@comcast.net</a> Web: <a href="http://www.nhscamden.org">www.nhscamden.org</a> Agency ID: 80892	601-603 Clinton Street CAMDEN, New Jersey 08103	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> </ul>	- English - Spanish - Vietnamese
CAMDEN	OPERATION HOPE, INC	Phone: 856-295-1460 E-mail: <a href="mailto:lovetta.tobey@operationhope.org">lovetta.tobey@operationhope.org</a> Web: <a href="http://www.operationhope.org">www.operationhope.org</a> Agency ID: 90522	800 Cooper Street 2nd Floor CAMDEN, New Jersey 08102	<ul style="list-style-type: none"> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	- English
CAMDEN	PARKSIDE BUSINESS AND COMMUNITY IN PARTNERSHIP, INC.	Phone: 856-964-0440-15 Fax: 856-964-3664 E-mail: <a href="mailto:info@pbcip.org">info@pbcip.org</a> Web: <a href="http://www.pbcip.org/inititatives">www.pbcip.org/inititatives</a> Agency ID: 83501	1487 Kenwood Avenue CAMDEN, New Jersey 08103	<ul style="list-style-type: none"> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	- English
CAMDEN	ST. JOSEPH'S CARPENTER SOCIETY	Phone: 856-966-8117 Fax: 856-342-7289 E-mail: <a href="mailto:rfigueroa@sjcscamden.org">rfigueroa@sjcscamden.org</a> Web: <a href="http://www.sjcscamden.org">www.sjcscamden.org</a> Agency ID: 84308	20 Church St CAMDEN, New Jersey 08105	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	- English - Spanish
CAMDEN	CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI	Phone: 800-989-2227 Toll-free: 800-989-2227 Fax: 215-563-7020 E-mail: <a href="mailto:customerservice@clarifi.org">customerservice@clarifi.org</a> Web: <a href="http://www.clarifi.org">www.clarifi.org</a> Agency ID: 82100	1060 Kings Highway N Suite 315 CHERRY HILL, New Jersey 08034	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Services for Homeless Counseling</li> </ul>	- English

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CAMDEN	GREENPATH FINANCIAL WELLNESS	<b>Phone:</b> 888-860-4167 <b>E-mail:</b> <a href="mailto:housingdepartment@greenpath.com">housingdepartment@greenpath.com</a> <b>Web:</b> <a href="http://www.greenpath.org">www.greenpath.org</a> <b>Agency ID:</b> 90542	1060 Kings Hwy N Suite 315 CHERRY HILL, New Jersey 08034	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Services for Homeless Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
CAMDEN	NEW JERSEY CITIZEN ACTION	<b>Phone:</b> 973-643-8800 <b>Toll-free:</b> 800-656-9637 <b>Fax:</b> 973-643-8100 <b>E-mail:</b> <a href="mailto:application@njcitizenaction.org">application@njcitizenaction.org</a> <b>Web:</b> <a href="http://www.njcitizenaction.org">www.njcitizenaction.org</a> <b>Agency ID:</b> 81026	1040 Kings Highway Suite 308 CHERRY HILL, New Jersey 08034	<ul style="list-style-type: none"> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
CAPE MAY	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	<b>Phone:</b> 609-390-9652 <b>Toll-free:</b> 888-738-8233 <b>Fax:</b> 609-390-9653 <b>E-mail:</b> <a href="mailto:help@cc-bc.com">help@cc-bc.com</a> <b>Web:</b> <a href="http://www.cc-bc.com">www.cc-bc.com</a> <b>Agency ID:</b> 81557	299 S Shore Rd. US Route 9 So MARMORA, New Jersey 08223	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Reverse Mortgage Counseling</li> <li>- Services for Homeless Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
ESSEX	HOMES OF MONTCLAIR ECUMENICAL CORP. (HOMECORP)	<b>Phone:</b> 973-860-7106 <b>Fax:</b> 973-744-5333 <b>E-mail:</b> <a href="mailto:info@homecorp.org">info@homecorp.org</a> <b>Web:</b> <a href="http://www.homecorp.org">www.homecorp.org</a> <b>Agency ID:</b> 90058	17 Talbot St MONTCLAIR, New Jersey 07042	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> </ul>
ESSEX	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	<b>Phone:</b> 609-390-9652 <b>Toll-free:</b> 888-738-8233 <b>Fax:</b> 609-390-9653 <b>E-mail:</b> <a href="mailto:help@cc-bc.com">help@cc-bc.com</a> <b>Web:</b> <a href="http://www.cc-bc.com">www.cc-bc.com</a> <b>Agency ID:</b> 90224	26 Park St. MONTCLAIR, New Jersey 07042	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Reverse Mortgage Counseling</li> <li>- Services for Homeless Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>

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ESSEX	CATHOLIC CHARITIES OF THE ARCHDIOCESE OF NEWARK	Phone: 973-266-7991 Toll-free: 800-227-7413 Fax: 973-676-0172 E-mail: <a href="mailto:dburnett@ccannj.org">dburnett@ccannj.org</a> Web: <a href="http://www.ccannj.com">www.ccannj.com</a> Agency ID: 90020	47 Miller St NEWARK, New Jersey 07114	- Rental Housing Counseling - Services for Homeless Counseling	- English - Spanish
ESSEX	LA CASA DE DON PEDRO	Phone: 973-485-0701-4601 Fax: 973-485-9984 E-mail: <a href="mailto:lprezeau@lacasank.org">lprezeau@lacasank.org</a> Web: <a href="http://www.lacasank.org">www.lacasank.org</a> Agency ID: 84555	317 Roseville Avenue NEWARK, New Jersey 07107	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English - Spanish
ESSEX	NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA)	Phone: 973-679-2601 Toll-free: 617-250-6222 Fax: 877-329-6222 E-mail: N/A Web: <a href="https://www.naca.com">https://www.naca.com</a> Agency ID: 84368	60 Park Pl Fl 15 NEWARK, New Jersey 07102	- Fair Housing Pre-Purchase Education Workshops - 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	- English - Other - Spanish
ESSEX	NEW COMMUNITY FEDERAL CREDIT UNION	Phone: 973-621-2363 Toll-free: 973-621-5624 Fax: 973-645-0252 E-mail: <a href="mailto:mulu@newcommunity.org">mulu@newcommunity.org</a> Web: <a href="http://www.newcommunityfcu.org">www.newcommunityfcu.org</a> Agency ID: 81161	274 S Orange Ave NEWARK, New Jersey 07103	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops	- English - Hindi
ESSEX	NEW JERSEY CITIZEN ACTION	Phone: 973-643-8800 Toll-free: 800-656-9637 Fax: 973-643-8100 E-mail: <a href="mailto:application@njcitizenaction.org">application@njcitizenaction.org</a> Web: <a href="http://www.njcitizenaction.org">www.njcitizenaction.org</a> Agency ID: 80765	625 Broad St Ste 270 NEWARK, New Jersey 07102	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English - Spanish
ESSEX	TRI-CITY PEOPLES CORPORATION	Phone: 973-675-4484 Toll-free: 000-000-0000 Fax: 862-930-3745 E-mail: <a href="mailto:tcaldwell@tri-citypeoples.org">tcaldwell@tri-citypeoples.org</a> Web: <a href="http://www.tri-citypeoples.org">www.tri-citypeoples.org</a> Agency ID: 83474	675 S 19th St NEWARK, New Jersey 07103	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English

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ESSEX	URBAN LEAGUE OF ESSEX COUNTY	<b>Phone:</b> 973-624-9535 <b>E-mail:</b> N/A <b>Web:</b> <a href="http://www.ulec.org">www.ulec.org</a> <b>Agency ID:</b> 83500	508 Central Ave NEWARK, New Jersey 07107	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> <li>- Services for Homeless Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
HUDSON	HUDSON COUNTY HOUSING RESOURCE CENTER, INC.	<b>Phone:</b> 201-795-5615 <b>Fax:</b> 201-795-1091 <b>E-mail:</b> <a href="mailto:info@housinghrc.org">info@housinghrc.org</a> <b>Web:</b> <a href="http://www.housinghrc.org">www.housinghrc.org</a> <b>Agency ID:</b> 84986	830 Bergen Ave Suite 5A JERSEY CITY, New Jersey 07306	<ul style="list-style-type: none"> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- ASL</li> <li>- English</li> <li>- Portuguese</li> <li>- Spanish</li> </ul>
HUDSON	THE WATERFRONT PROJECT, INC.	<b>Phone:</b> 551-256-7578 <b>Fax:</b> 201-630-4313 <b>E-mail:</b> <a href="mailto:rsymes@thewaterfrontproject.org">rsymes@thewaterfrontproject.org</a> <b>Web:</b> <a href="http://www.thewaterfrontproject.org">www.thewaterfrontproject.org</a> <b>Agency ID:</b> 90239	830 Bergen Ave Suite 4A JERSEY CITY, New Jersey 07306	<ul style="list-style-type: none"> <li>- Rental Housing Counseling</li> <li>- Rental Housing Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
HUDSON	NORTH HUDSON COMMUNITY ACTION CORPORATION	<b>Phone:</b> 201-866-3140 <b>E-mail:</b> N/A <b>Web:</b> <a href="http://www.nhcac.org">www.nhcac.org</a> <b>Agency ID:</b> 80255	407 39th Street UNION CITY, New Jersey 07087	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Rental Housing Workshops</li> <li>- Services for Homeless Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
MERCER	ISLES, INCORPORATED	<b>Phone:</b> 609-341-4783 <b>Fax:</b> 609-341-4767 <b>E-mail:</b> <a href="mailto:homehelp@isles.org">homehelp@isles.org</a> <b>Web:</b> <a href="https://isles.org">https://isles.org</a> <b>Agency ID:</b> 80988	33 Tucker St TRENTON, New Jersey 08618	<ul style="list-style-type: none"> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- Cantonese</li> <li>- English</li> <li>- Spanish</li> </ul>
MIDDLESEX	NEW JERSEY CITIZEN ACTION	<b>Phone:</b> 800-656-9637 <b>Toll-free:</b> 800-656-9637 <b>Fax:</b> 973-643-8100 <b>E-mail:</b> <a href="mailto:application@njcitizenaction.org">application@njcitizenaction.org</a> <b>Web:</b> <a href="http://www.njcitizenaction.org">www.njcitizenaction.org</a> <b>Agency ID:</b> 80769	75 Raritan Ave Ste 200 HIGHLAND PARK, New Jersey 07055	<ul style="list-style-type: none"> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>

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MIDDLESEX	PUERTO RICAN ACTION BOARD, INC.	<b>Phone:</b> 732-249-9700 <b>Fax:</b> 732-249-4121 <b>E-mail:</b> <a href="mailto:gmelendez@prab.org">gmelendez@prab.org</a> <b>Web:</b> <a href="http://www.prab.org">www.prab.org</a> <b>Agency ID:</b> 84236	90 Jersey Ave NEW BRUNSWICK, New Jersey 08901	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> <li>- Services for Homeless Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
MIDDLESEX	PUERTO RICAN ASSOCIATION FOR HUMAN DEVELOPMENT, INC.	<b>Phone:</b> 732-442-1081 <b>Fax:</b> 732-826-3082 <b>E-mail:</b> <a href="mailto:prahd@prodigy.net">prahd@prodigy.net</a> <b>Web:</b> <a href="http://www.prahd.org">www.prahd.org</a> <b>Agency ID:</b> 84906	100 First Street PERTH AMBOY, New Jersey 08861	<ul style="list-style-type: none"> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
MIDDLESEX	THE HOUSING AUTHORITY OF THE CITY OF PERTH AMBOY	<b>Phone:</b> 732-826-3110-631 <b>Fax:</b> 732-826-3111 <b>E-mail:</b> <a href="mailto:ehill@perthamboyha.org">ehill@perthamboyha.org</a> <b>Web:</b> <a href="http://www.perthamboyha.org/">www.perthamboyha.org/</a> <b>Agency ID:</b> 83664	881 Amboy Avenue PERTH AMBOY, New Jersey 08861	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Other</li> <li>- Spanish</li> </ul>
MIDDLESEX	FAITH FELLOWSHIP COMMUNITY DEVELOPMENT CORPORATION	<b>Phone:</b> 732-727-9500 <b>E-mail:</b> N/A <b>Web:</b> <a href="http://epiccdc.net">epiccdc.net</a> <b>Agency ID:</b> 82472	2707 Main St SAYREVILLE, New Jersey 08872	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Reverse Mortgage Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>

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COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
MONMOUTH	GARDEN STATE CONSUMER CREDIT COUNSELING, INC D/B/A NAVICORE SOLUTIONS	<b>Phone:</b> 732-409-6281 <b>Toll-free:</b> 866-472-4557 <b>Fax:</b> 732-863-5052 <b>E-mail:</b> <a href="mailto:housing@navicoresolutions.org">housing@navicoresolutions.org</a> <b>Web:</b> <a href="http://www.navicoresolutions.org">www.navicoresolutions.org</a> <b>Agency ID:</b> 84870	200 US Highway 9 MANAPALAN, New Jersey 07726	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Reverse Mortgage Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
MONMOUTH	AFFORDABLE HOUSING ALLIANCE, INC.	<b>Phone:</b> 732-389-2958 <b>E-mail:</b> <a href="mailto:info@housingall.org">info@housingall.org</a> <b>Web:</b> <a href="http://www.housingall.org">www.housingall.org</a> <b>Agency ID:</b> 82133	3535 Route 66 Parkway 100, Building 4 NEPTUNE, New Jersey 07753	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> <li>- Reverse Mortgage Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- Czech</li> <li>- English</li> <li>- Polish</li> <li>- Spanish</li> <li>-Ukrainian</li> </ul>
MONMOUTH	MONEY MANAGEMENT INTERNATIONAL	<b>Phone:</b> 866-232-9080 <b>Toll-free:</b> 866-232-9080 <b>Fax:</b> 866-921-5129 <b>E-mail:</b> <a href="mailto:counselinginfo@moneymanagement.org">counselinginfo@moneymanagement.org</a> <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a> <b>Agency ID:</b> 82645	700 Allaire Rd SPRING LAKE, New Jersey 07762	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
MORRIS	HOUSING PARTNERSHIP FOR MORRIS COUNTY	<b>Phone:</b> 973-659-9222 <b>E-mail:</b> N/A <b>Web:</b> <a href="http://www.housingpartnershipnj.org">www.housingpartnershipnj.org</a> <b>Agency ID:</b> 81648	2 E. Blackwell St Ste 12 DOVER, New Jersey 07801	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>

## HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
OCEAN	AFFORDABLE HOUSING ALLIANCE, INC. TOMS RIVER BRANCH OFFICE	Phone: 732-256-8650 Fax: 732-240-3639 E-mail: <a href="mailto:hrrclead@housingall.org">hrrclead@housingall.org</a> Web: <a href="http://www.housingall.org">www.housingall.org</a> Agency ID: 90482	1415 Hooper Avenue Suite 301 TOMS RIVER, New Jersey 08753	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Reverse Mortgage Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
OCEAN	OCEAN, INC. (OCEAN COMMUNITY ECONOMIC ACTION NOW, INC.)	Phone: 732-288-2614 Fax: 732-288-2619 Web: <a href="http://www.oceaninc.org">www.oceaninc.org</a> Agency ID: 90545	40 Washington Street TOMS RIVER, New Jersey 08753	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
PASSAIC	HOUSING AUTHORITY OF THE CITY OF PATERSON	Phone: 973-345-5085 Fax: 973-345-5522 E-mail: <a href="mailto:lruiz@patersonha.org">lruiz@patersonha.org</a> Web: <a href="http://www.patersonhousingauthority.org">www.patersonhousingauthority.org</a> Agency ID: 81792	60 Van Houten St PATERSON, New Jersey 07505	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
SOMERSET	CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.	Phone: 908-446-0036 E-mail: <a href="mailto:2cjhrc@gmail.com">2cjhrc@gmail.com</a> Web: <a href="http://www.cjhrc.org">www.cjhrc.org</a> Agency ID: 80650	92 E Main St Suite 407 SOMERVILLE, New Jersey 08876	<ul style="list-style-type: none"> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Rental Housing Workshops</li> <li>- Services for Homeless Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>
SOMERSET	OPERATION HOPE, INC BRANCH MANVILLE	Phone: 609-200-6608 E-mail: <a href="mailto:shirley.abreu@operationhope.org">shirley.abreu@operationhope.org</a> Web: <a href="http://www.operationhope.org">www.operationhope.org</a> Agency ID: 90610	40 N. Main St. MANVILLE, New Jersey 08876	<ul style="list-style-type: none"> <li>- Financial Management/Budget Counseling</li> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>



## HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
UNION	URBAN LEAGUE OF UNION COUNTY	Phone: 908-351-7200 E-mail: N/A Web: <a href="http://www.uloucnj.org">www.uloucnj.org</a> Agency ID: 80650	1139 E Jersey St Ste 515 ELIZABETH, New Jersey 07201	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Financial, Budgeting, and Credit Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Rental Housing Workshops</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> <li>- Services for Homeless Counseling</li> </ul>	- English - Spanish
UNION	NID-HCA PLAINFIELD	Phone: 908-941-1112 E-mail: <a href="mailto:MuhammadM@nidhousing.com">MuhammadM@nidhousing.com</a> Web: <a href="http://www.nidhousing.com">www.nidhousing.com</a> Agency ID: 90527	1132 Park Ave PLAINFIELD, New Jersey 07060	<ul style="list-style-type: none"> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Rental Housing Counseling</li> <li>- Rental Housing Workshops</li> <li>- Resolving/Preventing Mortgage Delinquency Workshops</li> <li>- Services for Homeless Counseling</li> </ul>	- English

People living in counties not listed here, should go to the nearest location in their housing region:

**Region 1:** Bergen, Hudson, Passaic and Sussex  
**Region 3:** Hunterdon, Middlesex and Somerset  
**Region 5:** Burlington, Camden and Gloucester

**Region 2:** Essex, Morris, Union and Warren  
**Region 4:** Mercer, Monmouth and Ocean  
**Region 6:** Atlantic, Cape May, Cumberland and Salem

The information listed here is from [www.HUD.gov](http://www.HUD.gov). This list is updated as 03/30/21.