



## News from the Somerset County Board of Chosen Freeholders

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### Foreclosure Assistance Programs Available

The Somerset County Board of Freeholders and the county Community Development Office want residents to know there are a number of programs available to help those facing foreclosure.

For those in Somerset County who are not facing foreclosure but are having trouble making their monthly mortgage payments, First Baptist Community Development Corp. and the Somerset County Coalition on Affordable Housing (SCCOAH) can offer many resources.

“The most important thing for a distressed homeowner to know is that knowledge and communication are vital,” said Freeholder Patricia Walsh, liaison to the county Community Development Office. “You must know what you owe and, if there is a problem, it is imperative to contact your lender immediately and call one of the local or state resources below for help. Waiting only makes things worse.”

First Baptist Community Development Corp., located in Franklin Township in Somerset County, runs the **Housing Assistance & Recovery Program (HARP)** and is also approved to provide mediation through the New Jersey Foreclosure Mediation Program. For information, call 732-247-0444, ext. 1016, or go to <http://fbcdc.com/FPP/fpp.htm>.

For homeowners who simply want help with budgeting or to be educated about how to maintain homeownership in the midst of a difficult economy, SCCOAH offers free housing counseling and homeowner education classes. You can reach them at 908-704-8901 or go to <http://sccoah.org>.

There are also several state-sponsored programs and resources, including:

**New Jersey Housing Resource Center**

1-877-428-8844  
[www.njhousing.gov](http://www.njhousing.gov)

**New Jersey Judiciary Foreclosure Mediation Program**

1-888-989-5277  
[www.nj.gov/foreclosuremediation](http://www.nj.gov/foreclosuremediation)

**New Jersey Home Ownership Preservation Effort (NJ HOPE)**

NJ Department of Banking & Insurance  
609-292-7272 or 1-800-446-7467  
[www.state.nj.us/dobi/njhope/foreclosure.html](http://www.state.nj.us/dobi/njhope/foreclosure.html)

**CaregiverNJ**

New Jersey Department of Health & Senior Services  
1-800-367-6543  
[www.state.nj.us/caregivernj/resources/bills.shtml](http://www.state.nj.us/caregivernj/resources/bills.shtml)

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