

Hunterdon County, New Jersey Housing Resource Guide 2012-2013



This guide was a joint effort by Family Promise of Hunterdon County (formerly Interfaith Hospitality Network of Hunterdon County), United Way of Hunterdon County and the Hunterdon Housing Alliance.



TABLE OF CONTENTS

I.	HOUSING OPTIONS OF HUNTERDON COUNTY.....	1
	A. Apartment Complexes.....	1
	B. Affordable Housing by Municipality – For Rent or Sale.....	4
	C. Additional Housing Options.....	7
	1. Elder Cottage Housing Opportunities (<i>ECHO Units</i>).....	7
	2. Accessory Apartments.....	7
	3. Rooming/Boarding Houses.....	8
	4. Residential Health Care Facilities.....	8
	5. Assisted Living Residence.....	9
	6. Special Needs Housing in Hunterdon County.....	9
	7. Additional Housing Options.....	9
II.	HOUSING/RENTAL ASSISTANCE & HOMELESSNESS SERVICES.....	11
	A. Programs & Shelters.....	11
	B. Additional Shelter Resources – Out of County.....	14
III.	MORTGAGE ASSISTANCE.....	15
IV.	FORECLOSURE SERVICES/INFORMATION.....	16
V.	HOUSING SEARCH TOOLS.....	16
VI.	LEGAL ASSISTANCE/RIGHTS & RESPONSIBILITIES.....	19
VII.	CONSUMER CREDIT COUNSELING.....	20
VIII.	UTILITIES RESOURCE LIST.....	21
	A. Electricity.....	21
	B. Heating.....	21
	C. Telephone Services.....	23
	D. Cable & Digital Television.....	24
IX.	HOME ENERGY/PHONE/HOME REPAIRS ASSISTANCE.....	25
	A. NJ Utility Assistance Programs.....	25
	B. Other Assistance Programs.....	26
X.	OTHER RESOURCES.....	30
	A. Food Pantries.....	30
	B. Furniture.....	31
	C. Clothing.....	31
XI.	GENERAL RESOURCES/SEARCH TOOLS.....	32



HOUSING OPTIONS IN HUNTERDON COUNTY

Depending on your needs, Hunterdon has a variety of specialized housing options, along with market rate rental units.

A. Apartment Complexes:

The following are rental units, usually in the form of garden apartments. Some of them include affordable units. There are income limitations for eligibility for this type of housing and the rents are often subsidized, with the amount of rent based upon the income of the household. There are generally waiting lists for this housing.

For the "Senior Housing", the units are generally designed for and limited to **people who are at least 62 years old or are disabled**. In some buildings, recreational activities and support services such as meals, housekeeping or transportation are provided. Fees for services may be included in the rent or charged separately. Limited information is provided here. Call for additional information.

HUNTERDON COUNTY APARTMENT COMPLEXES

<i>Complex Name & Address</i>	<i>Phone #</i>	<i>Subsidized Apartment Info</i>
Camelot At Spruce Ridge P.O. Box 5301 Clinton, NJ 08809	908-638-5099	39 two bedroom apartments; some subsidized. Evaluated on a case by case basis.
Clinton Gardens 11 School Street Clinton, NJ 08809	908-337-1749	50 apartments
Clinton Village Apartments 101 West Main Street Clinton, NJ 08809	201-368-5900	50 one and two bedroom apartments; no subsidized set-asides, but they accept programs (e.g., Section 8).
East Coast the Mews at Annandale 1 Ashwood Court Annandale, NJ 08801	Morgan Properties 908-238-0777	35 one & two bedroom duplexes, some are priced at affordable housing rates 221 units total
Flemington Arms North Main Street Flemington, NJ 08822	973-394-9401	112 apartments: 70 two bedroom & 42 one bedroom units; Will accept Section 8.
Frenchtown Commons 59 Trenton Avenue Frenchtown, NJ 08825	908-996-6911	65 one & two bedroom apartments; Will accept subsidized housing.
Heights of Lebanon Ray Road Avenue Lebanon, NJ 08833	732-684-2548 Kaplan Properties	10 affordable housing units to be built by summer 2012.



Hunter Hills Garden Lane Flemington, NJ 08822	908-782-1282	180 one and two bedroom apartments, garage, storage unit, heat & hot water included. Accept all programs.
Madison Arms 155 South Broad Street Flemington, NJ 08822	908-782-2909	62 one & two bedroom apartments; Accept subsidized housing.
Oak Ridge Reaville Road Flemington, NJ 08822	908-788-3816	16 one, two & three bedroom rental units; affordable housing guidelines.
Parkside Apartments Parkside Court Glen Gardner, NJ 08826	973-379-4500	48 one bedroom units (10 affordable housing units).
Pinecrest Apartments Preston Road Milford, NJ 08848	908-995-4187	70 one & two bedroom apartments; Will accept subsidized housing.
Prospect Hills Apts. 3 Prospect Hills Flemington, NJ 08822	609-921-6060 908-782-8281	164 apartments: 109 one bedroom & 55 two bedrooms; Will accept subsidized housing.
Regional Court Apartments 500 Regional Court Flemington, NJ 08822	908-806-5383	50 two bedroom apartments & 1 one bedroom apartment; Will accept subsidized housing.
Robin Hill Apartments Mackenzie Road Hampton, NJ 08827	NORWESCAP 908-454-7000 Ext. 160	36 one & two bedroom rental units, 3 units meet ADA requirements. Rent based on 30% of income with USDA Rural Development Median Income guidelines.





HUNTERDON COUNTY SENIOR APARTMENT COMPLEXES

<i>Complex Name & Address</i>	<i>Phone #</i>	<i>Subsidized Apartment Info</i>
East Coast the Mews at Annandale 1 Ashwood Court Annandale, NJ 08801	908-238-0777	Affordable senior housing-35 units. One & two bedroom garden apts., some are 55 and older & limited income to qualify.
Flemington South Gardens Manchester Road Flemington, NJ 08822	908-788-3816	24 efficiency apartments and 72 one bedroom units. Subsidized units for low to moderate income.
Herman E. Kapp Senior Residences 62 Church Street Flemington, NJ 08822	Penrose Management Office 908-806-2115	51 one bedroom and 9 two bedroom apartments, affordable rates; Must be over 62 years.
Frenchtown Senior Citizen Apts. 1110 Harrison Street Frenchtown, NJ 08825	908-996-3888	16 one bedroom apartments. No pets.
Hampton Manor Apts. Highway 31 Manor Drive Hampton, NJ 08827	908-537-4887	48 one bedroom units Subsidized units; Handicapped accessible units.
Hibernia Apartments 25 South Main Street Lambertville, NJ 08530	609-397-2240	30 efficiency apartments and 9 one bedroom units. HUD subsidized units.
Heritage Village at Lambertville 258 Brunswick Avenue Lambertville, NJ 08530	609-397-2256	Low and moderate income rentals 77 one bedroom units; 10 two bedroom units.
Parkside Apartments Parkside Court Glen Gardner, NJ 08826	973-379-4500	48 one bedroom units; Subsidized units.
Stephen R. Mirota Senior Residence 200 Van Horne Road Whitehouse Stn., NJ 08889	908-534-9300	60 units: 54 are one-bedroom, 6 are two-bedroom, low to moderate income rentals. 55 & over only.
South Hunterdon Apartments 181 North Main Street Lambertville, NJ 08530		6 efficiency apartments and 8 one bedroom units, subsidized units.



B. Affordable Housing by Municipality - For Rent or Sale

“Affordable housing” is available to people of low and moderate income at a reasonable price. A unit is generally considered affordable if the owner/renter pays approximately 30% or less of his/her gross income on housing costs. Housing costs include the base rent as well as the cost of utilities for renters, and include mortgage payments, property taxes, insurance, and homeowner’s association fees for owners. Families, singles, and seniors can qualify for affordable housing. Many of the units are part of the municipality’s affordable housing requirements as defined by the Council on Affordable Housing (COAH.)

The following list provides contacts for each municipality (municipal housing liaisons), as well as brief descriptions of some of the affordable housing units located in the municipality. *This list does not provide information on which individual units are currently vacant and available for rent or sale. Call the contact person for availability and additional information.*

MUNICIPALITY CONTACTS FOR AFFORDABLE HOUSING INFORMATION:

- ▶ **Alexandria Township**
Contact: Cathy Reese 908-996-7071
Alexandria Township currently has one rental property containing two bedrooms.
- ▶ **Bethlehem Township**
Contact: Christine Dispenza.....908-735-4107, ext. 101
Currently no affordable housing units for sale.
- ▶ **Bloomsbury Borough**
Contact: Lisa Burd.....908-479-4200
No affordable housing at this time.
- ▶ **Califon Borough**
Contact: Laura Eidsvaag.....908-832-7850, ext. 201
Currently no affordable housing units for sale.
- ▶ **Clinton**908-735-8616
Alton Place: 25 low income units, 19 moderate level units. One, two & three bedroom units.
- ▶ **Clinton Township**
Contact: Marvin Joss.....908-735-8800
35 apartments are available at the Mews; an additional 3 rental units are also available, as well as a group home with 5 units.
- ▶ **Delaware Township**
Contact: Danene Gooding.....609-397-3240, ext.202
Six rental units: 3 are designated as low income, 3 are moderate.



- ▶ **East Amwell Township**
Contact: Jim Robbins.....908-782-8536
- ▶ **Flemington Borough**.....908-782-8840
Contact: John Kerp (NORWESCAP).....908-454-7000, ext. 161
Flemington Borough has two units at the moderate income level and two units at the low income level for sale only. There is one moderate income level unit that is rented. For seniors, affordable units are available at Herman E. Kapp Senior Residences.
- ▶ **Franklin Township**
Contact: Lloyd H. Wismer.....908-735-6607
10 units for lower/moderate income.
- ▶ **Frenchtown Borough**
Contact: Brenda S. Shepherd.....908-996-4524
Currently, Frenchtown Borough offers three senior housing units with age restrictions, two low income rentals and one unit for moderate income level.
- ▶ **Glen Gardner Borough**
Contact: Judith Bass.....908-537-2110
Parkside Apartments has 48 one-bedroom garden apartments; 5 are designated as low income units, 5 are designated as moderate.
- ▶ **Hampton Borough**
Contact: NORWESCAP.....908-454-7000, ext.160
Low income and moderate income rentals are available at the Robin Hill Apartments on Mackenzie Road.
- ▶ **High Bridge Borough**
Contact: Diane Seals.....908-638-6455, ext.22
No affordable housing at this time.
- ▶ **Holland Township**
Contact: Melissa S. Tigar.....908-995-9086
Seven apartments are available as affordable housing units. There are usually waiting lists for the apartments.
- ▶ **Kingwood Township**
Contact: Philip Lubitz.....908-996-4276
No affordable housing at this time.
- ▶ **Lambertville City**
Contact: Bambi Kuhl.....609-397-0110
Currently they don't offer any affordable housing, but they will help clients find locations.



- ▶ **Lebanon Borough**
Contact: Karen Romano.....908-236-2425

- ▶ **Lebanon Township**
Contact: Gail Glashoff.....908-638-8523
No affordable housing at this time. Rehabilitation funding may be available. These are loans for new roof, septic, furnace, electrical and structural repairs.

- ▶ **Milford Borough**
Contact: Karen Dysart.....908-995-4323

- ▶ **Raritan Township**.....908-806-6100
Contact: Central Jersey Housing Resource Center (CJHRC).....908-203-4560
Over 100 units are designated as affordable. Applications are available from Raritan Township or CJHRC. For purchase: 13 units at South Main Village & 10 Units at Stone Gate. Over 100 rental units available at the Mews, Oak Ridge Village Commons, & Flemington South.

- ▶ **Readington Township**
Contact: Diane Clapp.....908-534-0974
Readington Township has 3 areas: (1) Whitehouse Village – 14 units, for sale; (2) Lake Cushetunk – 84 units, for sale; (3) Mirota Senior Residence – managed by Lutheran Social Ministry: 908-534-9300. There are 12 affordable units for rent located at Cushetunk Manor. There are usually waiting lists for units. Call for applications.

- ▶ **Stockton Borough**.....609-397-0070

- ▶ **Tewksbury Township**
Contact: Randy Benson.....908-439-0022, ext. 730
The Bartles House has 3 one-bedroom units. There is an accessory apartment program. There are also 18 affordable housing units available through Campi Management Group (609) 259-5292. Call for additional information on availability.

- ▶ **Union Township**
Contact: Kathleen Grady.....908-735-8027
2 condos are available, as well as a Group Home with rooms.

- ▶ **West Amwell Township**
Contact: Barbara Walsh.....609-397-2054, ext. 20
10 privately-owned accessory apartments are available for moderate and low income residents. (Eight one-bedroom units and two two-bedroom units.) There is also a rehabilitation program for low and moderate income West Amwell residents who must upgrade their home due to the requirement of the local building code office.



ADDITIONAL INFORMATION:

For information on affordable housing, visit the Hunterdon County Department of Human Services Division of Housing website at www.co.hunterdon.nj.us/housing.htm

Information on "*Proposed and completed affordable units*" for each municipality can be found at: <http://www.state.nj.us/dca/affiliates/coah/reports/units.pdf>. To find a list of affordable housing for rent (including rentals for people with disabilities) and affordable housing for sale in all counties of New Jersey, visit <http://www.njhousing.gov>

C. Additional Housing Options

1. Elder Cottage Housing Opportunities (ECHO Units)

An ECHO unit is a small, removable modular cottage put on a concrete slab or treated wood foundation in a back or side yard of a home. The unit is specifically designed to meet the needs of seniors or people with disabilities. This permits people to live independently, but close to those who are concerned about them. The cottages vary in size, from efficiency units to larger units. ECHO units are connected to the utilities of the primary dwelling and can be fashioned to match or complement the house. The unit is designed to be removed when it is no longer being used. Zoning and environmental protection requirements must be met in order to install this type of temporary housing. Units may be bought, but ECHO programs in some NJ counties enable older or disabled persons to rent ECHO units, sometimes at affordable rates. Call the NJ Department of Health and Senior Services, Division of Aging and Community Services, at 1-800-792-8820, or contact the municipality for more information.

2. Accessory Apartments

Accessory apartments are independent housing units created out of the surplus space in single family homes. Examples of accessory units include mother-daughter homes or converted attics or garages. The accessory unit is subordinate to the primary unit in terms of size, space, location and appearance. The main structure is usually divided so that the subordinate unit can function independently of the main common utility service. Call the NJ Department of Health and Senior Services, Division of Aging and Community Services, at 1-800-792-8820, or contact the municipality for more information.



3. Rooming/Boarding Houses

All homes must be licensed with the New Jersey Department of Community Affairs, Bureau of Rooming and Boarding Home Standards.

- ▶ **The Gables Country Inn**908-534-6728
 P.O. Box 63
 Route 22 East
 Whitehouse, NJ 08888
 30 rooms; short and long-term occupancy is available.

4. Residential Health Care Facilities

Rooms, meals, linens, housekeeping, personal assistance, personal laundry, 24-hour security, financial management, recreation activities, and supervision and monitoring of medication and limited health services under the direction of a nurse. Rooms and baths may be private or shared. Most services are included in the rent, but some may be purchased separately. These facilities are licensed by the NJ Department of Health & Senior Services.

- ▶ **Traditions**.....908-782-8670
 Amwell Road
 Flemington, NJ 08822
 (20 beds, services included in rent: local transportation, meals, laundry and activities)
- ▶ **Homestead House**.....908-996-2965
 602 Harrison Road
 Frenchtown, NJ 08825
 (20 beds, services included in rent: meals, nursing services, laundry)
- ▶ **Hunterdon Hills**.....908-537-2717
 486 West Hill Drive
 Glen Gardner, NJ 08826
 (29 beds, services included in rent: transportation, personal care, activities)
- ▶ **Newton’s Guest Home**.....908-537-4113
 P.O. Box 218
 Glen Gardner, NJ 08826
 (20 beds, services included in rent: meals, medical oversight and some activities)
- ▶ **Little Haven Boarding Home**.....609-397-1551
 47 Lincoln Avenue
 Lambertville, NJ 08530
 (27 beds, services incl. in rent: medical oversight, transportation, some activities)



5. Assisted Living Residence

- ▶ **Independence Manor**.....908-788-4893
188 State Route 31 # 1
Flemington, NJ 08822-5764

6. Special Needs Housing in Hunterdon County

Contact the following agencies for housing information for individuals with disabilities:

- ▶ **The Arc of Hunterdon County**.....908-730-7827
- ▶ **United Cerebral Palsy**.....908-879-2243
There are 15 affordable housing units for people with disabilities in Tewksbury.
Call Campi Management Group for information.....609-259-5292
- ▶ **Easter Seals**.....908-788-7580
- ▶ **Hunterdon County Office on Disabilities**.....908-788-1361
- ▶ **Bridgeway Supportive Housing of Hunterdon**.....908-237-2577
- ▶ **NAMI (National Alliance for Mentally Ill)-Hunterdon**.....908-284-0500

7. Additional Housing Options

- ▶ **Anderson House**.....908-534-5818
532 County Road 523
Whitehouse Station, NJ 08889-4011
www.andersonhouse.org

Anderson House is a halfway house program serving women recovering from alcoholism and drug addiction from all counties within the State of New Jersey. Anderson House can accommodate 14 women at a time, who live as a family in an attractive, home-like setting. Women are served regardless of their income or ability to pay.

- ▶ **Freedom House**.....908-537-6043
PO Box 367
3 Pavilion Rd.
Glen Gardner, NJ 08826
www.freedomhouse.net



Freedom House provides a long-term residential drug and alcohol treatment program in a halfway house setting for men, as well as transitional housing for recovering alcohol and drug addicted women and their children through a program called The Family Afterward.

- ▶ **Good News Home for Women**.....908-806-7913
 33 Bartles Corner Road
 Flemington, NJ 08822
www.goodnewshome.org

The Good News Home for Women is a long-term residential rehabilitation center for women who want to overcome the life-destroying effects of alcohol and other drug addictions. The on-going process of recovery and growth is achieved at the Home through a comprehensive non-denominational, but spiritually focused program. Services are offered to women, 18-years of age and older, without regard to race, religion, color, national origin, or the ability to pay.

- ▶ **Home Sharing Program of Somerset & Hunterdon County**....908-526-4663
 120 Finderne Avenue
 Bridgewater, NJ 08807
www.homesharing.org

The HomeSharing Program uses existing housing to create new, affordable housing arrangements between “providers” (residents who need to share their home or apartment in order to continue living in them) and “seekers” (individuals searching for affordable housing in the community). HomeSharing also assists in locating and utilizing other resources such as the food bank, low-cost medical care, and other support services. The organization’s services are provided free of charge to both seekers and providers.

- ▶ **Hunterdon Youth Services**.....908-782-0848
 56 Sandhill Road
 Flemington, NJ 08822

Hunterdon Youth Services provides services to adolescents needing out-of-home support, referred by the NJ Department of Children and Families. The facility can accommodate up to 12 adolescent males at any one time.



II. HOUSING/RENTAL ASSISTANCE & HOMELESSNESS SERVICES

A. Programs & Shelters

- ▶ **Hunterdon County Division of Housing**.....908-788-1336
 P.O. Box 2900
 8 Gauntt Place
 Flemington, NJ 08822
www.co.hunterdon.nj.us/housing.htm

The Hunterdon County Division of Housing is federally funded by the [U.S. Department of Housing and Urban Development \(HUD\)](#) to administer the Housing Choice Voucher Program (Section 8.) The Division provides monthly rental subsidies to approximately 425 tenant families, whose chosen rental unit meets all HUD guidelines. The program operates at full capacity and generally has a full waiting list. Applicants cannot be added to the waiting list unless the waiting list is officially "open". Interested applicants should periodically contact the Division of Housing for updated information about the status of the waiting list.

- ▶ **Hunterdon County Division of Social Services**908-788-1300
 P.O. Box 2900
 8 Gauntt Place
 Flemington, NJ 08822
www.co.hunterdon.nj.us/depts/social/socserv.htm

The Division of Social Services provides shelter, temporary rental assistance, and other homelessness prevention services to clients through several programs.

Emergency Assistance (EA):

- Emergency Assistance (EA) is available for tenants who are recipients of Work First New Jersey (WFNJ) or General Assistance (GA) benefits or Supplemental Security Income (SSI).
- You must apply for EA at the Division of Social Services. To be eligible, you must be homeless or expect to be homeless soon. You must show proof of homelessness, (usually an eviction complaint or notice from your landlord) and that you were unable to pay your rent.
- To prevent eviction, Emergency Assistance (EA) is available to help pay back rent or utility payments.
- If you are actually evicted and become homeless, EA also provides: emergency shelter, security deposits, utility deposits and help with purchasing furniture.
- Temporary Rental Assistance (TRA) may also be available to help pay rent for a new apartment.



Other Programs:

- SSH-TANF provides temporary financial assistance to families with at least one dependent child to prevent homelessness when other funding is not applicable.
- The SSH-State program provides homelessness services for clients who are ineligible for services under Emergency Assistance.

- ▶ **Department of Community Affairs**609-633-6286
 P.O. Box 800
 Trenton, NJ 08615
www.state.nj.us/dca

State Rental Assistance Program (SRAP):
www.nj.gov/dca/divisions/dhcr/offices/srap.html

SRAP provides rental assistance grants, comparable to the Federal Housing Choice Voucher Section 8 Program, for low-income individuals or households. Vouchers are typically issued for a 5 year period or until another housing voucher is available. Grants are reserved for the following populations: elderly, disabled, homeless families with children, certain project-based programs, such as collaborations with the Division of Youth and Family Services, and for households currently on the existing DCA Housing Choice Section 8 waiting list.

Shelter Housing Exit (SHE) Grant:

The SHE Grant is specifically for women with children, who are victims of domestic violence and are currently residing in a shelter. The SHE grant can be short-term or long-term for up to 2 years and requires that a client pay 30% of their gross income toward the rent, similar to the HUD Section 8 guidelines. Clients do not apply directly for this grant; clients apply through a domestic violence or homeless shelter.

Homelessness Prevention Program:

The Homelessness Prevention Program provides temporary short-term assistance to households who face imminent loss of housing by eviction because they are temporarily without adequate funds for reasons beyond their control.

Contact: **NORWESCAP**..... 908-454-7000 ext.118
housing@norwescap.org



- ▶ **Family Promise of Hunterdon County, Inc.**.....908-782-2490
 Incorporating Interfaith Hospitality Network
 10 East Main Street
 Flemington, NJ 08822

Family Promise offers homelessness services to the community. The Interfaith Hospitality Network is a shelter program for homeless families, which offers shelter, food, case management and counseling services. Shelter is provided by a network of 51 congregations (utilizing over 1,000 volunteers) throughout Hunterdon County with services delivered by a paid professional staff. A team of mental health providers are available to shelter clients. The Homeless Prevention/Rapid Re-Housing Program offers rental assistance, utilities assistance, moving costs, and case management for all eligible Hunterdon County households. (The program is dependent upon available funding.)

- ▶ **Salvation Army**.....908-237-9008
 40 East Main St.
 Flemington, NJ 08822

Emergency Food and Shelter Program (EFSP) and utility funds are available. Call the office for more information.

- ▶ **Hunterdon Helpline**1-800-272-4630

If you experience a housing emergency, call for a referral and/or information regarding emergency shelter placement or financial assistance. This is a 24 hour, 7 day referral service.

- ▶ **Catholic Charities**.....732-324-8200

Administers the Chafee Foster Care Independence Program, which provides federal funding for youth in foster care making the transition to adulthood (ages 16-21). Funds can be used for rent, security deposits, utilities, etc.

- ▶ **Victim Crime Compensation Office**.....1-877-658-2221
www.nj.gov/oag/njvictims/

Hunterdon County Prosecutor’s Office.....908-788-1403
 Office of Victim/Witness Advocacy

New Jersey has a Crime Victim’s Compensation Fund to help with costs related to injuries received in a violent crime **(including victims of domestic violence)**. Included in this are **emergency relocation costs** such as rent and/or a security deposit.

To file a claim, you will need a police report, copies of bills, receipts and all loss documentation. The crime must be reported to the police within 3 months and the claims must be filled with the NJ VCCB within 2 years.



Pennsylvania:

- ▶ **Safe Harbor** (Adults only – men & women).....610-258-5540
Easton, PA
- ▶ **Third Street Alliance** (Women & Children).....610-258-6271
Easton, PA
www.thirdstreetalliance.org

III. MORTGAGE ASSISTANCE

- ▶ **Home Affordable Modification Program (HAMP)**.....888-995-4673
www.makinghomeaffordable.gov/programs/Pages/hamp.aspx

If you are employed, but are struggling to make your mortgage payments, you may be eligible for this program. HAMP can lower your monthly mortgage payments to 31% of your verified monthly gross income.
This program is expected to be available in May 2012.

- ▶ **Principal Reduction Alternative (PRA)**
www.makinghomeaffordable.gov/programs/lower-payments/Pages/pra.aspx

If your home is worth significantly less than you owe on it, you may be eligible for PRA. Contact your mortgage servicer to see if you are eligible.

- ▶ **Home Affordable Refinance Program (HARP)**
www.makinghomeaffordable.gov/programs/lower-rates/Pages/harp.aspx

If you are not behind on your mortgage payments, but have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through HARP. Your mortgage must be owned or guaranteed by Freddie Mac or Fannie Mae to be considered for eligibility. This program ends December 31, 2013.

- ▶ **FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance)**
www.makinghomeaffordable.gov/programs/lower-rates/Pages/short-refinance.aspx

If you are not behind on your mortgage payments, but owe more than your home is worth, you may be eligible for this program. If your current lender agrees to participate in this refinance, they will be required to reduce the amount you owe on your first mortgage to no more than 97.75 percent of your home's current value.



IV. FORECLOSURE SERVICES/INFORMATION

- ▶ **Homeownership Preservation Foundation**.....1-888-995-HOPE
www.995HOPE.org 1-888-995-4673

This organization is dedicated to helping homeowners avoid foreclosure. Online and telephone counseling is available through [the Homeownership Preservation Foundation](http://www.995HOPE.org). Their toll-free hotline is staffed with trained counselors and is open 24 hours a day, 7 days a week. Additional information on foreclosure is available at: www.njhope.nj.gov.

- ▶ **The Office of the Courts Foreclosure Mediation Program**.....1-888-989-5277
www.njforeclosuremediation.org

This program provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program will also provide lawyers to income-eligible homeowners.

- ▶ **Housing and Mortgage Finance Agency (HMFA)**..... 609-278-7400
www.state.nj.us/dca/hmfa/home/foreclosure/

This site provides information and numbers to call regarding foreclosures. Also provides links to information sheets such as "*Foreclosure Fast Facts*":
www.state.nj.us/dca/hmfa/foreclosureprevention_resources.pdf

V. HOUSING SEARCH TOOLS

- ▶ **"Hunterdon County Democrat"**908-782-4747 ext 693
Delivered on Thursdays, can pick up Wednesday night at convenience stores.

- ▶ **"Observer"**908-782-4747 ext 693
Delivered on Thursdays for free

- ▶ **New Jersey Housing Website**
Website: <http://realestate.nj.com>

New Jersey Housing Resource Center
Website: <http://www.njhousing.gov/>

Lists housing available, to rent or for sale, helps people with disabilities find housing options, and provides housing information and links.



► **Other Websites- to search for affordable housing:**

- **US Department of Housing & Urban Development (HUD)**

www.hud.gov

Provides links to Shelters, Housing Counseling Agencies, Rental Assistance Programs, etc by choosing "Homes-Homeless".

Can search by State, County, etc, gives limited information on subsidized housing, by selecting "Homes- Renting" and then "Search for an Apartment".

Gives limited rental property information by county, select "Homes-Renting" and then choose "Rental help in your state" and then "New Jersey" and then "Other New Jersey Resources- Find units for rent in rural NJ".

Lists "9 Steps to Buying a Home," in particular #4 "Learn about home buying programs," provides links to different programs for home buyers, choose "Homes-Buying".

- **Housing & Mortgage Finance Agency (HMFA)**

www.nj.gov/dca/hmfa/consu/renters/afford/

Lists affordable rentals for families or seniors (affiliated with HMFA programs)

- **Central Jersey Housing Resource Center (CJHRC), previously SCCOAH**
600 First Avenue, Suite 3.....908-704-8901
Raritan, NJ 08869
www.sccoah.org

Click on "Housing Resource Center" then on "Housing Availability" to see available units by township in Central Jersey.

CJHRS operates a Housing Resource Center to help individuals overcome obstacles and find housing.



► **Homelessness-Related Websites:**

- **U.S. Department of Housing & Urban Development (HUD)**
www.hud.gov

Choose "About HUD->Programs of HUD->scroll down to "Table of Contents": provides links to help with a range of housing services.

- **National Alliance to End Homelessness**
www.endhomelessness.org

This site is primarily for policymakers and advocates with descriptions and discussions of many types of programs. Choose "Policy Guide" which provides information on legislation and the appropriation process for homelessness programs and related programs, with discussion of the different types of programs in the broader context. There are also links to other guides and reports on this website.

► **Poverty Guidelines:**

United States Department of Health & Human Services

Website: <http://aspe.hhs.gov/poverty/09poverty.shtml>

Many times eligibility for programs is determined by using the Poverty Guidelines. For example: eligibility may be determined by stating that household income cannot be over 175% of poverty guidelines, so using the chart below, for a family of 4, you would take the \$23,050 x 1.75 = \$40,377.50 for total income threshold.

2012 HHS Poverty Guidelines

Persons in Family or Household	48 Contiguous States & D.C.
1	\$11,170
2	\$15,130
3	\$19,090
4	\$23,050
5	\$27,010
6	\$30,970
7	\$34,930
8	\$38,890
For each additional person, add	\$3,960



VI. LEGAL ASSISTANCE/RIGHTS & RESPONSIBILITIES

- ▶ **Legal Services of Northwest Jersey (LSNWJ)**.....908-782-7979
82 Park Avenue
Flemington, NJ 08822
www.lsnj.org/lsnwj/

LSNWJ provides free civil legal services to low-income residents in matters regarding shelter, housing and other basic needs.

- ▶ **New Jersey Tenants Organization**.....201-342-3775
<http://njtenantsorg.homestead.com/njto.html>

The NJ Tenants Organization is a statewide organization working to protect the rights of tenants. Contact the organization with eviction issues.

▶ **Websites and Links to Informational Brochures:**

- **Legal Services of New Jersey – Tenant’s Rights**
<http://www.lsnjlaw.org/english/placeilive/index.cfm>

This site contains information about your rights and responsibilities as a tenant, including finding a place to live, your right to safe and decent housing, what you can do about lead poisoning, and what you can do about being evicted. This information also can help you with legal problems related to your lease, your security deposit, or repairs you want your landlord to make. This Web site also contains links to general information about buying or selling a house and getting a mortgage.

- **NJ Dept. of Community Affairs**
www.nj.gov/dca/divisions/codes/publications
Click on “Landlord-Tenant Information”-> “Foreclosure, Tenants Rights Bulletin”

This site provides links to foreclosure information, including “*The Rights of Tenants During Foreclosure.*”

Residential tenants in New Jersey cannot be evicted solely because the property where they live is in foreclosure or has been foreclosed. The law protects tenants against eviction and provides some protection from utilities being shut-off. To learn more, call the New Jersey Tenants’ Organization at 201-342-3775.



- **NJ Dept. of Community Affairs – “Truth in Renting”**
www.nj.gov/dca/divisions/codes/offices/landlord_tenant_information.html

Scroll down to “Truth in Renting” to view a guide to the rights and responsibilities of residential tenants and landlords in New Jersey.

- **US Dept. of Housing & Urban Development (HUD) – Housing Standards**
<http://www.hud.gov/offices/pih/programs/hcv/>
Scroll to: “Learn More” and click on “A Good Place to Live” to view the Housing Quality standards used by the Section 8 Housing Voucher program when inspecting a rental unit.

- **New Jersey State Bar Foundation**
www.njsbf.org
Designed to educate the public about New Jersey state law.
<http://www.njsbf.org> –click on “for the public” -> “publications”-> “consumer’s guide to New Jersey law” – page 4 describes the landlord/tenant rights and responsibilities for residential property.

VII. CONSUMER CREDIT COUNSELING

- ▶ **Consumer Credit Counseling Services of NJ Inc.....888-726-3260**
www.ccsnj.org
- ▶ **National Foundation for Consumer Credit Hotline.....800-388-2227**
www.nfcc.org





VIII. UTILITIES RESOURCE LIST

A. Electricity

- ▶ **Jersey Central Power & Light, a First Energy Corp. (JCP&L)**.....1-800-662-3115
http://www.firstenergycorp.com/content/customer/jersey_central_power_light.html

Services all of Hunterdon County for Electric Services

B. Heating

GAS COMPANIES:

- ▶ **Elizabethtown Gas Company**.....1-800-242-5830
<http://www.elizabethtowngas.com>

Serves: Alexandria, Bethlehem, Bloomsbury, Califon, Clinton, Delaware, East Amwell, Flemington, Franklin, Frenchtown, Glen Gardner, Hampton, High Bridge, Holland, Kingwood, Lambertville, Lebanon, Milford, Stockton, Union, West Amwell.

- Must call to ensure that all streets in the listed towns are served.

- ▶ **PSE & G**.....1-800-436-7734
<http://www.pseg.com>

For gas service only: East Amwell, Readington, Tewksbury. (No electric service in Hunterdon County)

PROPANE COMPANIES:

- ▶ **Amerigas**.....1-800-729-2961
www.amerigas.com

Covers all of Hunterdon County.

- ▶ **Ferrellgas**.....908-782-2711
www.ferrellgas.com

Covers all of Hunterdon County.

- ▶ **Stem Brothers**.....908-996-4441 or 908-995-4825
www.stembrothers.com

Serves: Alexandria, Bloomsbury, Clinton, Flemington, Franklin, Holland, Milford, Ringoes

- Must call to ensure that all streets in the listed towns are served.

- ▶ **Precision Propane**.....908-238-1549
Serves: Califon, Clinton, High Bridge, Lebanon, Tewksbury



OIL COMPANIES:

- ▶ **A & S Fuel Oil Company**.....908-782-6673
Serves all of Hunterdon County.
- ▶ **Atlantis Energy Company**.....1-800-564-1012
Covers all of Hunterdon County (only delivers on Tuesday/Thursdays to our area)
- ▶ **Allied Oil LLC**.....1-800-894-1071
Serves: Califon, Clinton, East Amwell, Flemington, Glen Gardner, High Bridge, Lambertville, Lebanon, Raritan, Readington, Stockton, Tewksbury, West Amwell, Whitehouse
- ▶ **Cooper’s Oil Company**.....908-859-0982
Covers all of Hunterdon County.
- ▶ **County Line Fuel**.....908-735-7610
Covers all of Hunterdon County.
- ▶ **Hilltop Petroleum**.....908-735-4545
Covers all of Hunterdon County.
- ▶ **Liberty Discount Fuel**.....908-454-5332
Flemington Office.....908-751-5231
- ▶ **Meenan**.....908-735-5158
Covers all of Hunterdon County.
- ▶ **Skylands Energy Service**.....888-782-3001
Covers all of Hunterdon County.
- ▶ **Stem Brothers**.....908-996-4441
Website: www.stembrothers.com

Serves: Alexandria, Bloomsbury, Clinton, Flemington, Holland, Pittstown, Ringoes
 - Must call to ensure that all streets in the listed towns are serviced.
- ▶ **Stockton Fuel Oil Co.**.....908-788-1854
Serves: Alexandria, East Amwell, Frenchtown, Flemington, parts of Holland, Lambertville, Milford, Stockton, West Amwell.
 - Must call to find out if they offer coverage to these specific areas. They do not go further north than Flemington.
- ▶ **Suburban Propane (includes oil heating)**.....908-782-5414
Covers all of Hunterdon County.



- ▶ **Valley Oil Co.**.....609-466-0015
Serves: Flemington, Frenchtown, Ringoes, East Amwell, West Amwell, Lambertville, Stockton, Sergeantsville.
- ▶ **Van Doren Oil Company**.....908-534-2125
Covers all of Hunterdon County.

C. Telephone Services

- ▶ **CenturyLink**1-877-290-5458
Website: www.centurylink.com
Covers most of Hunterdon County.
- ▶ **Comcast**.....1-866-728-1776
Website: www.comcast.com
Serves: Annandale, Califon, Clinton, Flemington, Franklin, Glen Gardner, Hampton, Lebanon, Raritan, Readington, Tewksbury, Union.
- ▶ **Optimum Voice from Cablevision**.....1-866-472-0117
Website: www.optimum.com
Serves: Raritan. Call for availability in other areas.
- ▶ **Verizon Communications**.....1-800-256-4646
Website: www.verizon.com
Serves: Selected areas in Hunterdon County
- ▶ **Vonage**.....1-866-243-4357
Serves: Bloomsbury, Califon, Clinton, Flemington, Frenchtown, Glen Gardner, Hampton, High Bridge, Lebanon, Milford, Raritan, Tewksbury, Whitehouse.



D. Cable & Digital Television

- ▶ **Cablevision to Digital Cable Service**.....1-866-473-4448
Website: www.optimum.com
Raritan
- ▶ **Comcast**.....908-689-3355
Website: www.comcast.com
Call to find out areas covered in Hunterdon.
- ▶ **DirectTV**.....1-800-280-4388
Website: www.directtv.com
Covers all of Hunterdon County.
- ▶ **DISH Network**1-888-825-2557
Website: www.dishnetwork.com
Covers all of Hunterdon County.
- ▶ **CenturyLink**.....1-877-290-5458
Website: www.centurylink.com
Covers most of Hunterdon County.
- ▶ **Service Electric**.....1-800-225-9102 or 610-865-9100
Website: www.sectv.com
Serves: Alexandria, Frenchtown, Holland, Kingwood, Milford.





IX. HOME ENERGY/ PHONE/ HOME REPAIRS ASSISTANCE

A. NJ Utility Assistance Programs

There are two utility assistance programs available to eligible low-income households, offered by the State of New Jersey, LIHEAP & USF. You may be eligible for both programs. You can apply for both with one application, apply direct or contact NORWESCAP at 908-782-0612.

- ▶ **Low Income Home Energy Assistance Program (LIHEAP)**, also referred to as: **Home Energy Assistance (HEA)**1-800-510-3102
 Website: www.energyassistance.nj.gov
 Click on Energy Assistance Programs

LIHEAP is a program that helps pay heating costs, even if heat is included in the rent. (However, households that receive rental assistance are not eligible unless they pay fuel costs directly.) LIHEAP usually takes applications from November – April.

Eligibility for LIHEAP: if household income is less than or equal to 200% of Federal Poverty Level.

Benefits are usually paid once a year, during the heating season.

- ▶ **Universal Service Fund (USF)**.....1-866-240-1347
 Website: www.energyassistance.nj.gov (to get application)

USF is a program created by the State of New Jersey to help make energy bills more affordable for low-income customers. If eligible, USF can lower the amount you have to pay. USF accepts applications all year.

Eligibility for USF: If household income is less than or equal to 175% of the Federal Poverty Level and you are paying at least 3% of your yearly income on electric bills or gas bills. If you have electric heat, you must be paying more than 6% of yearly income on electricity.

Benefits will appear as a credit on your utility bill.

- ▶ **Fresh Start**.....1-866-240-1347
 Website: <http://search.nj211.org>

Type "fresh start" under enter keywords. Click on "search for matching provider and service names" -> click on JCP&L Fresh Start Program for more information.

In March of 2004, the BPU approved the establishment of an arrearage payment plan, called Fresh Start, for **USF enrollees**. The program allows the enrollees to have their past due bills forgiven **IF** customer begins to pay their monthly bills in full and continue to do so for an entire year.



► **Temporary Relief for Utility Expenses (TRUE).....732-982-8710**

This is a one-time assistance program and is designed to help low to moderate income households across the state of New Jersey who are experiencing economic hardship and struggling to pay their electric and natural gas bills.

Eligibility: NJ resident, must not have received USF/HEA in 12 months, have documented notice of overdue payment for gas and/or electric service and have past history of making regular payments toward their utility bills.

B. Other Assistance Programs

► **Catholic Charities.....908-782-7905**
6 Park Avenue
Flemington, NJ 08822

Programs can provide one-time emergency assistance for utility payments, car repairs, prescription assistance, child care payments, etc.

Eligibility: Applicants must demonstrate hardship and have a realistic plan for avoiding such hardship in the future.

► **Hunterdon County Division of Social Services.....908-788-1300**
8 Gauntt Place
Flemington, NJ 08822

Programs can help cover costs of utilities, including back utility payments or utility deposits.

Eligibility: must meet income eligibility guidelines for different programs.

► **NJ Lifeline.....1-800-792-9745**
Website: <http://www.state.nj.us/health/seniorbenefits/lifinedetail.shtml>

Funded from the New Jersey General Fund, Lifeline provides credit on electric or natural gas bills of \$225 per year to disabled and senior homeowners and tenants. Beneficiaries of Medical Assistance to the Aged, Medical Assistance Only, or New Jersey Care, are sent Lifeline applications automatically every August. Supplemental Security Income recipients receive Lifeline automatically.

Eligibility: Eligible if you are a beneficiary of the programs listed above or if you meet the Pharmaceutical Assistance to the Aged and Disabled (PAAD) eligibility requirements.

For an application: <http://www.state.nj.us/health/seniorbenefits/index.shtml> click on forms, form #AP2



- ▶ **NJ SHARES**.....1-866-657-4273
Website: www.njshares.org

New Jersey SHARES (Statewide Heating & Assistance & Referral for Energy Services) is an independent energy fund for individuals and families who are in need of temporary help in paying their energy bills.

Eligibility: Non-welfare recipient energy customers, who are experiencing a financial crisis, have exhausted all other available sources of assistance and have demonstrated a good faith effort to pay their energy bills. Applicants must have a termination notice or shut-off notice and cannot be a participant, nor be income eligible, for any additional types of utility assistance.

- ▶ **New Jersey Comfort Partners**.....1-888-773-8326
www.njcleanenergy.com/residential/programs/comfort-partners/comfort-partners

Helps qualified low-income households to lower natural gas and electric bills through energy education, the installation of energy efficiency measures, and repairing or replacing heating and cooling equipment. Some of these measures include: efficient lighting products, hot water conservation measures, refrigerator replacement, programmable thermostats, insulation upgrades, air sealing, duct sealing and repair, and heating cooling equipment maintenance, repair and/or replacement. Energy education and counseling is also available.

Eligibility: income at or below 225% of Federal Poverty Level or customers who receive assistance through NJ Lifeline, Universal Service Fund (USF) and/or Pharmaceutical Assistance to the Aged and Disabled (PAAD).

This program is available through December 31, 2012 or while funds last.

For information in Hunterdon:

- ▶ **PSE & G**.....1-888-773-8326
- ▶ **JCP & L**.....1-800-207-9276
- ▶ **Winter Termination Program**1-800-624-0241

The program prevents residential gas and electric customers who participate in the Lifeline, Home Energy Assistance Program (HEAP), Work First New Jersey/Temporary Assistance to Needy Families (WFNJ/TANF), Federal Supplemental Security Income (SSI), Pharmaceutical Assistance to the Aged and Disabled (PAAD) from having their gas or electric service disconnected during the winter months. This program is in effect from November 15 through March 15. The Program is administered by the Board of Public Utilities.



- ▶ **Hunterdon County Housing Rehabilitation Program**.....908-788-1110
Website: <http://www.co.hunterdon.nj.us/hchr.htm>

This program is funded through the NJ Department of Community Affairs Small Cities Program and managed by Hunterdon County staff. The goal is to maintain safe, accessible and energy efficient housing by helping eligible residents to correct code violations and other deficiencies in their homes.

Eligibility: Any resident of an owner-occupied dwelling in Hunterdon County who has resided in the County for at least one year and has not received funding from this program in the last three years; whose property exhibits conditions that must be corrected in order to meet code standards, to prevent further deterioration or to safely access and occupy the home; and whose income from all resources does not exceed current HUD income guidelines.

- ▶ **Housing Accessibility and Rehabilitation (HAR) Program**908-399-6411

The HAR Program can help with home modifications for accessibility by providing housing modifications, repairs and safety mechanisms to income-qualified senior citizens and individuals with disabilities who reside in Hunterdon County. HAR works with local groups such as churches and civic groups to help with certain renovations to minimize the cost to the person needing the work. They can also offer Hunterdon County residents with technical assistance.

The program is open to tenants. Upgrades to the rental property can be made. The landlord is asked to make a five year commitment to the tenant, with no rent increase during that time period.

- ▶ **Link Up America**.....1-800-427-9977 or call NJ SHARES at 1-888-337-3339
Website: www.njshares.org/otherprograms/communications-lifeline.asp

Through Verizon New Jersey's Communication Lifeline and Link Up America, eligible new customers receive a 50% discount on the initial phone connection charge, with the remaining 50% paid in 12 monthly installments. Existing Verizon residential customers may be eligible to receive discounted local telephone service.

Eligibility: If no one claims you as a dependent on their income taxes and you receive benefits from one of these programs: Medicaid, Food Stamps, General Assistance (GA), Supplemental Security Income (SSI), Home Energy Assistance Program (HEAP), Lifeline Utility Credit/Tenants Lifeline Assistance, Pharmaceutical Assistance to the Aged and Disability (PAAD), Temporary Assistance to Needy Families/Work First NJ (TANF/WFNJ) or if you are 65 or older and are not participating in the above programs, but the annual income is at or below 150% of the Federal Poverty Level.



- ▶ **Assurance Wireless**.....Customer Care 888-321-5880
www.assurancewireless.com To apply 800-395-2171

This is a cell phone service for eligible low-income customers from Sprint’s pre-paid group. Upon determination of eligibility, customers can receive a free cell phone and 250 free minutes of wireless voice service every month.

- ▶ **Mr. Fix-It Program**.....908-788-1358 ext. 4
Community Service Building
4 Gauntt Place, Building #1
Flemington, NJ 08822
Website: <http://www.co.hunterdon.nj.us/aging/mrfixit.htm>

This is a volunteer program that provides home maintenance and repair service to Hunterdon County residents, age 60 and over, free of charge. The intent of the program is to perform those jobs that, if neglected, would adversely affect the health or safety of the senior citizen.

- ▶ **USDA Rural Development: Repair Loan And/Or Grant Program**908-852-5424

This program provides loans and/or grants to income eligible persons for home repairs to remove health or safety hazards. Homeowner must repay loans.

Eligibility: Applicants must own and occupy a home in a rural area; be without sufficient income to qualify for a Section 502 loan; have sufficient income to repay the loan; and be a citizen of the United States or reside in the United States after having been legally admitted for permanent residence. Grant recipients must be 62 years of age or older and be unable to repay the part of the assistance received as a grant.

- ▶ **Weatherization Assistance Program**
Contact NORWESCAP.....908-782-0612

Provides energy conservation assistance to income eligible households who reside in Somerset, Hunterdon, Warren or Sussex counties. The program is designed to assist elderly, disabled, and low-income persons in weatherizing their homes and conserving energy. A computerized energy audit will be conducted to determine the efficiency of the home. The level of service is influenced by the energy audit and funding parameters.



X. OTHER RESOURCES

A. Food Pantries:

- ▶ **Elijah’s Cupboard Food Pantry**.....609-397-2333
Sergeantsville United Methodist Church
Sergeantsville, NJ 08557
 - ▶ **Flemington Area Food Pantry**.....908-788-5568
110 Broad Street
Flemington, NJ 08822
 - ▶ **Frenchtown Presbyterian Church**.....908-996-2227
20 Fourth Street
Frenchtown, NJ 08825
 - ▶ **Lambertville Food Pantry at Fisherman’s Mark**.....609-397-0194
89 North Main Street
Lambertville, NJ 08530
 - ▶ **Meals on Wheels in Hunterdon**.....908-284-0735
5 Walter Foran Blvd. Suite 2006
Flemington, NJ 08822
- The Meals on Wheels mission is to assist the home bound elderly/disabled of Hunterdon County to maintain their independence by enhancing their nutritional health, thereby avoiding unwanted institutionalization.
- ▶ **North Hunterdon Community Food Bank**.....908-537-2395
@ the Lebanon Township Rescue Squad
528 West Hill Road
Glen Gardner, NJ 08826
 - ▶ **Open Cupboard Food Pantry**.....908-730-7320
37 Old Highway 22
Clinton, NJ 08809
 - ▶ **Readington Starfish Food Pantry**908-534-0974
(call for appointment)



- ▶ **St. Magdalen Food Pantry, Hope House**.....908-782-2922
105 Mine Street
Flemington, NJ 08822
- ▶ **St. Anne’s Food Pantry**.....908-537-2221
30 Main Street
Hampton, NJ 08827

B. Furniture

- ▶ **The Lord’s Closet**.....908-534-1777
Rt. 22 East Mullen Road
Whitehouse Station, NJ 08889

The Lord’s Closet has furniture and clothing.
- ▶ **The Giving Network**908-927-9001
Somerville, NJ 08876
Serves East Hunterdon

C. Clothing

Consignment Shops:

- ▶ **Quality Clothing – Women’s**908-788-4017
160 Main Street
Flemington, NJ 08822
- ▶ **Then & Again**.....908-788-7798
4 Mine Street
Flemington, NJ 08822

Children’s Consignment Shops:

- ▶ **Little Ones Reruns**.....908-735-5929
10 W. Main Street
Clinton, NJ 08809
- ▶ **Trends and Treasures**.....908-534-2644
261 Main Street
Whitehouse Station, NJ 08889
- ▶ **We Kids of Flemington**.....908-284-1844
25 Turntable Junction
Flemington, NJ 08822



Thrift Shops:

- ▶ **Ever Green Consignment & Thrift Shop**.....908-537-4197
429 State Rt. 31 South
Washington, NJ 07882
- ▶ **North Hunterdon UMC Thrift Shop (Norton Church)**.....908-735-0177
51 Charlestown Rd.
Hampton, NJ 08827
- ▶ **SPCA Thrift Shop**.....908-996-2099
576 Stamets Road
Milford, NJ 08848
- ▶ **The Top O'th'Barn Thrift Shop**.....908-832-7018
15 Raritan River Road
Califon, NJ 07830

XI. GENERAL RESOURCES/ SEARCH TOOLS

- ▶ **NJ211**..... 211
www.nj211.org

"211" is an informational hotline that can be dialed from any phone. There is also an online, searchable social service directory with "chat" function.
- ▶ **Hunterdon Helpline**..... 800-272-4630
www.hunterdonhelpline.org

Hunterdon Helpline is a local, comprehensive first call for help information and referral service, with linkages to county services. Helpline also provides senior assurance calls, a friendly visitor program, a translation center, and literacy services.
- ▶ **NJ Helps**
www.njhelps.org

NJ Helps provides a one-stop website designed to screen individuals for eligibility to over 30 social service programs. Individuals can go on independently or with the assistance of service staff, and apply for services such as food stamps and NJ FamilyCare.
- ▶ **Department of Human Services** 609-292-3717
www.state.nj.us/humanservices

This website provides a comprehensive list of all human services programs and services supported by the state.



- ▶ **Hunterdon County Human Services Resource Guide**
www.co.hunterdon.nj.us -> click on Human Services -> click on Resource Guide Box
 This guide provides an extensive list of human services available in Hunterdon County.

- ▶ **Department of Health and Senior Services**.....800-792-8820
www.state.nj.us/health.senior/index.shtml

- ▶ **NJ Family Care** 800-701-0710
www.njfamilycare.org

 This site provides information and an application on low- or no-cost health insurance for families 350% or below the federal poverty level.

- ▶ **NJ HealthLink**
www.nj.gov/njhealthlink

 This link provides information about health related services with links to treatment screening services, including emergency, mental health, addiction, prescription drugs, nutrition, long-term care, insurance, financial assistance and vocational rehabilitation resources.

- ▶ **Addictions Hotline**800-238-2333
www.nj211.org

 This site helps people locate alcohol or drug treatment programs, 12-step support meetings, or find the answers they seek to questions concerning drugs and alcohol.



If you or
someone you know
needs help

Need help? **2-1-1**
Start here.

Dial 2-1-1 or click nj211.org

