

**Monmouth County  
Sheriff's Office**

**Kim Guadagno  
Sheriff**

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*Resource Guide For  
Families Facing  
Foreclosure & Eviction  
In Monmouth County*

The Sheriff's Office is dedicated to helping families and providing assistance during these difficult times.

## Foreclosure Resources

US Department of Treasury – Making Homes Affordable - Under this program mortgages will be made more affordable and help prevent the destructive impact of foreclosures on families, communities and the national economy.

- *The Home Affordable Refinance: will be available to 4-5 million homeowners who have solid payment history or an existing mortgage owned by Fannie Mae or Freddie Mac.*

On the Web: [http://www.treas.gov/press/releases/reports/guidelines\\_summary.pdf](http://www.treas.gov/press/releases/reports/guidelines_summary.pdf)

- *The Home Affordable Modification: will be available to 3-4 million homeowners that are at-risk of foreclosure in helping to reduce monthly mortgage costs*

On the Web: [http://www.treas.gov/press/releases/reports/housing\\_fact\\_sheet.pdf](http://www.treas.gov/press/releases/reports/housing_fact_sheet.pdf)

New Jersey Foreclosures Mediation Program - Foreclosure mediation is an opportunity for qualified homeowners who are facing foreclosure to receive help from housing counselors, attorneys, and a neutral mediator to resolve a loan delinquency. The program is free.

On the Web: <http://www.nj.gov/foreclosuremediation/>

Phone: 1.888.989.5277

New Jersey Housing Resource Center – Avoiding foreclosure, foreclosure recovery programs, foreclosure recovery education.

Department of Human Services/Division of Disability Services

On the Web: [www.njhousing.gov](http://www.njhousing.gov)

Phone: 1.888.989.5277

New Jersey Department of Banking and Insurance - The Department of Banking and Insurance is committed to protecting and educating consumers regarding insurance, money matters and real estate transactions.

On the Web:

[http://www.state.nj.us/dobi/division\\_consumers/finance/foreclose\\_subprime.html](http://www.state.nj.us/dobi/division_consumers/finance/foreclose_subprime.html)

Phone: 1.800.446.7467

New Jersey Division of Consumer Affairs - The New Jersey Division of Consumer Affairs protects the public from fraud, deceit and misrepresentation in the sale of goods and services.

On the Web: <http://www.state.nj.us/oag/ca/foreclosures.htm>

Phone: 1.800.242.5846

Ocean-Monmouth Legal Service - Offers legal services in a broad range of matters,

including housing, government assistance and benefits, family matters, consumer cases, and others. Certain non-profit community groups which are organized by or for low-income people may also qualify for assistance. OMLS **does not** help in criminal or municipal court cases.

On the Web: <http://www.lsnj.org/omls/index.htm>

Monmouth County Offices:

Freehold 732.866.0020

Long Branch 732.222.3338

Monmouth County Legal Aid Society, Inc. – Adoption, Bankruptcy, Consumer, Child Custody, Dissolution of Marriage, Domestic Violence, Housing Cases must be tried in Monmouth County, must be a civil case.

Location: PO Box 86, Asbury Park, NJ 07712

Phone: 732.776.7733

Homeowner Preservation Foundation - To develop innovative solutions for preserving and expanding homeownership by partnering with consumers, policy makers and the mortgage lending industry.

On the Web: <http://www.995hope.org/>

Phone: 1.888.995.HOPE (4673)

U.S. Department of Housing & Development (HUD) Housing counseling agencies offer guidance on home buying, renting, reverse mortgages and default and foreclosure prevention.

On the Web: <http://www.hud.gov/local/nj/homeownership/hsgcounseling.cfm>

Location: NJ - Newark - 1085 Raymond Boulevard 13th Floor Newark, NJ 07102

Phone: 973.622.7900

### **Shelter Assistance Resources**

Family Promise – of Monmouth County, an affiliate of national Family Promise, works with community agencies, faith-based services, churches and synagogues to provide shelter, food, transportation and support services including case management for homeless families.

On the Web: <http://www.ihn-of-mc.org/>

Location: 241 Carr Avenue, Keansburg, NJ

Contact Person: Tara Maffei @ 732.495.1050

Area of Service: North-Northeast (but will assist throughout)

Generally deals with families

*Monmouth County Divisions of Social Services* - Adult homeless shelter, emergency assistance program, emergency family shelter program.

Offices in Freehold, Ocean Twp and Atlantic Highlands

On the Web: <http://www.co.monmouth.nj.us/page.aspx?ID=163>

Phone: 732.431.5000 or 1.800.662.3144

Area of Service: All of Monmouth County

*Project Paul* - Established in 1980 in Keansburg prevents homelessness for hundreds of families every year, distributes to more than 1000 needy people per week, supports single parents in college.

On the Web: <http://www.projpaul.org/>

Location: 211 Carr Avenue, Keansburg, NJ

Contact person: Lionel Menard @ 732.787.4887

*The Affordable Housing Alliance* - Provides personal service to those needing housing and other special needs that will help a person to become a responsible tenant or homeowner. A database of all affordable housing units, group homes, rooming houses, and senior housing in Monmouth County was compiled and is kept current so that clients' have a clear and accessible housing resource to help them find safe and decent living options most likely to meet their specific needs.

On the Web: <http://www.housingall.com/>

Location: 59 Broad Street, Eatontown, NJ

Contact Person: Donna Rose-Blaze @ 732.389.2958

Area of Service: All of Monmouth County

### *Additional Resources*

*The Center* - Personal service to those in the community affected by HIV disease both those actually living with the virus, as well as their family, friends, and caregivers.

On the Web: <http://www.thecenterinap.com/>

Location: 806 Third Avenue, Asbury Park, NJ

Contact Person: Rev. Robert Kaeding @732.774.3416

Area of Service - All of Monmouth County

*Monmouth County SPCA* The MCSPCA provides services that improve the quality of life for all citizens of the community, not just for pet owners. In addition to animal adoption and surrender services.

On the Web: <http://www.monmouthcountyspca.org/default.htm>

*Location:* 260 Wall Street, Eatontown, NJ 07724

*Phone:* 732.542.0040

*NJ SHARES* - NJ Statewide Heating Assistance and Referral for Energy Services is a non-profit organization that provides assistance for those in need of temporary help with their energy bills.

*On the Web:* <http://www.njshares.org/>

*Location:* 1901 North Olden Avenue Extension, Suite 1A, Ewing, NJ 08618

*Contact:* 866.657.4273