



Housing Information Sheet

The Brain Injury Alliance of New Jersey

People with brain injury may find themselves unable to afford their housing costs because of reduced income. The Brain Injury Alliance of New Jersey produced this information guide to educate people with brain injury, their families, and professionals about steps to take if eviction or foreclosure is pending, and to provide general information on finding affordable housing.

Increasing Your Income: Are you having trouble paying your rent or mortgage? If you are having trouble paying your housing costs, you can take steps to make the situation better so you don't become homeless.

- **Apply for Social Security.** If you are unable to work, you may be eligible for Social Security Disability Insurance and/or Supplemental Security Income, which can provide supplemental income.
- **Supplement Social Security with income from a job.** If you receive Social Security, you can work and not lose your benefits. An agency that helps with this is NJ WINS, New Jersey's Work Incentive Network Supports; they can tell you what you can earn and keep Social Security, and connect you to supports for help with finding and keeping a job.
- **Apply for other forms of financial assistance.** Most temporary assistance, like food stamps and cash assistance, come from the County Board of Social Services. Be aware that many of these are time-limited—keep looking for more income or a less expensive housing situation.

Lowering Your Housing Costs: Sometimes it is possible to reduce your housing payment. Other times you can only lower your costs by finding less expensive housing.

- **Rent:** If you are going through an emergency, you might have the option of reaching out to your landlord to negotiate a temporary reduction in the next month's rent. Another option to help with rental costs is Section 8. There are long waiting lists for Section 8 vouchers.
- **Mortgage:** It may be possible to reduce your monthly mortgage payment by calling your lender and negotiating a lower monthly payment. This will cause you to take on more interest and extend the length of the mortgage. Another way to get help in managing your mortgage costs is to reach out to an assistance agency.

Delaying Eviction & Foreclosure: Are you too far behind on your rent or mortgage to catch up? Have you been told that you will have to leave your home and you are facing imminent eviction or foreclosure? Here are some steps you can take to find assistance:

- **Delaying Eviction:** If you've been threatened with eviction, you should know your rights. It might be possible to take the eviction to court, or even if you lose, to have a stay placed on the order while you seek affordable housing.
- **Emergency Assistance with Eviction:** If you're facing eviction for temporary financial circumstances beyond your control, you might be eligible for rental assistance from programs like the NJ Homelessness Prevention program. You can only be eligible for this program if you do not receive welfare or any other housing assistance.
- **Foreclosure:** If you've been threatened with foreclosure, it may be possible to bring the matter

before mediation, and to get the help of a housing counselor in this process.

Homeless Assistance: If you are in danger of eviction or foreclosure, you need to seek emergency assistance ASAP. Your goal is to find homeless prevention programs so you can stay off the streets – either to stay in your own home until you find more affordable housing, or to find temporary accommodations like a shelter. Your first call should be to your county’s Board of Social Services; let them know you will be homeless and need help. If you are told that you are ineligible for help from the county, ask the intake worker if they are aware of other programs.

- **Social Services for the Homeless:** If you are homeless, and need help getting into safer, more permanent housing, there are agencies that can help through case management and advocacy. One of these is NJ’s Social Services for the Homeless, which are usually connected to the county Board of Social Services.
- **Assistance for those with serious mental illness or substance abuse:** If you are affected by serious mental health or substance abuse issues, you may be eligible for help through PATH: Projects for Assistance in Transition from Homelessness.
- **Family Promise:** Homeless women and families may be eligible for help through Family Promise, which provides shelter, case management and services. There is not a Family Promise program in every county.

Affordable Housing: Are you looking for a more affordable apartment or home? Once you are able to deal with the immediate problem of eviction or foreclosure, or able to find transitional housing, it is time to seek affordable housing. For that matter you may be safe in your current housing situation but aware that it will become unaffordable—so you’re seeking affordable housing in advance. Either way, here are resources to help you in your housing search:

- **Subsidized Housing:** Every county maintains subsidized housing where the rent is offset by assistance to be more affordable. They may be for seniors and the disabled, or open to the public. The state has listings you can access online or over the phone. Or, you can call the Department of Community Affairs to learn about subsidized housing in your county. There may be long waiting lists for this housing.
- **New Jersey Housing Resource Center:** The NJ Housing Resource Center is a free registry of affordable and special needs housing located in New Jersey. You can search the registry online or call the associated helpline to find entries and get more information on using the registry.
- **Home Sharing Programs:** Another option for affordable housing is to participate in a home share program, where you would have a shared housing arrangement with a housemate to offset costs. Not every county has a home sharing program but for those areas which are served by these programs, this is a potential option.

Other Resources for Finding Affordable Housing: You might want to search the web for rent-by-owner options, or rooms available for rent, rather than apartments. Get help from a family member, friend, or professional you trust to search websites for affordable housing. These are not state or county programs, so there is no official oversight.

Resources Listing

1. Social Security

This agency provides supplemental income to individuals with disabilities through the disability insurance or supplemental security income programs.

Apply online: www.ssa.gov

Apply over the phone: 1-800-772-1213 or TTY 1-800-325-0778.

2. NJ Work Incentive Network Supports (NJ WINS)

This agency assists individuals in understanding the impact that employment will have on their Social Security or medical benefits.

Contact a Community Work Incentives Coordinator online: www.njwins.org

1-866-968-7842 or 1-866-833-2967 (TTY)

3. County Board of Social Services

These agencies provide various forms of assistance, including temporary housing arrangements as well as food stamps and other emergency funds.

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| <p>Atlantic County Department of Family and Community Development 1333 Atlantic Avenue Atlantic City, NJ 08401 (609) 348-3001 www.atlanticcountynj.gov/government/county-departments/department-of-family-and-community-development</p> | <p>Bergen County Board of Social Services 216 Route 17 North Rochelle Park, NJ 07662 (201) 368-4200 www.bcbss.com</p> | <p>Burlington County Board of Social Services 795 Woodlane Road Mount Holly, NJ 08060 (609) 261-1000 www.bcbss.org</p> |
| <p>Camden County Board of Social Services 101 Woodcrest Road Suite 161 Cherry Hill, NJ 08003 (856) 225-8800 www.camdencounty.com/service/social-services</p> | <p>Cape May Department of Social Services 3801 Route 9 South Unit 4 Rio Grande, NJ 08242 (609) 886-6200 www.capemaycountynj.gov/984/Division-of-Social-Services</p> | <p>Cumberland County Board of Social Services 275 North Delsea Dr. Vineland, NJ 08360 (856) 691-4600 www.cumberlandcountynj.gov/socialservices</p> |
| <p>Essex County Department of Citizen Services Division of Family Assistance and Benefits 320 University Avenue 2nd Fl Newark, NJ 07102 (973) 385-8000 www.essexcountynj.org/welfare</p> | <p>Gloucester County Division of Social Services 400 Hollydell Drive Sewell, NJ 08080 (856) 582-9200 www.gloucestercountynj.gov/510/Social-Services</p> | <p>Hudson County Department of Family Services Welfare Division 257 Cornelison Ave. Jersey City, NJ 07302 (201) 420-3000 www.hcnj.us/family-services/welfare/</p> |
| <p>Hunterdon County Department of Human Services Division of Social Services 6 Gauntt Place Flemington, NJ 08822 (908) 788-1300</p> | <p>Mercer County Board of Social Services 200 Woolverton Street Trenton, NJ 08650 (609) 989-4320 www.mcboss.org</p> | <p>Middlesex County Board of Social Services 181 How Lane New Brunswick, NJ 08903 (732) 745-3500 www.middlesexsocialservices.co</p> |

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| www.co.hunterdon.nj.us/258/Human-Services | | m |
| Monmouth County Division of Social Services 3000 Kozloski Road Freehold, NJ 07728 (732) 431-6000 www.visitmonmouth.com/Page.aspx?Id=163 | Morris County Office of Temporary Assistance 340 W. Hanover Morris Township, NJ 07963 (973) 326-7800 www.morriscountynj.gov/Residents/Community-Information/Public-Assistance | Ocean County Board of Social Services 1027 Hooper Avenue Toms River, NJ 08753 (732) 349-1500 www.co.ocean.nj.us/socialservices |
| Passaic County Board of Social Services 80 Hamilton Street Paterson, NJ 07505 (973) 881-0100 www.pcbss.org | Salem County Board of Social Services 147 South Virginia Avenue Penn Grove, NJ 08069 (856) 299-7200 www.scbssnj.org | Somerset County Board of Social Services 73 East High Street Somerville, NJ 08876 (908) 526-8800 www.co.somerset.nj.us/government/affiliated-agencies/social-services |
| Sussex County Division of Social Services 83 Spring Street Suite 203 Newton, NJ 07860 (973) 383-3600 www.sussex.nj.us/cn/webpage.cfm?tpid=994 | Union County Division of Social Services 342 Westminster Avenue Elizabeth, NJ 07208 (908) 965-2700 www.ucnj.org | Warren County Division of Temporary Assistance and Social Services 1 Shotwell Drive Belvidere, NJ 07823 (908) 475-6301 www.warrencountynj.gov/government/human-services/division-of-temporary-assistance-and-social-services/social-services |

4. Department of Community Affairs Offices

This agency manages the Section 8 voucher program and has listings of subsidized housing.

www.nj.gov/dca/divisions/dhcr/offices/contact.html

(609) 292-4080

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| Atlantic/Cape May 1601 Atlantic Ave 7 th Fl Atlantic City, NJ 08401 (609) 441-3334 | Bergen 100 First Street, Suite 207 Hackensack, NJ 07601 (201) 996-8990 | Burlington/Camden 101 Haddon Ave 1 st Fl Camden, NJ 08103 (856) 614-3300 |
| Cumberland/Gloucester/Salem 275 North Delsea Dr Vineland, NJ 08360 (856) 453-3820 | Essex 7 Glenwood Avenue Suite 202 East Orange, NJ 07018 (973) 266-2822 | Hudson 438 Summit Avenue 3 rd Fl Jersey City, NJ 07306 (201) 217-7256 |

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| Hunterdon/Somerset 75 Veterans Memorial Drive Suite 202 Somerville, NJ 08876 (908) 707-9010 | Mercer 171 Jersey Ave Building 5 Trenton, NJ 08608 (609) 292-8537 | Middlesex 45 Kilmer Road 1 st Fl Edison, NJ 08818 (732) 777-6999 |
| Monmouth 3499 Route 9 North Suite 1K Freehold, NJ 07728 (732) 780-6772 | Morris/Warren/Sussex 350 US Highway 46 Suite 105 Rockaway, NJ 07866 (973) 627-3396 | Ocean 1510 Hooper Avenue 1st Fl Toms River, NJ 08753 (732) 255-0818 |
| Passaic 100 Hamilton Avenue Suite 600 Paterson, NJ 07505 (973) 225-7146 | Union 200 West Second Street Plainfield, NJ 07060 (908) 412-3700 | |

5. NJ Homeownership Preservation Effort (HOPE)

This program provides counseling to help distressed homeowners avoid foreclosure.

www.995hope.org

Helpline: 1-888-995-4673

6. Legal Services of New Jersey, Landlord-Tenant Info

This agency provides free information, advocacy and legal assistance in legal matters, including disputes between landlords and tenants.

Online information directory: www.lsnjlaw.org/legal-topics/housing

Helpline: 1-888-576-5529

7. Homelessness Prevention Program

This program provides limited financial assistance to help a person stay in their home or to help a homeless person move into a new apartment. Each county has a designated agency to contact.

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| Atlantic County Jewish Family Services of Atlantic and Cape May Counties (609) 822-1108 ext. 269 www.jfsatlantic.org | Bergen County Greater Bergen Community Action Program (201) 488-5100 ext. 7166/7041 www.greaterbergen.org | Burlington County Godsquad, Inc. (609) 518-2378 www.belmonthomesnj.org |
| Camden County Volunteers of America Delaware Valley, Inc. (856) 968-0210 www.voadv.org | Cape May County Catholic Charities Diocese of Camden, Inc. (609) 886-2662 www.catholiccharitiessouthjersey.org | Cumberland County Catholic Charities Diocese of Camden, Inc. (856) 691-1841 www.catholiccharitiessouthjersey.org |
| Essex County Catholic Charities of Newark (973) 266-7991 www.ccannj.org | Gloucester County Catholic Charities Diocese of Camden, Inc. (856) 845-9200 www.catholiccharitiessouthjersey.org | Hudson County United Way of Hudson County (201) 492-2368 www.unitedwayhudson.org |

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| Hunterdon County Family Promise of Hunterdon County, Inc. (908) 782-2490 www.familypromisehc.org | Mercer County HomeFront, Inc. (609) 989-9417 www.homefrontnj.org | Middlesex County Puerto Rican Association (732) 638-2870 www.prahd.org |
| Monmouth County Interfaith Neighbors, Inc. 732-775-0525 Ext. 214 www.interfaithneighbors.org | Morris County NORWESCAP 908-454-7000 ext. 1118/1160 www.norwescap.org | Ocean County Catholic Charities, Diocese of Trenton 732-363-5322 (option 7) www.catholiccharitiestrenton.org |
| Passaic County Catholic Family and Community Services 973-279-7100 www.ccpaterson.org/cfcs | Salem County Catholic Charities Diocese of Camden, Inc. 856-299-1296 www.catholiccharitiessouthjersey.org | Somerset County NORWESCAP 908-454-7000 ext. 1118/1160 www.norwescap.org |
| Sussex County Family Promise of Sussex County 973-579-1180 www.familypromisesussex.org | Union County PROCEED, Inc. 908-351-7727 ext. 23 www.proceedinc.com | Warren County Family Promise of Warren County Inc. 908-453-2194 www.wcfamilypromise.org |

8. NJ Foreclosure Mediation Assistance Program

This program provides free services to homeowners facing foreclosure.

www.nj.gov/dca/hmfa/consumers/foreclosure

9. Social Services for the Homeless

This program provides temporary housing arrangements, financial assistance, referral services and case management to those ineligible for other programs.

Dial 2-1-1

10. Projects for Assistance in Transition from Homelessness

This program provides temporary housing arrangements and case management to those who are affected by mental health and substance abuse issues.

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| Atlantic Jewish Family Services of Atlantic County (609) 822-1108 | Bergen County Comprehensive Behavioral Health (201) 646-0333 | Burlington County Legacy Treatment Services (609) 261-7672, option 7 |
| Camden County Oaks Integrated Care (609) 583-1900 | Cape May Acenda Integrated Health 844-422-3632 | Cumberland County Cumberland County Guidance Center (856) 825-6810 ext. 295 |
| Essex County CareWell Health Medical Center (973) 266-8440 | Gloucester County Acenda Integrated Health 844-422-3632 | Hudson County Jersey City Medical Center at Greenville (201) 395-7630 |

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| Mental Health Association of Essex County (973) 842-4127 Project Live (973) 481-1211, ext. 11 | | |
| Hunterdon County Bridgeway Behavioral Health (908) 894-5311 | Mercer County Oaks Integrated Care (609) 396-4258 | Middlesex County Rutgers University Behavioral Healthcare (732) 235-6184 Catholic Charities - Diocese of Metuchen (732) 738-1323 |
| Monmouth County Mental Health Association of Monmouth County (732) 542-6422 ext. 110 | Morris County Mental Health Association of Morris (973) 334-3496 | Ocean County Bright Harbor Healthcare (732) 575-1111 Preferred Behavioral Health (732) 367-2665 |
| Passaic County St. Joseph's Regional Medical Center (973) 754-4747 | Salem Healthcare Commons, Inc. (856) 689-1180 | Somerset County Richard Hall Community Health & Wellness Center (908) 725-2800 ext. 4069 |
| Sussex County Bridgeway Behavioral Health (973) 383-8670 | Union County Bridgeway Behavioral Health (908) 289-7330 | Warren County Bridgeway Behavioral Health (908) 894-5311 |

11. Family Promise

This program provides temporary housing arrangements, financial assistance, and case management to women and families who have become homeless. Not every county has a Family Promise.

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| Bergen County Family Promise 100 Dayton Street Ridgewood, NJ 07450 (201) 833-8009 www.bergenfamilypromise.org | Burlington County Family Promise 16 East Main St. Moorestown, NJ 08057 (856) 638-0110 www.fpburlco.org | Cape May County Family Promise 505 Townbank Rd North Cape May, NJ 08204 (609) 846-7862 www.familypromisecmc.org |
| Essex County Family Promise 46 Park Street Montclair, NJ 07042 (973) 746-1400 www.fpessexnj.org | Gloucester County Family Promise of Southwest New Jersey Clarksboro, NJ 08020 (856) 243-5971 www.familypromiseswnj.org | Hudson County Family Promise PO Box 3701 Jersey City, NJ 07302 201-448-1839 www.familypromisehudsoncountynj.org |

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| Hunterdon County Family Promise 8 Bartles Corner Road, Suite 11 Flemington, NJ 08822 (908) 782-2490 www.familypromisehc.org | Monmouth County Family Promise 501 Malterer Avenue Oceanport, NJ 07757 (732) 495 1050 www.familypromisemorris.org | Morris County Family Promise PO Box 1494 Morris Plains, NJ 07950 (973) 998-0820 www.familypromisemorris.org |
| Ocean County Family Promise of the Jersey Shore PO Box 83 West Creek, NJ 08092 609-994-3317 www.familypromisesoc.org | Sussex County Family Promise 19 Church Street Newton, NJ 07860 (973) 579-1180 www.familypromisesussex.org | Union County Family Promise First Baptist Church 402 Union Ave. Elizabeth, NJ 07208 (908) 289-7300 www.familypromise.org/what-we-do/fp-union-county |
| Warren County Family Promise 65A Washington Avenue Oxford Township, NJ 07863 (908) 453-2194 www.wcfamilypromise.org | | |

12. NJ Guide to Affordable Housing

www.nj.gov/dca/codes/publications/guide.shtml

Affordable Developments by County:

www.nj.gov/dca/codes/publications/developments.shtml

13. NJ Housing Resource Center

The NJ Housing Resource Center is a free registry of affordable and special needs housing located in New Jersey. You can search the registry online or call the associated helpline to find entries and get more information on using the registry.

www.nj.gov/njhrc

Helpline: 1-877-428-8844

14. Home Sharing Agency Directory for NJ

Please note these programs are not county-specific and may have their own eligibility criteria based on income or other factors.

www.nationalsharedhousing.org

Local NJ Agencies:

- Women's Rights Information Center – Shared Housing
 Englewood, NJ
 201-568-1166
www.womensrights.org
- Homesharing, Inc.
 Bridgewater, NJ
 908-526-4663
www.homesharing.org

15. Websites to search for affordable housing

<http://www.craigslist.org/>
<http://rent.com/>

<http://www.apartments.com/>

THE BRAIN INJURY ALLIANCE OF NEW JERSEY
825 Georges Road, North Brunswick, NJ 08902

Helpline: (800) 669-4323

Phone: (732) 745-0200

Fax: (732) 745-0211

Email: info@bianj.org

Website: www.bianj.org

Our mission is to support and advocate for individuals affected by brain injury and raise public awareness through education and prevention.