



Brain Injury
Alliance
of New Jersey

732-745-0200
Helpline: 1-800-669-4323
www.bianj.org

No Brain Injury is
Too Mild to Ignore,
or Too Severe to
Lose Hope

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.

1. 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.

Increase your income. *Increasing your income is the surest way to afford your home. For many people with brain injury, finding a better-paying job is not always an option; you may be unable to work, or only able to work part-time. Here are suggestions for increasing your income.*

Apply for Social Security. If you are unable to work, you may be eligible for Social Security, which can provide supplemental income. You can apply for Social Security online, by phone, or in person. *See page 5, section 1, for more info on contacting Social Security.*

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. *See page 5, section 2, to find your local NJ WINS agency.*

Apply for other forms of financial assistance. Most temporary assistance, like food stamps and funds, 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. *See page 5, section 3, for your county Board of Social Services.*

Lower 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. *To apply, contact a Department of Community Affairs office; see page 6, section 4, for listings.*



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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.

See page 7, section 5, for the contact info for the NJ Home Ownership Preservation Effort (HOPE) program.

2. 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? Maybe it's too late to look for more income or reduce housing costs; you're facing imminent eviction or foreclosure. 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. 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.

For more information on your rights, contact Legal Services of New Jersey. See page 7, section 6, for this contact info.

Emergency Assistance with Eviction: If you're facing eviction for temporary financial circumstances beyond your control, you might be eligible for rental assistance from the NJ Homelessness Prevention program. You can only be eligible for this program if you do not receive welfare or any other housing assistance.

See page 7, section 7, for contact info for a local Homelessness Prevention program.

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.

The NJ Foreclosure Mediation Program can help with this; see page 8, section 8 for their contact info.

Homelessness Assistance: If you are in danger of eviction or foreclosure, you need to seek emergency assistance ASAP. 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.

See page 5, section 3, for a list of the Board of Social Services offices.

If you are unable to receive help through the county Board of Social Services and you do not understand the suggestions or referrals the intake worker provides, call the Brain Injury Alliance of New Jersey for guidance.



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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.

See page 8, section 8 for a listing of these programs.

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.

See page 8, section 10 for a listing of these programs.

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.

See page 9, section 11 for a listing of these programs.

3. 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.

See page 10, section 12, for a Web listing of subsidized housing and a phone number. See page 6, section 4 for Department of Community Affairs offices.

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.

See page 10, section 13 for more info about the NJ Housing Resource Center.

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.

See page 10, section 14 for a list of the currently existing home sharing programs.



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Other Resources for Finding Affordable Housing: You might want to search the Web sites 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 Web sites for affordable housing. These are not state or county programs, so there is no official oversight. The advantage to searching online is that there may be arrangements available not listed in official directories.

See page 10, section 15, for a list of suggested web sites.

4. How can the Brain Injury Alliance of New Jersey provide guidance?

If you need help with this process or if there are parts of this information sheet that are confusing to read, contact the Brain Injury Alliance of New Jersey. One of our Community Resource Specialists will review this information with you and help you make sense of these suggestions. We can help you answer questions like: Who should I call first? What should I ask? What should I do if I'm told a resource is not available?

If there are online resources or directories that you can't access, we might be able to print the materials and send them to you, free of charge.

We would also be glad to follow up with you and see if the information was helpful—sometimes it's useful to have that reminder to help with this process. Let the Community Resource Specialist know that you'd appreciate a follow up and we will arrange to call or email you.

Unfortunately, the Brain Injury Alliance of New Jersey is unable to provide direct assistance in the form of funding, advocacy or legal help. However, we will do our best to point you towards those agencies that can provide assistance, and to understand how to negotiate the often complex and difficult process of reaching out for help.

Call us at **800-669-4323**, email us at info@bianj.org, or visit us on the Web at www.bianj.org.

This article was written by the Community Resource staff at the Brain Injury Alliance of New Jersey.

Additional information can be found at our website, www.bianj.org.

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 for Social Security: <http://www.socialsecurity.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 working will have on their Social Security or medical benefits.

Online: <http://njwins.org/english/>

Atlantic, Cape May, Cumberland, Gloucester, Hudson, Mercer, Middlesex, Salem, Sussex, or Warren	Burlington, Camden, Hunterdon, Monmouth, Morris, Ocean, Somerset, or Union	Bergen, Essex, or Passaic
Advancing Opportunities (877) 659-4672	Epilepsy Foundation of New Jersey (866) 946-7465	Fresh Start Project (201) 487-4700

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.

Atlantic 1333 Atlantic Avenue Atlantic City, NJ 08401 (609) 348-3001	Bergen 216 Route 17 North Rochelle Park, NJ 07662 (201) 368-4200	Burlington 795 Woodlane Road Mount Holly, NJ 08060 (609) 261-1000
Camden 600 Market Street Camden, NJ 08102-1255 (856) 225-8800	Cape May 4005 Route 9 South Rio Grande, NJ 08242 (609) 886-6200	Cumberland 275 North Delsea Dr. Vineland, NJ 08360-3607 (856) 691-4600
Essex 18 Rector Street - 9th Floor Newark, NJ 07102 (973) 733-3000	Gloucester 400 Hollydell Drive Sewell, NJ 08080 (856) 582-9200	Hudson 257 Cornelison Ave. Jersey City, NJ 07302 (201) 420-3000
Hunterdon 6 Gauntt Place Flemington, NJ 08822-2900 (908) 788-1300	Mercer 200 Woolverton Street Trenton, NJ 08650-2099 (609) 989-4320	Middlesex 181 How Lane New Brunswick, NJ 08903 (732) 745-3500

Monmouth 3000 Kozloski Road Freehold, NJ 07728 (732) 431-6000	Morris 340 W. Hanover Morris Township, NJ 07963 (973) 326-7800	Ocean 1027 Hooper Avenue Toms River, NJ 08753 (732) 349-1500
Passaic 80 Hamilton Street Paterson, NJ 07505-2060 (973) 881-0100	Salem 147 South Virginia Avenue Penn Grove, NJ 08069-1797 (856) 299-7200	Somerset 73 East High Street Somerville, NJ 08876 (908) 526-8800
Sussex 83 Spring Street, Suite 203 Newton, NJ 07860 (973) 383-3600	Union 342 Westminster Avenue Elizabeth, NJ 07208 (908) 965-2700	Warren 501 Second St. Belvidere, NJ 07823 (908) 475-6301
Monmouth 3000 Kozloski Road Freehold, NJ 07728 (732) 431-6000	Morris 340 W. Hanover Morris Township, NJ 07963 (973) 326-7800	Ocean 1027 Hooper Avenue Toms River, NJ 08753 (732) 349-1500
Passaic 80 Hamilton Street Paterson, NJ 07505-2060 (973) 881-0100	Salem 147 South Virginia Avenue Penn Grove, NJ 08069-1797 (856) 299-7200	Somerset 73 East High Street Somerville, NJ 08876 (908) 526-8800
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Passaic 80 Hamilton Street Paterson, NJ 07505-2060 (973) 881-0100	Salem 147 South Virginia Avenue Penn Grove, NJ 08069-1797 (856) 299-7200	Somerset 73 East High Street Somerville, NJ 08876 (908) 526-8800

4. Department of Community Affairs offices

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

Atlantic / Cape May 1601 Atlantic Ave, 7 th Floor Atlantic City, NJ 08401 (609) 441-3334	Bergen 100 1 st Street, Suite 207 Hackensack, NJ 07601 (201) 996-8990	Burlington / Camden 101 Haddon Ave, 4 th Floor Camden, NJ 08103 (856) 614-3300
Cumberland / Gloucester / Salem 40 E. Broad Street, Suite 301 Bridgeton, NJ 08302 (856) 453-3820	Essex 7 Glennwood Avenue East Orange, NJ 07018 (973) 266-2822	Hudson 438 Summit Avenue Jersey City, NJ 07306 (201) 217-7256

Hunterdon / Somerset 75 Veterans Memorial Drive E. Somerville, NJ 08876 (908) 707-9010	Mercer (site) 2-4 North Broad Street Trenton, NJ 08607 (609) 292-8537	Middlesex 45 Kilmer Road Edison, NJ 08818 (732) 777-6999
Monmouth 3499 Route 9 North, Suite 1K Freehold, NJ 07728 (732) 780-6772	Morris / Warren 7 Sussex Avenue, Suite 1 Morristown, NJ 07960 (973) 631-6285	Ocean 1510 Hooper Avenue, 1 st Floor Toms River, NJ 08753 (732) 255-0818
Passaic 100 Hamilton Avenue, Suite 600 Paterson, NJ 07505 (973) 225-7146	Sussex 30 Moran Street, Suite 104 Newton, NJ 07860 (973) 383-5602	Union 200 W. 2nd Street Plainfield, NJ 07060 (908) 412-3700

5. NJ Homeownership Preservation Effort (HOPE)

This program provides counseling to help distressed homeowners avoid foreclosure.

Online: <http://www.995hope.org/>

Toll-free helpline: 1-888-995-HOPE (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:

<http://www.lsnjlaw.org/english/placeilive/irentmyhome/tenantsrights/>

Toll-free helpline: 1-888-LSNJ-LAW (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.

Atlantic Dept. of Community Affairs (609) 441-3334	Bergen Community Action Program (201) 342-2323	Burlington Community Action Program (609) 835-4329
Camden Office of Economic Opportunity (856) 964-6887	Cape May Cape May Continuum of Care (609) 463-0138	Cumberland Tri-County CAP (856) 451-2966 x6646
Essex Dept. of Community Affairs (866) 889-6270	Gloucester Tri-County CAP (856) 451-2966 x6646	Hudson Dept. of Community Affairs (201) 217-7263
Hunterdon Dept. of Community Affairs (908) 454-7000 x118	Mercer Dept. of Community Affairs (866) 889-6270	Middlesex Puerto Rican Association (732) 442-1081 x170

Monmouth Division of Social Services (732) 431-6000	Morris Dept. of Community Affairs (908) 454-7000 x118	Ocean OCEAN, Inc. (732) 244-2351
Passaic Hispanic Multi-Purpose Services (973) 684-3320 x304	Salem Tri-County CAP (856) 451-2966 x6646	Somerset Dept. of Community Affairs (908) 454-7000 x118
Sussex NORWESCAP (908) 454-4850	Union Dept. of Community Affairs (908) 454-7000 x118	Warren NORWESCAP (908) 454-4850

8. NJ Foreclosure Mediation Program

This program provides free services to homeowners facing foreclosure.

Online: <http://www.nj.gov/foreclosuremediation/>

Toll-free Helpline: 1-888-989-5277

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.

Atlantic Atlantic City Rescue Mission (609) 345-5517	Bergen Care Plus of NJ, Inc. (888) 323-7436	Burlington Contact of Burlington (856) 234-8888
Camden Union Org. for Social Services (800) 331-7272	Cape May Cape May Social Services (609) 886-1325	Cumberland Cumberland Family Shelter (800) 360-7171
Essex Salvation Army (973) 744-3312	Gloucester First Call for Help (800) 648-0132	Hudson Board of Social Services (800) 624-0287
Hunterdon Board of Social Services (908) 788-1300	Mercer Mercer Social Services (609) 278-1481	Middlesex Catholic Charities (888) 908-4636
Monmouth Board of Social Services (732) 431-6000	Morris Morris Cty. Temp. Assistance (800) 640-9783	Ocean OCEAN, Inc. (732) 349-1500
Passaic Dept. of Human Services 211	Salem Board of Social Services (856) 299-7200	Somerset Board of Social Services (908) 526-8800
Sussex Samaritan Inn (877) 827-8411	Union Plainfield YMCA (908) 756-6060 x117	Warren NORWESCAP 211

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.

Atlantic Jewish Family Services (609) 822-1108	Bergen Comprehensive Behavioral Health (201) 646-0333	Burlington Drenk Behavioral Health Center (609) 261-7672
Camden South Jersey Behavioral Health (856) 541-1700 x2150	Cape May Cape Counseling Services (609) 886-6200	Cumberland Cumberland Cty. Guidance Ctr. (856) 825-6810
Essex East Orange Hospital (973) 672-8400 or 266-4538	Essex Project Live (973) 481-1211	Gloucester The Outpost (856) 256-3320
Hudson JCMC Family Health Center (201) 915-2000	Hunterdon Easter Seals Society of NJ (908) 788-7580	Mercer Trenton Behavioral Healthcare (609) 396-4258
Middlesex Catholic Charities (732) 247-3270	Middlesex University Behavioral Healthcare (732) 235-6184	Middlesex Easter Seals NJ (732) 257-6662
Monmouth Monmouth Cty. Social Services (732) 502-5870	Morris Mental Health Assn. of Morris (973) 334-3496	Ocean Ocean Mental Health Services (732) 349-5550
Ocean Preferred Behavioral Health (732) 367-4700	Passaic St. Joseph's Regional Hospital (973) 754-4747	Salem Family Health Services (856) 299-3200
Somerset Richard Hall CMHC (908) 725-4069	Sussex Newton Memorial Hospital (973) 579-8395	Union Bridgeway House (908) 355-7886

11. Family Promise (also known as Interfaith Hospitality Network)

This program provides temporary housing arrangements, financial assistance, and case management to women and families who have become homeless.

Bergen 100 Dayton Street Ridgewood, NJ 07450 (201) 833-8009	Cape May PO Box 200 Cape May Courthouse, NJ 08210 (609) 846-7862	Essex 46 Park Street Montclair, NJ 07042 (973) 746-1400
Gloucester 206 Ellis Street Glassboro, NJ 08028 (856) 243-5971	Hunterdon 10 East Main Street Flemington, NJ 08822 (908) 782-2490	Middlesex 456 New Market Road Piscataway, NJ 08854 (732) 356-0081
Monmouth PO Box 304 Keansburg, NJ 07734 (732) 495-1050	Morris PO Box 1494 Morristown, NJ 07962 (973) 998-0820	Ocean 253 Chestnut Street Toms River, NJ 08753 (732) 736-1550

Ocean (Southern) 338 South Main Street Barnegat, NJ 08005 (609) 994-3317	Salem 391B South Broadway Pennsville, NJ 08070 (856) 678-3772	Somerset 98 West End Avenue Somerville, NJ 08876 (908) 704-1920
Sussex 19 Church Street Newton, NJ 07860 (973) 579-1180	Warren 65A Washington Avenue Oxford Township, NJ 07863 (908) 453-2194	

12. NJ Guide to Affordable Housing, Affordable Developments by County

Online: <http://nj.gov/dca/divisions/codes/publications/developments.html>

Information Line: (609) 633-6303

13. NJ Housing Resource Center

Online: <http://njhousing.gov/>

Toll-Free 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. Please consult the National Shared Housing Association for more information:

<http://www.nationalsharedhousing.org/states/newjers.html>

Call your local office (if applicable):

Women's Rights Home-Sharing Program Englewood, NJ www.womensrights.org (201) 568-1166 x15	Homesharing, Inc. Bridgewater, NJ www.homesharing.org (908) 526-4663	S.H.A.R.E., Inc. Ridgewood, NJ www.shareinc.com (201) 670-9605
Knoll Shared Housing Sparta, NJ www.knollproperties.org (973) 729-4311	Cooperative Housing Corp. Somerville, NJ www.chchousing.org (908) 526-8130	

15. Web sites to search for affordable housing

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

<http://rent.com/>

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

<http://www.padmapper.org/>

A free housing wanted / housing available forum, offered by the Supportive Housing Alliance of NJ, on Facebook (requires an account): <https://www.facebook.com/SHANJ.housingpage>