

# CAPC 2015 ESSEX COUNTY RESOURCE GUIDE

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## HOUSING

### Homelessness Prevention

- Homelessness Help/Prevention Hotlines  
NJ 211 Social Service Resources: 211/www.nj211.org  
NJ Homelessness Prevention Program: 866-889-6270
- State of New Jersey Homelessness Prevention Program  
Contacts sorted by county:  
<http://www.nj.gov/dca/divisions/dhcr/offices/docs/hppcontacts.pdf>

*Services:* Provides limited financial assistance to low- and moderate-income tenants and homeowners in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control. Funds are used to disburse payments in the forms of loans and grants to landlords and mortgage companies on behalf of eligible households in danger of homelessness.

## Emergency/Transitional Housing

Be sure to call to check details as some may have changed since the creation of this list.

### NO REFERRAL REQUIRED

- **Covenant House**

14 William Street  
Newark, NJ 07102  
(973) 621-8705

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

*Services:* Shelter for youth 16-21. Free healthcare, legal services, training/counseling, and education courses.

- **Interfaith Hospitality Network**

46 Park Street  
Montclair, NJ 07042  
(973) 746-1400 (Mon-Fri, 9 am – 5 pm)

*Services:* Limited capacity (up to 14 people, 3-5 families) emergency housing for families (does not separate). Telephone prescreening M-F 10-4; in-person intake M-F 12-3. Locations change regularly, and are throughout Essex County. Up to 30 days.

- **St. Lucy's Emergency Shelter**

619 Grove Street  
Jersey City, NJ 07310  
(201) 656-7201

*Services:* Shelter for single men and women. 24/7 facility. Referrals given to welfare, SSI, unemployment, etc.

- **United Community Corp.**

31 Fullerton Street  
Newark, NJ 07102  
(973) 642-0181

*Services:* Shelter for single men and women. Hours: 5pm (arrive no later than 5 pm) to 7am, 7 days a week. ID required.

- **Circle of Life Shelter**

55 Tillinghast St.  
Newark, NJ 07108  
(973) 223-8488 / (973) 885-0153

*Services:* Shelter for single men and women. Hours: 5pm (arrive no later than 5 pm) to 7am, 7 days a week. ID required.

- **Goodwill Rescue Mission**

79 University Avenue

Newark, NJ 07103

(973) 621-9560 ext. 30

<http://www.grmnewark.org/index.asp>

*Services:* Shelter for men. Requires three hours of service a week from able-bodied, healthy guests. Referrals and call/walk-ins accepted. Must have ID. Sign in 3pm – 7:30 pm.

- **Sierra House**

11 S. Maple Ave.

East Orange, NJ 07108

(973) 678-3556

[www.sierrahouse.org](http://www.sierrahouse.org)

*Services:* Transitional housing for women 18-25 years old. Case management and education support. Intake 6 pm – 8 pm.

- **United Community Corporation**

14 Fulton St.

Newark, NJ 07102

(973) 621-7209 / (973) 621-8295

*Services:* Shelter for individuals 18 and older. Essex county residents only. ID required. Walk-ins must be in line by 4:30 pm. Shelter open from 4 pm until 7:30 am.

## REFERRAL REQUIRED

Newark Emergency Services for Families, Inc. (973-643-5727) is the only agency that issues vouchers for shelter stays; clients must go to NESF and complete an intake process with a case worker in person before a voucher will be issued. To obtain a referral to a shelter, bring a letter from former residence detailing the situation or an eviction notice to the welfare office. If the client does not already have a welfare worker, an ID and DC-5 form will be required.

If the client or their child(ren) has HIV/AIDs, they may be eligible to request shelter regardless of Welfare benefits status.

- **Isaiah House**

238 North Munn Avenue

East Orange, NJ 07018

*Services:* Transitional housing for women with children. Opens at 4 pm, 7 days a week.

- **Project Solutions/St. Rocco's Family Shelter**

355 South 6th Street  
Newark, NJ 07102  
(973) 242-7242

*Services:* Short-term shelter for women with children (boys up to 14, girls up to 16). Intake during week days 7-6. May need to call to apply before 3 pm for interview.

- **The Restoration Center**

300 South 12th Street  
Newark, NJ 07103  
(973) 622-4934

<http://restorationcenterinc.com/>

*Services:* Shelter for individuals 18 and older. Must be an Essex county resident. Also offers transitional housing and a training center.

- **Raphael's Life House**

18 N 19<sup>th</sup> St.  
East Orange, NJ 07017  
(908) 354-4750

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

*Services:* Transitional housing program pregnant women, 18-23 years old. May stay up to 12 months.

- **Apostle's House**

16-18 Grant Street  
Newark, NJ 07104  
(973) 482-6609

*Services:* Emergency housing for families with children. Intake 8-3 daily. Offers supportive services for ex-offenders.

- **Helping the Homeless**

260 Mount Prospect Ave.  
Newark, NJ 07104  
(973) 483-9377

*Services:* Shelter for individuals over 18 years old.

- **Newly Destined**

1114 Broad St.  
Newark, NJ 07102  
(973) 242-8088

*Services:* Shelter for individuals. Supportive services available. Intake M-F 8 am-10 pm.

- **Missionaries of Charity**

60 Jay St.  
Newark, NJ 07103  
(973) 483-0165 / (973) 481-9065

*Services:* Shelter for adult females. Intake at 4 pm every day but Thursday. Night services only. Three-week maximum stay.

- **Newark Transitional Corporation**

212 Peshine Ave.  
Newark, NJ 07108  
(973) 242-1119

*Services:* Shelter for women. 12 month maximum (prefer use as shorter term).

198 Clinton Ave.  
Newark, N 07108  
(973) 242-8317

*Services:* Shelter for men. 12 month maximum (prefer use as shorter term).

- **Salvation Army**

Montclair Cornerstone  
13 Trinity Place  
Montclair, NJ  
(973) 744-8666

*Services:* Shelter for adults and families from suburban Essex county. Case management and homeless prevention services provided.

Elizabeth  
908-352-2886S

*Services:* Shelter for single adults.

- **Turning Point Community Services Transitional Housing**  
892 Grove St.  
Irvington, NJ 07111  
(973) 374-7838

*Services:* Shelter for single women with children. Case management and homelessness prevention services.

#### UNKNOWN REFERRAL REQUIREMENT

The following placements may require a referral. Always call to get the most up-to-date referral requirements.

- **Choices, Inc.**  
169-173 Roseville Avenue  
Newark, NJ 07107  
(973) 481-1889

*Services:* Transitional housing for single women (21+) and women with small children (3 mo.+). Focuses on substance abuse treatment.

- **New Community Corporation Harmony House**  
278-282 South Orange Avenue  
Newark, NJ 07103  
(973) 623-8555

*Services:* Transitional housing (6-9 months) for families (mostly single mothers with children). Individual units.

- **YMCA of Newark/Vicinity**  
600 Broad Street  
Newark, NJ 07103  
(973) 624-8900

*Services:* Shelter for single men and women, families, and youth (13-17; placed by CPS).

- **Sadaqa House for Women**  
231 Court St.  
Elizabeth, NJ 07206  
(973) 280-9109

*Services:* Shelter for women. Stay limit is 30 days.



- **Urban Renewal Corp.**  
224 Sussex Ave  
Newark, NJ 07103  
(973) 483-2882 (24/7 hotline)  
<http://www.urbanrenewal.org>

*Services:* Shelter for adults, pregnant women 18-21 . Large capacity of emergency, transitional, and permanent housing. ID required. Open 7 days a week.

- **Hope House**  
246 Second St.  
Jersey City, NJ 07302  
(201) 420-1070  
[http://www.ccannj.com/hope\\_house.php](http://www.ccannj.com/hope_house.php)

*Services:* Shelter for women with children.

- **Integrity, Inc.**  
103 Lincoln Park  
Newark, NJ 07102  
(973) 623-0600

*Services:* Transitional housing and intensive case management for female ex-offenders.

- **Joi's Angels**  
114 S. Arlington Ave.  
East Orange, NJ 07018  
(973) 395-4348 / (973) 715-9989

*Services:* Transitional housing and intensive case management for female ex-offenders.

## Special Purpose Shelters/Housing Assistance

### DOMESTIC VIOLENCE SHELTERS

- Safehouse

P.O. Box 1887  
Bloomfeild, NJ 07003  
(973) 759-2154 (24 hour hotline)

*Services:* Shelter for women and children who have experienced domestic violence.

- Rachel Coalition

(973) 740-1233 (24 hour hotline, ask for “Rachel”)

*Services:* Shelter for women and children who have experienced domestic violence. See legal section for more information about legal services.

- Babyland Family Violence Program

755 South Orange Ave.  
Newark, NJ 07106  
(973) 484-1704  
24 hour hotline: (973) 399-3400

*Services:* Shelter for women and children who have experience domestic violence. Services (and possibly shelter) also offered to men who have experienced domestic violence. Counseling, community support, and legal advocacy available.

### VETERAN-ONLY HOUSING ASSISTANCE

- HUDVet

1-877-424-3838

*Services:* Free hotline for veterans for questions ranging from homeownership to homelessness.

- G.I. Go Fund

<http://www.gigofund.org/index.html>

*Services:* Assistance for veterans transitioning to civilian life, including help securing benefits, finding employment, educational advancement, and homeless prevention and assistance.

- **Community Hope**

<http://www.communityhope-nj.org/veterans-programs-hope-for-veterans-home.php>

*Services:* Provides transitional housing and supportive services for veterans and their families. Temporary financial assistance for rent, utilities, security payments, moving costs, childcare, and transportation expenses may be available. Mental illness and addiction services available. Pro bono legal aid donated to veteran residents of the transitional housing program.

- **Homeless Prevention Program**

1-877 AID VET (877-424-3838) or go to:

<http://www.va.gov/homeless/nationalcallcenter.net> or  
[www.maketheconnection.net](http://www.maketheconnection.net)

*Services:* Free, confidential hotline available 24 hours a day, seven days a week to assist veterans, their family, and their friends who are at risk for homelessness or are attempting to exit homelessness access a variety of resources and benefits, including homelessness prevention services, housing support, job training, and healthcare.

## Rental Assistance

### EMERGENCY ASSISTANCE & SUBSIDIZED HOUSING

- Subsidized Apartment Search, Public Housing, and Section 8 Vouchers  
[http://portal.hud.gov/hudportal/HUD?src=/states/new\\_jersey/renting](http://portal.hud.gov/hudportal/HUD?src=/states/new_jersey/renting)

- Emergency Assistance Program  
<http://bit.ly/1MyTWDg>

*Services:* Aid to meet the emergency needs to TANF/WFNJ, GA, or SSI recipients. Eligibility includes such circumstances as natural disaster, an eviction, family violence, and others. Assistance may include food, clothing, shelter, **retroactive payment of rent/mortgage, utilities in arrears, security deposits, moving expenses**, and furniture.

- Temporary Rental Assistance (TRA)  
<http://bit.ly/1MyTWDg>

*Services:* Payment for **back rent** given to an applicant/recipient landlord in order to prevent homelessness of TANF/WFNJ, GA, or SSI recipients facing eviction and need help to stay in the current residence.

- La Casa De Don Pedro Emergency Housing Assistance Program  
76 Clinton Avenue  
Newark, NJ 07114  
(973) 624-4222  
<http://www.lacasanwk.org/programs-and-services/housing/>

*Services:* Limited program to provide **rental/mortgage or rental down payment assistance** where legitimate need and capacity to maintain continued occupancy are demonstrated. Clients must demonstrate genuine emergency of homelessness or eviction with proof of income and proof of their emergency situation. If funding is not available, La Casa collaborates with other homelessness prevention and assistance organizations to secure adequate assistance for the situation.

### OTHER RENTAL ASSISTANCE

- Center for Food Action Homelessness Prevention Program  
(201) 569-1804  
<http://cfanj.org/what-we-do1/cfa-s-homelessness-prevention-program/>

*Services:* Provides **rental assistance, security deposits, or utility assistance** as a temporary way to bridge a gap in income. Up to one month's back rent paid to landlord for those who have received an eviction notice or the first month's rent on a new, more affordable apartment, up to a capped amount. For those with Section 8 vouchers or seniors, security deposit assistance is available. Additionally, aid is available to pay up to one month's utility bill to prevent shut-off services, paid directly to the utility company; will also pay for fuel oil for heating. Assistance will not be provided to anyone currently on welfare. An appointment will need to be set up with the CFA nearest the individual to provide requisite documentation before assistance will be given.

- **Apostles House Housing Relocation Program**

<http://apostleshouse.org/programs.php>

*Services:* Provides **rental security assistance** to low income working families with dependent children. Amount of aid unknown.

- **Focus**

441-443 Broad Street  
Newark, NJ 07102  
(973) 624-2528 ext. 114

*Services:* Provides aid to be used towards a **security deposit, first month's rent, and mortgage payments**. Referral required. Limited to Essex residents with photo ID. Proof of income required. Call Monday-Friday 8:30-11 am.

- **East Orange-Orange Community Development Corporation**

490 Main St.  
East Orange, NJ 07017  
(973) 677-7333

*Services:* Provides **rental assistance, utility assistance**, and supportive services to those who are in danger of eviction or foreclosure or who are currently homeless. Economic crisis must be temporary, beyond the control of the applicant, and have documentation. Applicant may not have lived in a shelter greater than three time prior to seeking financial assistance from EOO CDC or be receiving other rental assistance, such as Section 8. If applicable, applicant must be able and willing to receive treatment for addiction.

- **Isaiah House Homeless Prevention Program**

<http://www.isaiahhouse.org/homeless-prevention.php>

*Services:* Program for low income East Orange residents with children that provides payments for **back rent, security deposits, or utility arrearages**. For those with rental

arrears, a court summons is required; up to one month's rent will be paid. For relocation assistance (security deposit), proof of eviction is required. For those needing help with utilities, a bill with a shut-off notice is required; \$500 maximum assistance. Individuals may apply for assistance through this program once a year.

# Becoming a Homeowner

## HOME BUYING GUIDES

- HUD Home Buying Booklet  
<http://www.hud.gov/buying/booklet.pdf>

Information on important keywords to the home buying process, as well as advice on obtaining the best deal and fair lending practices.

## FINANCING RESOURCES

- Veteran's Association - Home Loans  
[http://www.benefits.va.gov/HOMELOANS/purchaseco\\_eligibility.asp](http://www.benefits.va.gov/HOMELOANS/purchaseco_eligibility.asp)

Program guarantees private loans for eligible veterans and active duty military (and families). Down payment and private mortgage insurance not required under most circumstances. Closing cost maximums are set and closing costs may be paid by the seller under the VA rules. No early payment fees charged. Financial aid available if the borrower is unable to make payments due to temporary financial hardship. There is no first-time homebuyer restriction. The VA-backed loan may be used to purchase a completed home or condominium (in a VA-approved project), to build a new home, to purchase and to improve a home, to make a home more energy-efficient, or to purchase a manufactured home and/or lot.

- NJ HMFA - First-Time Homebuyer Program  
<http://www.njhousing.gov/dca/hmfa/homeownership/buyers/first/>

Program offers a below-market, fixed interest 30-year mortgages with low down payments (must come from borrower's own liquid assets). Certain closing costs may be gifted from family members, non-profit organizations, or government agencies. Debt-to-income ratios limits. Must qualify as a "First-Time Homebuyer." Income limits and purchase price limits exist for both statewide and Urban Target Areas; loans with FHA, VA, and/or USDA must adhere to the agency's and HMFA guidelines. Mortgage insurance is required on all conventional loans for certain high LTV. Properties may be one-family units (including all condos) and 2- to 4-family dwellings that have been in existence for 5 or more years in the state of New Jersey. (If Urban Target Area, may be any new or existing 2-unit dwelling.)

- NJ HMFA - Urban Target Areas (UTAs)  
<http://www.njhousing.gov/dca/hmfa/homeownership/buyers/uta/>

Site evaluator:

<http://www.njhousing.gov/dca/hmfa/homeownership/buyers/site/index.shtml>

- Program that allows buyers to access the first-time homebuyer loan rates and conditions with higher income limits, higher house purchase prices, and without being a first-time homebuyer (but may not own a home at time of closing) if the purchase is in a designated Urban Target Area.

- **Police and Firefighter Retirement System Mortgage Program**

<http://www.njhousing.gov/dca/hmfa/homeownership/buyers/retire/>

Mortgage for active members (>1 year of service) of the New Jersey Police and Firefighter Retirement System (PFRS) to buy a home (first-time or trade-up) or refinance an existing home. Purchase price limits. Rates set in February and August. Mortgage insurance required on down payments less than 20%. Limits on second mortgages. Requires non-refundable application fee and a low servicing fee that is applied to the mortgage payment. Properties may be one- or two-family residences and condominiums located within the State of New Jersey; vacant land used to construct an eligible 1- or 2- family dwelling that will be habitable as the borrower's primary residence within 120 days of closing is also eligible.

## GRANTS + DOWN-PAYMENT ASSISTANCE

- **Homeward Bound Homebuyer Mortgage Program**

<http://www.njhousing.gov/dca/hmfa/homeownership/buyers/homeward/>

**Purchase money only loan** for first-time homebuyers and trade-up/trade-downs. Property must be within the State of New Jersey and comply with any and all guidelines and the insurer/guarantor; must be borrower's primary residence within 60 days of closing and borrow must maintain occupancy for the life of the loan. Individual eligibility is determined by the respective Federal Agency (FHA, VA, or USDA) guidelines. Must have a credit score of 620 or higher (middle score of three credit repositories used). Borrow may fund closing costs with a NJHMFA Smart Start loan (if eligible) but escrow payments must be paid from borrower's liquid assets. Down payments are based on the insurer's/guarantor's guidelines.

- **Smart Start**

Site Evaluator: [www.njhousing.gov/homeownership/buyers/site](http://www.njhousing.gov/homeownership/buyers/site)

Program offered to participants in the First-Time Homebuyer Program who are purchasing homes in Smart Growth Areas. Gives access to a **second mortgage for down payment** and/or **closing costs** up to 4% of the first mortgage interest free (but additional interest will be added to the first mortgage). Limits on personal assets. Property must be occupied as the borrower's primary residence within 60 days of closing and the borrower must maintain occupancy for the life of the loan. No



prepayment penalty. The principal on the second mortgage will be satisfied if the buyer lives in the home for five years. If the borrower conveys, refinances, or claims another principal residence, the principal will need to be repaid at a prorated amount, based on time elapsed.

- **East Orange HOMEbuyers Purchase Program**

<http://bit.ly/1Hr1J4U>

Program that provides **deferred payment loans** (0% interest rate) on eligible properties within the city of East Orange (paid back when the home is resold). Must be first-time homebuyers and be have an annual income less than or equal to 80% AMI. Aid amount may be between \$1000 and the maximum determined on a sliding scale based on the primary mortgage. The deferred payment loan may be used **for down payment assistance, closing costs, interest buy down, and/or mortgage buy down**. Front-end debt limits, applicant must contribute 1.5% of down payment from personal savings, and have two months of mortgage payments set aside. Must complete post credit counseling after close. Major systems must have set life expectancy at close. Property may be a one- to four-unit house, a condominium, a cooperative unit, a manufactured home (must be connected to permanent utility hook-ups upon completion). If HOME funds are used are used to help purchase acquire multiple units, HOME rental affordability requirements apply to all rental units. Funds may be used to acquire, rehabilitate, and/or construct a property (including hard and soft costs).

## Transition to Homeownership Assistance

- **Section 8 Homeownership Program**

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/homeownership](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/homeownership)

Participants in the New Jersey Department of Community Affairs' (DCA) Section 8 Housing Choice Voucher Program are eligible for this program and could become homeowners provided they meet all Section 8 Homeownership Program eligibility requirements. The Housing Choice Voucher that is currently used towards rental payments will be applied towards homeownership expenses including principal and interest on mortgage debt, insurance, taxes, utilities and other homeownership expenses.

## Foreclosure Prevention

- Making Home Affordable (MHA)

<https://www.makinghomeaffordable.gov/steps/pages/step-1-identify-situation.aspx>

Program designed to help homeowners get **mortgage help** and avoid foreclosure. Options include lowering monthly mortgage payments, aid in refinancing (especially if the loan is greater than the value of the home), homeownership exit assistance (including relocation assistance up to \$10,000), and suspension of mortgage payments during unemployment.

## HUD-CERTIFIED HOUSING COUNSELING ORGANIZATIONS

- Tri-City Peoples Corporation

<http://www.tri-citypeoples.org/Housing%20Counseling%20Services.html>

*Services:* Offers counseling for residents of Newark, East Orange, & Irvington. Counseling services are **free**, but there is a small fee for Reverse Mortgage Counseling and First Time Home Buyers (for a credit report). All areas of housing counseling. Spanish available.

- Urban League of Essex County

Urban League of Essex County  
508 Central Ave.  
Newark, NJ 07107

<http://www.ulec.org/content/housing-education-and-counseling>

Olga Montero, Housing Counselor  
(973) 624-9535 ext. 156

*Services:* For residents of Essex County. Offer Road to Homeownership (Pre-Purchase) classes one Saturday a month as well as general housing counseling appointments. Cost is unknown.

- New Jersey Citizen Action

NJCA Financial Education and Technology Center  
24 Commerce St., Suite 504  
Newark, NJ 07102  
(973) 643-8800

[financialed@njcitizenaction.org](mailto:financialed@njcitizenaction.org)

<http://www.njcitizenaction.org/financial.html>

*Services:* For residents of North Jersey. Provides financial education and one-on-one counseling. Also has a Loan Counseling Services that refers participants to banks that participate in the Community Reinvestment Act to offer below market mortgages and home improvement loans. Cost is unknown.

- **Las Casa de Don Pedro**

For First Time Home Buyer Education:  
39 Broadway  
Newark, NJ 07104

For Foreclosure Prevention Program:  
317 Roseville Avenue  
Newark, NJ 07107

For Emergency Housing Assistance:  
76 Clinton Avenue  
Newark, NJ 07114

Dorothy Rivers  
(973) 485-0701 ext. 4622  
[drivers@lacasanwk.org](mailto:drivers@lacasanwk.org)

*Services:* For Newark residents. Provides housing counseling and have a First Time Home Buyer Education Program, a Foreclosure Prevention Program, and an Emergency Housing Assistance Program. May provide direct emergency assistance when funding is available. Spanish available. Cost unknown.

- **HOME Corp**

One Woodland Ave.  
Montclair, NJ 07042

<http://www.homecorp.org/index.php/programs-services/financial-counseling>

Victoria Lindsey: (973) 744-4141

*Services:* For residents of Montclair. Provides full variety of housing counseling and seminars on common topics. Counseling may be offered off-site if requested. Fee of \$50 for First Time Homebuyer class.

## Utilities and Weatherization Assistance

- Low Income Home Energy Assistance Program

<http://www.nj.gov/dca/divisions/dhcr/offices/hea.html>

*Services:* Assistance for heating and cooling for low income families (at or below 200% of the Federal Poverty Level). Must pay heating costs to the fuel supplier directly to be eligible. SNAP and PAAD recipients are automatically screened for this program and only need to fill out an application if requested by the agency responsible. Heating benefit is determined by income, household size, fuel type, and heating region. The medically necessary cooling assistance benefit amount will be \$200, which will be issued as a direct credit to an active electric account in our system, otherwise they will be issued as one party check to the eligible applicant.

- Universal Service Fund – State of New Jersey

<http://www.nj.gov/dca/divisions/dhcr/offices/usf.html>

*Services:* Subsidies for natural gas and electric bills for low-income households (at or below 175% of the Federal Poverty Level). Must spend more than 3% of income on for electricity and 3% on natural gas or 6% on electricity if heating is electrical. Applicants must be paying heating costs to the fuel supplier directly. SNAP and PAAD recipients are automatically screened for this program and only need to fill out an application if requested by the agency responsible.

*Additional Services:* The Fresh Start program under USF allows eligible New Jersey households to earn forgiveness of pre-existing arrearages by making full, on-time payments for 12 months. If a household is eligible, it will be enrolled automatically into the program and receive information about the program by email.

- Weatherization Assistance Program

[www.nj.gov/dca/divisions/dhcr/offices/wap.html](http://www.nj.gov/dca/divisions/dhcr/offices/wap.html)

*Services:* Payments/rebates for: 1) A home energy audit and 2) installation of energy efficient measures which may include air sealing, insulation, heating system repair and/or replacement of refrigerators and heating systems if necessary. To be eligible, a household must have a gross income at or below 200% of the Federal Poverty Level.

- NJ SHARES – Energy Assistance

<http://www.njshares.org/aboutNJShares/energy-assistance.asp>

*Services:* Aid up to \$700 for heating source (gas and electric heat) and up to \$500 for electric service for low to moderate income families experiencing temporary financial

hardship. Grants must result in continuance and/or restoration of service. Applicants must demonstrate temporary financial need, reside in New Jersey, be behind on their energy bill, be over the limit for Low Income Energy Assistance Program (LIHEAP) and Universal Service Fund (USF), have an income that doesn't exceed 400% of the Federal Poverty Level, and have made a good-faith payment of at least \$100 within 90 days of applying. Seniors and the disabled may also be eligible.

- **Lifeline Program**

<http://www.state.nj.us/humanservices/doas/home/lifelinedetail.html>

*Services:* Up to \$225 for electric and gas utility bills, credit if paying directly and check if utilities are included in rent OR \$18.75 per month to recipients of SSI. Applicants must receive SSI or meet PAAD eligibility requirements and have an annual income less than \$26,575 if single and \$32,582 if married. Limited to one tenant per household.

- **Winter Termination Program**

1-800-624-0241

*Services:* Utility companies may not discontinue services between November 15 through March 15 for customers receiving LIHEAP, TANF/WFNJ, SSI, PAAD, GA, or USF.

- **Payment Assistance for Gas & Electric (PAGE)**

<http://www.njpoweron.org/page.html>

*Services:* Annual assistance program for utility bills. For low to moderate income families. Homeowners and renters are eligible if they have not received USF in the past 6 months and HEA within the last heating season, are facing a documented crisis, have received notice of overdue payment for gas and/or electric service, and have a record of making regular payments toward their utility bills.

- **H2O Help to Others**

1-800-272-1325

<http://www.njshares.org/whereToApply/index.asp> (Agencies with a blue home symbol with a star)

*Services:* Grants up to \$500 to pay unpaid bills for water usage. To qualify, customers must have had their water shut off or have received a notice with the threat to shut off service, a total monthly income of less than 200% of the Federal Poverty Level, and must have proof of a good faith payment of at least \$100 on their account within 90 days of applying.

- **H2O Help to Others - Low Income Payment Program (LIPP)**

1-800-272-1325

<http://www.njshares.org/whereToApply/index.asp> (Agencies with a blue home symbol with a star)

*Services:* Recurring assistance to cover up to 20% of a customer's monthly usage. To qualify, the total monthly household income must be under 200% of the Federal Poverty level and the client must have proof of a good faith payment of at least \$100 on their account within 90 days of applying.

- **United Water Cares**

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

*Services:* Water bill forgiveness payment up to \$100 for any United Water customers undergoing a temporary crisis that makes paying the water bill difficult. Applicant must be a United Water customer experiencing financial crisis, be "at risk" for service termination or currently without service, have paid at least \$20 on their account within 90 days, and has not received assistance from this program within 12 months. Aid may only be used for consumption charges (not deposits, reconnection fees, or repairs), and must continue or restore service.

## SOCIAL SERVICES

### General Applications and Benefits Finders

- New Jersey One App

<https://oneapp.dhs.state.nj.us/default.aspx>

*Services:* Online tool to determine eligibility for Health and Social Services. Screening takes 10-15 minutes and information provided is confidential. Apply for New Jersey Social Services online in about 20-45 minutes. No longer accepts Medicaid applications.

- Social Security Benefit Eligibility Screening Tool (BEST)

<http://ssabest.benefits.gov/>

*Services:* Determines eligibility for Social Security benefits. Is not an application.

- Benefits.gov

<http://www.benefits.gov/>

*Services:* Search tool for more than 1,000 benefit programs and determine eligibility, including energy assistance, housing, living assistance, loan/loan repayment, tax assistance, and military.

- NJHelps

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

*Services:* Self-screen for 28+ state and federal programs, including those for housing, and get links to online applications/forms. Some links no longer work.



## Communication Payment Assistance

- **Communications Lifeline**  
1-888-337-3339

*Services:* Discounts for basic phone service that reduce the cost of the plan of zero to \$1.95/month for existing Verizon residential customers who receive SNAP, GA, SSI, Home Energy Assistance Program, Lifeline Utility Credit/Tenants Lifeline Assistance, PAAD, Section 8, National School Lunch Program, or TANF/WFNJ or if 65 and older and annual income is 150% or below federal poverty income level.

- **JerseyOn**  
<https://jerseyon.org/get-connected/>

*Services:* Internet access for as little as \$10 a month for Newark residents; those with children enrolled in school may receive service for free (participants in My Brother's Keeper). Limits on speed past low data limits in some areas (service offered by T-mobile).

- **Lifeline Program for Low-Income Consumers**  
<https://www.fcc.gov/lifeline>

*Services:* Payment assistance to low-income individuals for landline service and pre-paid wireless service. Eligible if household income is at or below 135% of the federal Poverty Guidelines or participate in/receive Medicaid, SNAP, SSI, Section 8/Housing Choice vouchers, LIHEAP, TANF, National School Lunch Program's Free Lunch Program, Bureau of Indian Affairs GA, TTANF, FDPIR, Head Start (if income eligibility criteria are met), and some state assistance programs. One discount per household. Support may also be available for combinations of broadband and telephone service.

## Family Success Centers

Funded through the NJ Department for Children and Families, Family Success Centers are “one-stop” shops that provide free wrap-around resources for families in crises. Programs include access to information on child/maternal/family health services, referrals to local health care services, employment-related/income security/economic self-sufficiency services, information and referral services, life skills training (budgeting, nutrition, etc.), housing-related services, parent education, parent-child activities, and advocacy.

- **Babyland Family Success Center**  
755 South Orange Avenue  
Newark, NJ 07106  
973- 399-3400
  
- **Central and West Ward Family Success Center**  
982 Broad Street  
Newark, NJ 07102  
973-639-2100
  
- **East Orange Family Success Center**  
60 Evergreen Place, Suite 307  
East Orange, NJ 07018  
973-395-1442
  
- **FOCUS Family Success Center**  
441-443 Broad Street  
Newark, NJ 07102  
973-624-2528 ext. 114
  
- **Ironbound Community Corporation Family Success Center - Cortland Street**  
29-31 Cortland Street  
Newark, NJ 07105  
973-344-5949 x201
  
- **Ironbound Community Corporation Family Success Center - Elm Street**  
317 Elm Street  
Newark, NJ 07105  
973-465-0555 ext 202
  
- **Irvington Family Development Center Family Success Center**  
50 Union Avenue, Suite 403  
Irvington, NJ 07111  
973-372-4353 x17

- LaCasa's Family Success Center I  
23 Broadway  
Newark, NJ 07104  
973-483-2703 Ext. 2218
  
- LaCasa's Family Success Center II  
282 First Avenue  
Newark, NJ 07107  
973-482-9002
  
- The North Ward Center Family Success Center  
286 Mt. Prospect Avenue  
Newark, NJ 07104  
973-485-5723

## Disability Assistance

- Temporary Disability Application  
[http://lwd.dol.state.nj.us/labor/tdi/apply/download\\_ds1.html](http://lwd.dol.state.nj.us/labor/tdi/apply/download_ds1.html)
- Disability during Unemployment  
[http://lwd.dol.state.nj.us/labor/forms\\_pdfs/tdi/WBD-94.pdf](http://lwd.dol.state.nj.us/labor/forms_pdfs/tdi/WBD-94.pdf)

## Personal Assistance (60+ years old)

- Aging & Disability Resource Connection – Essex County  
(973) 395-8375  
<http://www.state.nj.us/humanservices/doas/services/jacc/>

*Services:* Homemaker services, environmental accessibility adaptations, home-delivered meal service, caregiver training, transportation, chore services, attendant care, home-based supportive care, and other personal services are available to U.S. citizen residents of New Jersey not in a care facility who has no alternate means available to secure needed services and have been determined to be clinically eligible for a nursing facility level of care. Individual must be financially ineligible for Medicaid or Medicaid waiver services, have a monthly income that is no more than 365% of the Federal Poverty level (\$3,581 for individual or \$4847 for couples per month), and have countable resources at or below \$40,000 for an individual or \$60,000 for a couple. Depending on income, a co-pay may be required.

## Food Pantries/Soup Kitchens

- **East Orange Community Development Corporation**  
490 Main St.  
East Orange, NJ 07017  
(973) 266-5315

*Services:* Food pantry M-F 9-1. Also available are a thrift shop, social services, and rental/utility assistance when funds allow.

- **Apostle's House**  
18-24 Grant St.  
Newark, NJ 07104  
(973) 482-0625 / (973) 482-6609

*Services:* Food pantry M, W, F 9-3. See entry in shelter section for shelter services. Substance abuse counseling available.

- **Feed the Hungry at St. John's**  
22 Mulberry St.  
Newark, NJ 07102  
(973) 623-0822

*Services:* Breakfast (8:30 am) and lunch (11:30 am) Tuesdays through Saturdays. Open 7 am – 3 pm.

- **Salvation Army**  
699 Springfield Ave.  
Newark, NJ 07103  
(973) 375-5933

*Services:* Pantry sign up Thursday, food available Friday from 10-2. Requires proof of residence (lease), proof of income, and ID.

## EMPLOYMENT ASSISTANCE

### Online Career and Job Information

- CareerOneStop

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

*Services:* Comprehensive career exploration website sponsored by the US Department of Labor. Offers specialized sections of the website for students, veterans, those with disabilities, those with criminal convictions, career changers, older workers, entry-level workers, and credential seekers. Also provides links to local resources.

- US Dept. of Labor – Job and Career Information

<http://www.doleta.gov/jobseekers/>

*Services:* Website developed by the Educational and Training Administration (Dept. of Labor) to assist in job and career development. Includes assessment tools, tips for switching careers, a job search tool, tips for dealing with job loss, and information on gaining experience and credentials, and information on workers' rights.

- New Jersey Career Assistance Navigator

<https://njcis.intocareers.org/materials/portal/home.html>

*Services:* Free web-based career guidance system. Includes assessments for matching careers to interests, details on various potential careers, and the education required to be a good fit for the careers. Also gives tips on job searches and on keeping a job.

## Job Search Tools

- OnRamp

<https://webos.dol.state.nj.us/Career/Login.aspx>

*Services:* Targeted job search website developed by Jobs4Jersey.

- USAJobs

<https://www.usajobs.gov/>

*Services:* Jobs search tool for government jobs, including military reserves.

- Local Job Fairs

View upcoming job fairs in the Newark area.

*State web site:* <http://lwd.state.nj.us/WorkForceDirectory/jobfair.jsp>

*Eventbrite:* <https://www.eventbrite.com/d/nj--newark/job-fair/?view=list>



## Local Job and Career Training/Information

- **One-Stop Career Center – East Orange**

50 S. Clinton St., 2<sup>nd</sup> Floor  
East Orange, NJ 07018  
973.395.5839

[http://jobs4jersey.com/jobs4jersey/jobseekers/oscc/essexeastorange\\_oscc.html](http://jobs4jersey.com/jobs4jersey/jobseekers/oscc/essexeastorange_oscc.html)

*Services:* Provides job referrals, job fairs, workshops, resume help, education help, and access to computers, faxes, and copy machines. Also has programs specifically for veterans, those with disabilities, youth, those over 55 years old, and ex-offenders.

- **One-Stop Career Center – Newark**

990 Broad St.  
Newark, NJ 07102  
973.648.3370

[http://jobs4jersey.com/jobs4jersey/jobseekers/oscc/essexnewark\\_oscc.html](http://jobs4jersey.com/jobs4jersey/jobseekers/oscc/essexnewark_oscc.html)

*Services:* Provides job referrals, job fairs, workshops, resume help, education help, and access to computers, faxes, and copy machines. Also has programs specifically for veterans, those with disabilities, youth, those over 55 years old, and ex-offenders.

- **Council for Airport Opportunity – Newark Center**

17 Academy St., 5<sup>th</sup> Floor  
Newark, NJ 07102  
(973) 622-4537

*Services:* Offers job search and referral assistance, career counseling, skills training, and apprenticeship opportunities. Apply online first: <http://www.caonynj.com/apply-now>

- **FOCUS Hispanic Center for Community Development**

441-443 Broad St.  
Newark, NJ 07102  
(973) 624-2528

<http://www.focus411.org/humanServices.html>

*Services:* Provides education (including ESL) and employment/training services. For Essex and west Hudson County residents.

- **La Casa de Don Pedro**  
39 Broadway  
Newark, NJ 07104  
(973) 481-4713  
<http://www.lacasanwk.org/programs-and-services/adult-education/>

*Services:* Provides ESL and GED courses. For Essex County residents.

- **Northward Center - Newark Business Training Institute**  
246 Mount Prospect Ave.  
Newark, NJ 07104  
(973) 268-8900  
<http://www.northwardcenter.org/newark-business-training-institute-english-as-a-second-language-esl-north-ward.html>

*Services:* Provides an ESL course that emphasizes work-related language skills to increase employability. Also assists with job readiness, financial literacy, and workforce development in the class.

- **East Orange-Orange Community Development Corporation**  
490 Main St.  
East Orange, NJ 07017  
(973) 266-7333  
<http://www.eoocdc.org/services-offered/>

*Services:* Clients are provided a case manager who assists with creating a resume, the job search, practicing interviews, and gaining customer service skills. Interview clothing may be provided if needed by client.

- **New Community Corporation Adult Learning Center**  
131-185 Bergen St.  
Newark, NJ 07103  
(973) 565-9500  
<http://bit.ly/1GLpOso>

*Services:* Provides ESL, ABE, pre-GED, GED, computer literacy, and typing courses to adult students. Also assists with job searches and referrals.

- **YMCA Newark**  
600 Broad St.  
Newark, NJ 07102

(973) 624-8900

<http://www.newarkymca.org/emergencyresidence.cfm>

*Services:* Provides employment assistance to those in the emergency residence program.

## Local Temp Agencies

- **Labor Ready**

186 W. Market St., #109

Newark, NJ 07103

(973) 824-1690

[1804-BR@laborready.com](mailto:1804-BR@laborready.com)

<http://www.laborready.com/locations/branch/1804>

*Employment Type:* Various temporary and temporary-to-permanent positions

- **Update Legal**

One Riverfront Plaza – The Legal Center

1037 Raymond Blvd, Suite 310

Newark, NJ 07102

(973) 464-4660

[newjersey@updatelegal.com](mailto:newjersey@updatelegal.com)

<http://www.updatelegal.com/main.asp?subnavID=18&officeID=7>

*Employment Type:* Temporary and permanent attorney, paralegal, and litigation support staff positions

- **Brickforce Industrial**

183 Ferry St

Newark, NJ 07105

(973) 491-6441

<http://www.brickforce.com/default.asp?chapter=377&page=1177>

*Employment Type:* Temporary and permanent light industrial positions

- **Advance Talent Solutions**

<https://careers.smartrecruiters.com/AdvanceTalentSolutions1/>

*Employment Type:* Various temporary and permanent positions (predominantly teaching and support roles at charter schools in Newark)

- **Staff Management (SMX)**

<https://careers.smartrecruiters.com/AdvanceTalentSolutions1/>

*Employment Type:* Various temporary and permanent positions (predominantly teaching and support roles at charter schools).

- **CommandCare**  
(844) 263-2273  
<http://commandcare.com/opportunities.htm>

*Employment Type:* Temporary and permanent positions for RNs, LPNs, home health aides, and therapists

- **Always Home Care**  
625 Mount Prospect Ave  
Newark, NJ 07104  
(973) 481-1500  
[alwayshomecareinc@yahoo.com](mailto:alwayshomecareinc@yahoo.com)  
<http://www.alwayshomecare.org/job-opportunities.html>

*Employment Type:* Temporary and permanent positions for RNs, home health aides, and marketing specialists

*Training Available:* New Jersey Home Health Aide Homemaker Training Program

- **Best Home Health Care**  
879 Bergen Avenue, Suite 200  
Jersey City, NJ 07306  
(201) 798-7600  
<http://besthomecarenj.com/employment/>

*Employment Type:* Temporary and permanent positions for RNs and home health aides

- **Secura Home Health**  
24 Commerce St., Suite 607  
Newark, NJ 07102  
(973) 623-2212  
[ptran@securahomehealth.com](mailto:ptran@securahomehealth.com)  
[http://www.securahomehealth.com/work\\_us.html](http://www.securahomehealth.com/work_us.html)

*Employment Type:* Temporary and permanent positions for RNs, home health aides, and administrators

## Interview Clothing Resources

- Dress for Success / Career Gear – Hudson County

121-125 Newark Ave., 3<sup>rd</sup> Floor  
Jersey City, New Jersey 07302  
201.395.0202

*Services:* Provides gently used interview attire for **women** (Dress for Success) and **men** (Career Gear). Requires scheduled interview with potential employer. **Referral required.**

- Dress for Success - Morris County

Madison Community House  
25 Cook Ave.  
Madison, New Jersey 07940  
973.822.3188

*Services:* Provides gently used interview attire for **women**. Requires scheduled interview with potential employer. **Referral required.** (Many Essex County charities on referral list.)

- NCJW/Essex Center for Women – Career Closet

Career Closet of NCJW/Essex  
349 East Northfield Rd., LL-1  
Livingston, New Jersey  
973.994.4994

*Services:* Provides gently used interview attire for **women** who are assisted by volunteer personal shoppers. **Requires referral** (social service agency or a Center for Women Case Manager) **and an appointment.**

## Unemployment Resources

- Unemployment Insurance Claims

<https://njsuccess.dol.state.nj.us/html/uimain.html>

*Services:* File, reopen, or modify unemployment claims.

- Disability during Unemployment

[http://lwd.dol.state.nj.us/labor/forms\\_pdfs/tdi/WBD-94.pdf](http://lwd.dol.state.nj.us/labor/forms_pdfs/tdi/WBD-94.pdf)

*Services:* Information on disability insurance while unemployed.

## Miscellaneous

- Family Self-Sufficiency (FSS)

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/pha/contacts/nj](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/nj)

*Services:* Employment and savings incentive program for holders of Section 8 vouchers. Offers case management to help participants pursue education, job training, counseling, child care, financial literacy, and other forms of social service assistance while still living in assisted housing and an escrow accounts into which the PHA deposits increased rental charges that a family pays as its earnings rise; these funds may be withdraw for any purpose after 5 years. Incentivizes higher-paying jobs and allows for families to save for repairs, homeownership, emergency funds, etc.



## LEGAL ASSISTANCE

### General Population

- **Volunteer Lawyers for Justice**

(973) 645-1955

[vlj@vljinj.org](mailto:vlj@vljinj.org)

<http://www.vljinj.org/get-help/>

*Services:* For economically disadvantaged residents of New Jersey. Pro bono representation and free criminal expungement informational sessions and legal consultations. Free walk-in legal clinics.

- **Newark Reentry Legal Services (ReLeSe) Network**

(973) 645-0022

[relese@vljinj.org](mailto:relese@vljinj.org)

*Services:* For individuals with criminal records. Legal services to help with civil legal matters that are barriers to successful community reintegration.

- **Rachel Coalition**

(973) 765-9065

*Services:* Free legal representation and consultations to victims of domestic violence proceedings in Family Court.

- **American Civil Liberties Union of NJ (ACLU-NJ)**

(973) 642-2084

*Services:* Free representation in the areas of criminal justice, immigrant rights, election and voting, free speech and expression, gay and lesbian rights, religious freedom, student and youth rights, poverty rights, prisons, privacy discrimination, national security police practices, reproductive freedom, open government and cyber-liberties.

- **American Friends Service Committee (AFSC)**

89 Market St., 6<sup>th</sup> Floor

Newark, NJ 07102

Immigrant Rights: (973) 643-1924

Criminal Justice: (973) 643-3079

<https://www.afsc.org/office/newark-nj>

*Services:* Consultations, full representation, and outreach/training for immigration legal matters (except employment-based issues). Also has some criminal justice services.

- Association of Children of New Jersey (ACNJ) KidLaw  
(973) 643-3876 ext. 220  
<http://acnj.org/gethelp/>  
<http://acnj.org/kidlaw/>

*Services:* Information and training on legal issues affecting children.

- Catholic Charities of the Archdiocese of Newark, Bishop Francis Center for Immigration Services  
(973) 733-3516  
[www.ccannj.com/refugee\\_immigration.php](http://www.ccannj.com/refugee_immigration.php)

*Services:* Low-cost, fee-for-service legal assistance for all phases of immigration and naturalization proceedings, representation in deportation or exclusion proceedings before the Immigration Court, and assistance with any immigration or citizenship matter. Walk-ins accepted T 9am – 11am and Th 4pm – 6pm for initial consultation. Consultation fee of \$50 for general immigration cases and \$60 if the case is in immigration court or a deportation; payable by money order. Hours of operation are M-F 9-5.

- Community Health Law Project  
185 Valley St.  
South Orange, NJ 07079  
(973) 680-5599; TTY (973) 680-1116  
<http://www.chlp.org/programs>

*Services:* Representation and consultations regarding social security, landlord/tenant issues, public entitlements, health care, advance directives, and living wills.

- Covenant House Youth Advocacy Center  
330 Washington St.  
Newark, NJ 07102  
(973) 621-8705  
<https://nj.covenanthouse.org/supportive-services>

*Services:* Representation for at-risk youth 18-21 in civil legal matters, including immigration, housing, and public benefits

- Education Law Center  
(973) 624-1815; TTY (973) 624-4618

*Services:* Representation for parents of disadvantaged children in areas of access to public education, student rights, school discipline, special education, school district admissions, and alternative education. Also advocates for access to public education.

- **Essex County Legal Aid Association**  
(973) 622-0063

*Services:* Legal advice and legal counseling on landlord/tenant issues, family law, and civil law (under \$5,000).

- **Essex-Newark Legal Services**  
5 Commerce St., 2<sup>nd</sup> Floor  
Newark, NJ 07102  
(973) 624-4500  
Hotline: 1-888-576-5529

*Services:* Free hotline that provides advice and referrals for cases involving anti-predatory lending, consumer protections/legal defense, domestic violence, education, family, health care access, immigration, legal assistance to patients, prisoner reentry, senior citizen, SSI, Worker/Farm worker rights. Also provides legal representation for economically disadvantaged residents of Essex County.

- **Essex County Prosecutor's Office Victim-Witness Advocacy**  
50 W Market St., 3<sup>rd</sup> Floor  
Newark, NJ 07102  
(973) 621-4687  
<http://www.njecpo.org/vw/index.php>

*Services:* Assists victims of crime and persons who are required to testify as witnesses in criminal cases. M-F 8:30-5:00.

- **Essex County Public Defender's Office**  
(973) 648-6200  
<http://www.nj.gov/defender/client/#1>

*Services:* Representation for children who are victims of abuse and neglect (Office of Law Guardian), for parents in Title 30 cases (Office of Parental Representation), and individuals involved in Megan's law "tier classification" hearings (Special Hearings unit). Also provides services to those accused of criminal offenses in adult court or any offense in juvenile court.

## Veterans-only

- **Veteran Justice Initiative**

<http://www.communityhope-nj.org/veterans-justice-initiative.php>

*Services:* Representation on cases provided pro bono by Lowenstein Sandler law firm to homeless veterans.

## Additional Legal Resources

See brochure for additional legal resources in NJ (sorted by area of law on page 7):

<http://law.shu.edu/ProgramsCenters/PublicIntGovServ/CSJ/upload/pro-bono-service-program-brochure.pdf>