

Living through a Layoff

Local and State Resources Available to Assist You



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Section I - Facing Unemployment

Have you lost your job or learned that you soon will? Here are some “first steps” to take when you learn that you are going to be laid off:

- Speak with the company human resource director and make sure your records of accrued vacation days and holidays coincide. Take the time to discuss severance (a benefit package that many companies provide to compensate loyal employees for their many years of service.)
- Contact the unemployment office that serves your area and learn how to file an unemployment claim so that you will be ready to do so when you become unemployed. This is an insurance policy that you have been contributing to throughout your employment and the money you receive in benefits will help you pay the bills while you look for another job.
- If your employer provided health care coverage, learn about COBRA benefits so that you can maintain your health insurance without interruption

Filing an Unemployment Claim

Before unemployment benefits can be paid to you, you must file a claim. You are not permitted to file a claim until you are unemployed. You may file your new unemployment claim, or reopen an existing claim, via the Internet if you meet all the following requirements:

- All of your employment in the past 18 months was in New Jersey
- You did not work for the Federal Government in the past 18 months
- You were not in the military service in the past 18 months

To file your claim, you will need the following information:

- Your Social Security Number
- Your alien registration number (if you are not a citizen)
- Recall date (if you expect to be recalled to your job)
- Union hiring hall information, including local number and address (if you get your work through a union)
- Complete name, address, and telephone number of your four most recent employers
- The beginning and ending dates of each period of employment and the reason for separation from your four most recent employers

If you meet these requirements, and you wish to file your unemployment claim via the Internet, you may do so [here](#). The information you submit is confidential and the Web site is secure. Please note that this site should only be used for filing a new unemployment claim, reopening an existing one or claiming weekly benefits. It cannot be used to contact the agency. If you have a question about your claim or about unemployment insurance, [click here](#).

If you do not wish to file your claim via the Internet, you may file by telephoning your Reemployment Regional Call Center.

Union City	(Serves Northeast New Jersey)	(201) 601-4100
Freehold	(Serves Northwest and Central New Jersey)	(732) 761-2020
Cumberland	(Serves South Jersey)	(856) 507-2340

Once your unemployment claim has been accepted, you will receive regular benefits. The amount of unemployment benefits you may receive each week is your Weekly Benefit Rate (WBR). The amount will be 60% of the average

weekly earnings during your base year period, up to a maximum of \$598 (in 2011). The maximum amount may change each year.

Program guidelines and benefits may change. The most current information about NJ unemployment guidelines and benefits is available [here](#).

Employment Search Resources

While receiving benefits you are expected to be actively looking for new employment. You will also be asked to attend workshops that have been designed to assist you. Your presence at an orientation meeting is mandatory. Here you will learn about available services and training opportunities to help you become reemployed.

Some of the available services include career and vocational counseling, job-related training in demand occupations, veterans' benefits, and a self-help center, called a One-Stop Career Center, where you can use phones, FAX machines, photocopiers, and personal computers to conduct your job search. All available services are free.

New Jersey's One-Stop Career Centers are staffed with qualified professionals who can assist with obtaining employment or the training you need to meet the demands of our present workforce. These centers also offer educational training programs in vocational and trade schools or on-site at the One-Stop, on-the-job training with local employers and [apprenticeships](#) in many fields. In addition, [Job Search Readiness](#) Workshops provide information on how to successfully look for a job, conduct yourself in an interview, write a resume or learn about the local labor market. Access a county-by-county listing of local [One-Stop Career Centers](#).

One-Stop Career Centers by County		
County	Location and Phone Number	Hours
Atlantic	44 North Whitehorse Pike Hammonton, NJ 08037-1860 (609) 561-8800	Mon. – Fri. 8:30am – 4:30pm
	2 South Main St. Pleasantville, NJ 08232 (609) 813-3900	Mon. – Fri. 8:30am – 4:30pm
Bergen	60 State St, 2nd Floor Hackensack, NJ 07601 (201) 329-9600	Mon. – Fri. 8:30am – 4:30pm
Burlington	795 Woodlane Rd Westampton, NJ 08060 (609) 518-3900	Mon. – Fri. 8:30am – 4:30pm
Camden	2600 Mt. Ephraim Ave Camden, NJ 08104 (856) 614-3150	Mon. – Fri. 8:30am – 4:30pm
Cape May	3810 New Jersey Ave. Wildwood, NJ 08260-0210 (609) 729-0997	Mon. – Fri. 8:30am – 4:30pm
Cumberland	275 North Delsea Dr. Vineland, NJ 08360 (856) 696-6600	Mon. – Fri. 8:30am – 4:30pm
Essex	50 S. Clinton St, 2 nd Floor East Orange, NJ 07018 (973) 395-5839	Mon. – Fri. 8:30am – 4:30pm
	990 Broad St. Newark, NJ 07102 (973) 648-3370	Mon. – Fri. 8:30am – 4:30pm
Gloucester	215 Crown Point Rd. Thorofare, NJ 08086-0159 (856) 384-3700	Mon. – Fri. 8:30am – 4:30pm
Hudson	690 Broadway Bayonne, NJ 07002-2920 (201) 858-3037	Mon. – Fri. 8:30am – 4:30pm
	530 48th St. Union City, NJ 07087 (201) 369-5205 ext. 3751	Mon. – Fri. 8:30am – 4:30pm
	438 Summit Ave. 1 st Floor Jersey City, NJ 07306 (201) 795-8840	Mon. – Fri. 8:30am – 4:30pm

Hunterdon	Hunterdon County Education Services Commission 215 Sand Hill Road (Rt 31 South), Bldg. 7-ESC Complex Flemington, NJ 08822 (908) 782-2371	Mon. – Fri. 8:30am – 4:30pm
Mercer	26 Yard Ave. 1st Floor, Station Plaza 4, Trenton, NJ 08625 (609) 292-0620	Mon. – Fri. 8:30am – 4:30pm
Middlesex	506 Jersey Ave. New Brunswick, NJ 08901 (732) 937-6200	Mon. – Fri. 8:30am – 4:30pm
	161 New Brunswick Ave., 3rd floor, Suite 300 Perth Amboy, NJ 08861 (732) 293-5016	Mon. – Fri. 8:30am – 4:30pm
Monmouth	60 Taylor Ave. Neptune, NJ 07753 (732) 775-1566	Mon. – Fri. 8:30am – 4:30pm
	145 Wyckoff Road, Suite 201 Eatontown, NJ 07712 (732) 683-8850	Mon. – Fri. 8:30am – 4:30pm
Morris	107 Bassett Highway Dover, NJ 07801 (973) 361-9050	Mon. – Fri. 8:30am – 4:30pm
	30 Schuyler Pl. Morristown, NJ 07960 (973) 631-6321	Mon. – Fri. 8:30am – 4:30pm
Ocean	1027 Hooper Ave. Bldg. 6, Toms River, NJ 08753 (732) 286-5616	Mon. – Fri. 8:30am – 4:30pm
	1959 Rt. 9 Toms River, NJ 08755 (732) 286-5616	Mon. – Fri. 8:30am – 4:30pm
Passaic	388 Lakeview Ave. Clifton, NJ 07011 (973) 340-3400 x7204	Mon. – Fri. 8:30am – 4:30pm
	52 Church St. Paterson, NJ 07505 (973) 340-3400 x7200	Mon. – Fri. 8:30am – 4:30pm
	370 Broadway Paterson, NJ 0750 (973) 977-4350	Mon. – Fri. 8:30am – 4:30pm
	25 Howe Ave. Passaic, NJ 07055 (973) 916-2648	Mon. – Fri. 8:30am – 4:30pm
Salem	174 E. Broadway Salem, NJ 08079 (856) 935-7007	Mon. – Fri. 8:30am – 4:30pm
Somerset	75 Veterans Memorial Dr. Somerville, NJ 08876 (908) 704-3000	Mon. – Fri. 8:30am – 4:30pm
Sussex	Sussex County Mall Rt. 206 N Newton, NJ 07860 (973) 383-2775	Mon. – Fri. 8:30am – 4:30pm
	12 Munsonhurst Rd. Franklin, NJ 07416 (973) 209-0795 or (973) 209-8501	Mon. – Fri. 8:30am – 4:30pm
Union	921 Elizabeth Ave. Elizabeth, NJ 07201 (908) 558-8000 or (908) 965-3910	Mon. – Fri. 8:30am – 4:30pm
	200 West 2 nd St. Plainfield, NJ 07060 (908) 412-7980	Mon. – Fri. 8:30am – 4:30pm
Warren	75 South Main St. Phillipsburg, NJ 08865-2339 (908) 859-0400	Mon. – Fri. 8:30am – 4:30pm

On-line services are also available through New Jersey's virtual One-Stop. Whether you walk in or log on, One-Stop Career Centers can help you develop your career; perform a skills assessment; choose a college or technical institute; or search for Financial Aid. [Learn more.](#)

Jobs4Jersey Connects Employers with Job Seekers

The New Jersey Department of Labor and Workforce Development has announced the launch of [Jobs4Jersey.com](#), a new website to connect employers and job seekers. Calling it the virtual version of the 30 one-stop centers throughout the state, the Labor Department said the site is easy to use and offers state and federal information in one place.

The site includes a job bank with 165,000 New Jersey jobs and another 410,000 within 50 miles of the state's borders. Also on the new site is information about training and programs offered by businesses and Labor, opportunities for veterans, assistance for those who are considering starting a new business, and professional networking details. The site offers potential employers information about grants and incentive programs for hiring or improving the skills base of their current workers.

Rapid Reemployment Initiative connects displaced employees to employers who are currently hiring. This initiative is the result of a unique alliance between state, national and non-profit workforce agencies. The virtual labor exchange provides key information and a digital forum bringing together job seekers, employers seeking to hire, downsizing employers and workforce development professionals. Learn more [here](#).

Job Fairs are designed to help employers find qualified employees. They also offer job seekers with an easy way to make contact with companies that are currently hiring. To find information about current Job Fairs being held throughout the state visit this [site](#).

Career Websites Many websites offer both job postings and employment tips. You can often post an electronic form of your resume on these sites and respond online to current employment opportunities. Among the most popular are [www.monster.com](#) and [www.careerbuilder.com](#).

Corporate Websites Research the companies within commuting distance of your home and visit their Websites. Most will have a portion of their site dedicated to current employment opportunities and you should be able to submit your application online.

Labor Organizations Sites that are devoted to subjects that relate to workers like the AFL-CIO have a wide assortment of helpful tips and many associated resources. [Learn more](#).

Networking Opportunities Reach out to former colleagues and others you know who are currently working or may have vital connections with others in the workforce. Make sure they know about your skills and your eagerness to work. If you have a resume, don't be shy - pass it along to them and encourage them to provide it to employers who are looking to hire.

Health Insurance

If you had health insurance while you were working, maintaining that coverage after you have lost your job is often possible through a program known as COBRA (The Consolidated Omnibus Budget Reconciliation Act). COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.

COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice. Qualified individuals must elect to receive this coverage within 60 days of receiving the notice and may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

This plan is tied to your previous employer's health insurance plan. If your previous employer no longer provides health insurance to current workers, you will not be eligible for COBRA benefits.

Unemployment Benefits Appeal Rights

Every determination that affects your eligibility for unemployment benefits will be given to you in writing. If you disagree, you have the right to file an appeal. Your appeal rights are printed on each determination you receive.

A determination becomes final unless a written appeal is filed within seven calendar days after delivery or within ten calendar days after the mailing of the determination. An appeal period can be extended if good cause for late filing is shown. Good cause exists in situations where it can be shown that the delay was due to circumstances beyond your control that could not have been reasonably foreseen or prevented.

To file an appeal, you must mail or fax your appeal to:

New Jersey Department of Labor and Workforce Development
Appeal Tribunal
PO Box 907
Trenton, NJ 08625-0907

FAX No.: (609) 292-2438

Your appeal letter must include your name, Social Security Number, and address. In addition, give your reasons for disagreeing with the determination and, if you file late, the reason for the delay. Learn more about [your rights to an appeal](#).

Section II – Resources Available if Unemployment Benefits Run Out

If you have been unemployed for quite a while and are now learning that your unemployment benefits have or are about to run out, you are probably searching for a way to put food on the table, afford to keep your home or apartment, or pay your utility bills. This section of our guide is designed to help you face these new challenges and educate yourself about how New Jersey's social service system works. Take some time to explore the programs that may be able to help you and your family through these difficult times.

NJHelps

NJHelps is a free and easy service in our state that will walk you through basic eligibility criteria online and enable you to anonymously answer simple questions about your family, your income and your situation. Once you've answered these questions, you'll be taken to a page on the website that offers a customized list of programs and services designed to help people in your situation. From this page you will learn where to go for help and what to bring with you. You'll also be able to apply for some programs (like NJ SNAP – formerly known as food stamps) online.

NJHelps does not have the final say in whether you are eligible for the programs and services recommended. The suggested list is based entirely upon the answers that you have provided. Once you have reviewed the list and have decided to apply for benefits, you will still have to contact each program and provide documented household, income, and spending details.

Learn more about [NJHelps](#).

NJ 2-1-1

NJ 2-1-1 is an information and referral service that is open 24 hours a day all year long. By dialing 2-1-1 from any phone in the state of NJ you will be connected with a compassionate resource specialist who understands how New Jersey's social service system works and will help you find community resources that were created to assist people in your situation. If you prefer, you can go to www.nj211.org to search the 2-1-1 resource database and read the resource pages that focus on the most common needs of callers.

There are also, crisis help lines that may offer support to you or a family member as you face your loss of income and deal with the ramifications of your current situation.

NJ Mental Health Helpline and More

For emotional support call the NJ Mental Health Helpline toll-free at 877-294-HELP (877-294-4357). A TTY line is also available at 877-294-4356.

The National Suicide Prevention Lifeline

This a toll-free suicide prevention service available to anyone in suicidal crisis. Reach out and ask for help at 800-273-TALK (800-273-8255).

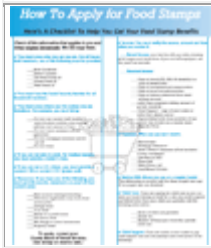
Domestic Violence Hotline - 1-800-572-SAFE (7233) -

This resource is available 24-hours a day, seven days a week to serve domestic violence victims and others seeking information about domestic violence. The Hotline provides bilingual service and is accessible to the hearing impaired. Learn more about the [domestic violence programs available in your county](#).

For Teens - [2NDFLOOR Teen line](#) - 888-222-2228 - 2NDFLOOR

This a youth helpline serving all youth and young adults in the state of New Jersey. Youth are assisted with their daily life challenges by professional staff and trained volunteers.

Nutritional Resources



[Download this PDF In English In Spanish](#)

You may be eligible for Food Assistance. If your family income is low, you may be eligible for NJ SNAP (Supplemental Nutritional Assistance Program formerly known as Food Stamps.) This will enable you to buy healthy food from many stores. Food assistance is available to households of all descriptions, including families, couples without children, individuals, seniors, disabled persons, legal immigrants and victims of family violence. Eligibility depends on several factors like income, household size, resources, etc.

[See income guidelines for NJ SNAP.](#)

Pilot Program Enables Use of Food Stamps at Farmers' Markets

You can now use your Family First Card to buy nutritious produce at participating farmers' markets throughout the state. Many farmers' markets were not able to accept the card until recently because they didn't have access to the electricity or telephone line needed to process transactions online. The pilot program, launched in August 2009, provides farmers with the wireless equipment they need to process these transactions. The farmers will be able to use this equipment at the various farmers' markets around the state where they sell their produce. [Find a Farmer's Market near you.](#)

You can apply for Food Stamps online or go to your local Board of Social Services. To apply online, click [here](#). For more information call 1-800-687-9512.

Social Service Offices by County	
Agency	Phone
Atlantic County Dept. of Family & Community Development 1333 Atlantic Ave. Atlantic City NJ 08401-8297	609-348-3001
Bergen County Bd. of Social Services 216 Rte. 17 North Rochelle Park NJ 07662-3300	201-368-4200
Burlington County Bd. of Social Services Human Services Facility 795 Woodlane Rd. Mount Holly NJ 08060-3335	609-261-1000
Camden County Bd. of Social Services Aletha Wright Admin. Bldg. 600 Market St. Camden NJ 08102-8800	856-225-8800
Cape May County Bd. of Social Services Social Services Bldg. 4005 Rte. 9 South Rio Grande NJ 08242-1911	609-886-6200
Cumberland County Bd. of Social Services 275 North Delsea Dr. Vineland NJ 08360-3607	856-691-4600
Essex County Dept. of Citizen Services Division of Welfare 18 Rector St., 9 th Fl. Newark NJ 07102	973-733-3000
Gloucester County Bd. of Social Services 400 Hollydell Dr. Sewell NJ 08080	856-582-9200
Hudson County Dept. of Family Services Division of Welfare	201-420-3000

257 Cornelison Ave. Jersey City NJ 07302	
Hunterdon County Div. Of Social Services Community Services Center 6 Gauntt Place, PO Box 2900 Flemington NJ 08822 -2900	908-788-1300
Mercer County Board of Social Services 200 Woolverton St Trenton, NJ 08650-2099	609-989-4320
Middlesex County Board of Social Services 181 How Lane, PO Box 509 New Brunswick, NJ 08903	732-745-3500
Monmouth County Div. of Social Services Kozloski Rd., PO Box 3000 Freehold, NJ 07728	732-431-6000
Morris County Office of Temporary Assistance Program Services 340 W. Hanover (Morris Twp.) PO Box 900 Morristown, NJ 07963-0900	973-326-7800
Ocean County Board of Social Services 1027 Hooper Ave., PO Box 547 Toms River, NJ 08757-0547	732-349-1500
Passaic County Board of Social Services 80 Hamilton St. Paterson, NJ 07505-2060	973-881-0100
Salem County Board of Social Services 147 S. Virginia Ave. Penns Grove, NJ 08069-1797	856-299-7200
Somerset County Board of Social Services 73 E. High St., PO Box 936 Somerville, NJ 08876-0936	908-526-8800
Sussex County Div. of Social Services 83 Spring St., PO Box 218 Newton, NJ 07860-0218	973-383-3600
Union County Div. of Social Services 342 Westminster Ave. Elizabeth, NJ 07208-3290	908-965-2700
Warren County Div. of Temporary Assistance and Social Services Court House Annex Second & Hardwick Sts., (501 Second St. -mailing) Belvidere, NJ 07823	908-475-6301
Source: http://www.nj.gov/humanservices/dfd/programs/foodstamps/cwa/index.html Updated 11.29.11	

You may be eligible for NJ WIC

NJ WIC is a program that is designed to provide funds for the purchase of healthy food to low-income women, who are pregnant, postpartum, or breastfeeding infants; and their other children up to age 5.

If you are:

- Pregnant (up to six weeks after delivery)

- Postpartum (up to six months after delivery)
- Breastfeeding (up to one year if you continue breastfeeding)
- An infant
- A child under five years old

AND

- You have a nutrition or medically related health risk
- Live in New Jersey (proof of residency required)
- Meet income guidelines (proof of income required)

Check [WIC Income Eligibility Guidelines](#) to see if your family qualifies for benefits and services.

WIC Offers More than Just Food

The benefits and services available through this program go beyond the WIC checks you will receive to purchase nutritious food at the [grocery store](#). If you are eligible, you will also receive:

- Nutrition education and counseling
- Breastfeeding education and support
- Immunization screening and referrals
- Referrals for free or reduced cost health care
- Referrals to health or social services for:
 - Medicaid
 - Food stamps
 - Family care (health care)
 - TANF (Temporary Assistance for Needy Families)

You may apply for WIC by contacting your local WIC agency and scheduling an appointment		
New Jersey WIC Local Agencies		
(866)- 44 NJ WIC (446-5942) (toll free) (800) 328-3838 (24 hour referral line)		
<p>NORTH</p> <p><u>St. Joseph's WIC Program</u> 185 6th Avenue Paterson, NJ 07524 (973) 754-4575 (800) 427-3244 monicad@sjhmc.org</p> <p><u>Passaic WIC Program</u> 333 Passaic Street Passaic, NJ 07055 (973) 365-5620 passaicwic@cityofpassaicnj.gov</p> <p><u>North Hudson WIC Program</u> 407 39th Street Union City, NJ 07087 (201) 866-4700</p>	<p>CENTRAL</p> <p><u>Trinitas WIC Program</u> 1124 East Jersey Street Elizabeth, NJ 07201 (908) 994-5141 aotokiti@trinitas.org</p> <p><u>Plainfield WIC Program</u> 510 Watchung Avenue Plainfield, NJ 07060 (908) 753-3397 prema.achari@plainfield.com</p> <p><u>NORWESCAP WIC Program</u> 350 Marshall Street Phillipsburg, NJ 08865 (908) 454-1210 (800) 527-0125</p>	<p>SOUTH</p> <p><u>Atlantic City WIC Program</u> City Hall, 1st Floor 1301 Bacharach Boulevard Atlantic City, NJ 08401 (609) 347-5656 kgesler@cityofatlanticity.org</p> <p><u>Burlington County WIC Program</u> Raphael Meadow Health Center 15 Pioneer Boulevard P.O. Box 6000 Westampton, NJ 08060 (609) 267-4304 ddas@co.burlington.nj.us</p> <p>Tri-County Community Action Partnership 10 Washington Street Bridgeton, NJ 08302</p>

klazarowitz@nhcac.org	quinnn@norwescap.org	(856) 451-5600 jvelpuri@tricityca.org
<u>Jersey City WIC Program</u> 384 Martin Luther King Drive, The Hub Jersey City, NJ 07304 (201) 547-5682 help@jcwic.org	<u>VNA of Central Jersey WIC Program</u> 888 Main Street Belford, NJ 07718 (732) 471-9301	<u>Gloucester County WIC Program</u> 204 East Holly Avenue Sewell, NJ 08080 (856) 218-4116 kmahmoud@co.gloucester.nj.us
<u>East Orange WIC Program</u> 185 Central Avenue Suites 505 & 507 East Orange, NJ 07018 (973) 395-8960	<u>Concerned Citizens of Ewing WIC Program</u> 80 West Upper Ferry Road Fisk Professional Center, 2nd Floor Ewing, New Jersey 08628 (609) 498-7755 kelly.ryan@wicmerc.org	<u>Tri-County WIC Program</u> 10 Washington Street Bridgeton, NJ 08302 (856) 451-5600 jvelpuri@tricityca.org
<u>Newark WIC Program</u> 110 Williams Street Newark, NJ 07102 (973) 733-7628 reynoldsc@ci.newark.nj.us	<u>Ocean County WIC Program</u> 175 Sunset Avenue P.O. Box 2191 Toms River, NJ 08754 (732) 341-9700 Ext. 7520 (800) 342-9738 megmccarthy@ochd.org	
<u>UMDNJ WIC Program</u> Stanley Bergen Building (GA-06) 65 Bergen Street Newark, NJ 07107 (973) 972-3416 Jacobsva@umdnj.edu		

When you go to apply for WIC you should bring the following documentation with you:

- Proof of identity
- Proof of pregnancy
- Proof of income
- Proof of residency
- Your Healthcare Referral Form (if completed by your health care provider)
- Your child's Universal Child Health Record (if completed by your health care provider)
- Your child's vaccination record

** The adult and all child applicants must be present at the appointment.

Fresh Food Resources in the Garden State

Our state is filled with roadside markets and community farmers markets that sell fresh produce and offer opportunities to pick-your-own fruits and vegetables. Learn all about them [here](#).

Farmers' Markets that accept food stamps are listed [here](#).

Food programs for school age children

Healthy food is available free or at low-cost to school children and summer food programs are available in some areas. To find out if your school offers breakfast or lunch programs like this, contact your local school district and ask to speak with someone about nutrition programs that are available through the school.

Food programs for elderly New Jersey residents

Many senior clubs and centers offer food programs. The County Offices on Aging provide meals in group settings at locations in each county. They also deliver meals to homebound individuals. These programs are provided to persons age 62 or older without regard to income.

Food Pantries and Soup Kitchens

Food Pantries are located throughout the state. They provide food to low income residents. This food is picked up by residents at the local pantry and is consumed at home.

Soup Kitchens receive donated food and provide prepared meals for people with low income.

To find the food pantry or soup kitchen closest to your home dial 2-1-1 and speak with one of our resource specialists, search the [2-1-1 database](#), or go to www.endhungernj.org, a site that specifically focuses on hunger related resources and nutrition education materials.

Individual food pantries and soup kitchens have specific days and hours when they are open. They don't always have food available. You should always call the food pantry or soup kitchen to find out when they are open and if they have food before you go. Most pantries offer a 3-5 day supply of healthy food for your family. When possible, pantries provide special items for those family members on restricted diets.

Most pantries will require some form of identification such as a Social Security card, Public Assistance or picture I.D. Many also require a referral letter from a social service agency such as the welfare or food stamp office, a community organization, or your place of worship to show proof of your need for food assistance.

Keeping a Roof over Your Head

Losing your job has no doubt changed your ability to manage your housing costs. If you are now among the many thousands of New Jersey residents whom have lost their unemployment benefits, the challenge to make ends meet has become increasingly difficult. Whether you are trying to handle a monthly mortgage payment or monthly rent, these can't be easy times for you or your family.

New Jersey HomeKeeper Program may help. The HomeKeeper Program will provide financial assistance to New Jersey homeowners who are threatened with the loss of their homes because of their inability to make mortgage payments due exclusively to the loss of employment or substantial underemployment. Assistance comes in the form of a 0% interest rate, deferred-payment second mortgage loan. Eligible homeowners may receive up to \$48,000 for a 24 month period.

If you are facing foreclosure, there are resources available that will help you find a solution. Every day people who work in various agencies and organizations throughout the state talk with folks in your situation. Here is some basic information to get you started; important fact sheets to give you the details you need to help yourself; web links and phone numbers so that you can learn more about state and local programs and resources.

Foreclosure Prevention Counseling

- Online and telephone counseling is available through [the Homeownership Preservation Foundation](#). This organization is dedicated to helping homeowners avoid foreclosure. Their toll-free hotline is staffed with trained counselors and is open 24 hours a day, 7 days a week. You can reach them by phone at 888.995.HOPE (888-995-4673).
- Free or low cost advice from housing counseling agencies that have been sponsored through the US Department of Housing and Urban Development (HUD) is available in our state. Here is a list of [HUD Approved Counselors](#).

Mortgage Refinancing Options

- **For increased access to credit and loan counseling and temporary assistance if you are in immediate danger of foreclosure call *NJ HOPE*.** They have information on available mortgage products and funding too. NJ HOPE is a voluntary public/private alliance of government agencies, non-profit organizations, and financial institutions, committed to home ownership preservation. You can reach them at 888-995 HOPE or visit the [NJ HOPE](#) website to learn more.
- **Mortgage refinance programs are available through *the Neighborhood Assistance Corporation of America (NACA)*** This national non-profit community advocacy and housing services organization offers free counseling and will take you through the refinancing process. You can learn more and start the online application by clicking [here](#).
- ***Mortgage Assistance Program (MAP)***- provides temporary financial assistance, up to \$20,000, to income-eligible homeowners who wish to remain in their homes but are in imminent danger of foreclosure due to short-term financial problems beyond their control. Learn more about [MAP](#).
- **If you are having trouble making your mortgage payments, *HOPE for Homeowners (H4H)* may be able to help you, by refinancing your loan** into a new 30-year or 40-year fixed-rate loan with lower payments. To find out if you are eligible, you must call your lender and inquire with them. More information on this program is available [here](#) or by calling 800-CALL-FHA (800-225-5342).

In Search of Affordable Housing

New Jersey Housing Resource Center provides an online tool for finding and listing affordable housing, helping people with disabilities find housing options and obtaining housing information and links. It's free, anonymous and continuously updated. [Learn More](#).

Social Service for the Homeless

The Social Service for the Homeless (SSH) program provides assistance to New Jersey residents who are at risk of homelessness, but are ineligible for Temporary Assistance for Needy Families welfare, General Assistance welfare or Supplemental Security Income. If you are eligible for this program, SSH may pay for emergency food or shelter for a limited time and may also provide money for rent, mortgage, utility and security deposit assistance.

In response to the economic distress that many in our state are suffering from, eligibility guidelines have been changed to include those with higher incomes (a family of four with a monthly income of not more than \$6,183 is eligible for service) and the length of time for services has been extended to 4 months. Local assistance is available 24 hours a day. [Find your area's hotline number](#).

[Learn more about SSH](#).

Assistance Programs for Homeowners

When Homes are in Need of Repair

If your home is in need of repair, you may be eligible for help through the Refinance Rehabilitation Program. This program was created to assist current home owners by refinancing the existing mortgage. A portion of the refinancing must be used for rehabilitation of the house. [Learn more](#).

Mortgage Assistance for Military Personnel

Mortgage payment relief and protection from foreclosure is provided to active military personnel and reservists through the Servicemembers Civil Relief Act (SCRA). To be eligible for this program you must have had mortgage commitments before enlisting or being called to active duty. Reservists, guardsmen and other eligible servicemembers should contact their lenders and other creditors and provide documentation that they have been called to active duty and are eligible for certain relief under the SCRA. To learn more about this program you can call 800-CALL-FHA (225-5342) or read answers to commonly asked questions [here](#).

Borrower Assistance Programs Offered Through Banks

As part of the NJ HOPE initiative, banks may offer a variety of borrower assistance programs such as mortgage refinance loans, closing cost assistance, waiving of private mortgage insurance requirements and credit counseling

Bank of America

Current Bank Customers:

1ST Mortgages: 1-800-846-2222

Home Equity or Lines of Credit: 1-800-451-6362

Non-Customers of Bank of America:

1-800-861-5550

Citigroup

For Nonprofit Homeownership Counselors:

1-866-517-0820 for borrowers with a Citi loan or for whom Citi/CMI is the servicer

1-800-864-3428 for borrowers for whom Citi Residential is the servicer

HSBC Finance

1-800-340-7505

TD Bank

1-800-937-5020

Wachovia

Wachovia Mortgage Corporation: 1-866-642-9405

Homelessness Prevention Program - This program 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. To learn more, contact the office in your area. Find a listing of local contacts [here](#).

Learn more about the programs and services provided through the Department of Community Affairs (DCA) [here](#).

Foreclosure-in-Progress Resources

Mediation The NJ Judiciary Foreclosure Mediation Program was created to assist homeowners in foreclosure actions. They will provide mediators to help homeowners and lenders negotiate with one another and try to work out agreements to avoid foreclosure. The program will also provide lawyers to income-eligible homeowners. For more information, go to <http://www.nj.gov/foreclosuremediation/index.html> or call 888-989-5277 between the hours of 8 AM and 6 PM Monday through Friday.

Legal Aid By dialing a toll-free number, **1-888-LSNJ-LAW** (1-888-576-5529), **callers** can access a statewide legal hotline which provides legal information, advice and referral to low-income residents of New Jersey with civil legal problems (criminal cases are referred). This service is provided at no charge but applicants must be financially eligible to qualify. The hotline handles all cases over the telephone and **does not provide ongoing legal representation**. The hotline is open from Monday through Friday, 8:00 a.m. to 5:30 p.m. You may also be able to find answers to your legal problems on their self-help Web site, www.lsnjlaw.org.

Protection for Renters When Landlords Face Foreclosure

Residential tenants in New Jersey cannot be evicted solely because the property where they live is in foreclosure or has been foreclosed. The law protects tenants against eviction and provides some protection from utilities being shut-off. To learn more, call the New Jersey Tenants' Organization at 201-342-3775 or the New Jersey Department of the Public Advocate, Office of Citizen Relations at 609-826-5070. Read the [Toolkit for Tenants Living in Foreclosed Properties](#).

The New Jersey Tenants Organization (NJTO) is the oldest, largest statewide tenant membership organization in the United States. To learn more you may contact them at NJTO, 389 Main Street, Hackensack, NJ 07601; Telephone: 201-342-3775; Fax: 201-342-3776; E-mail: info@njto.org; or visit their [Web site](#).

Lawyer Referral Services

Following is a listing of county bar associations that offer lawyer referral services. Locate your county of residence and contact the appropriate service. Do not contact referral services that are outside of your local county.

<p><u>Atlantic County Bar Association</u> Atlantic County Court House, 1201 Bacharach Blvd., Atlantic City, NJ 08401 (609) 345-3444; Fax: (609) 345-6279 E-Mail: atcobar@aol.com</p>	<p><u>Bergen County Bar Association</u> 15 Bergen Street, Hackensack, NJ 07601 (201) 488-0044</p>
<p><u>Burlington County Bar Association</u> 45 Grant St., Mount Holly, NJ 08060 (609) 261-4862; Fax: (609) 261-5423</p>	<p><u>Camden County Bar Association</u> 1040 N. Kings Highway, Suite 201 Cherry Hill, NJ 08034 (856) 482-0618; Fax:(856) 482-0637 Lawyer Referral Service: (856) 482-0618</p>
<p><u>Cape May County Bar Association</u> Rt. 9, Main St., P.O. Box 425, Cape May Court House, NJ 08210 (609) 463-0313; Fax:(609) 778-1193 E-Mail: cmcba@comcast.net</p>	<p><u>Cumberland County Bar Association</u> P.O. Box 2374 Vineland, NJ 08362 (856) 453-7000; Fax: (856) 453-7008 E-Mail: info@cumbnjbarassoc.org</p>
<p><u>Essex County Bar Association</u> Essex County Historic Courthouse 470 Dr. Martin Luther King Jr. Blvd. Room B01 Newark, NJ 07102 973-533-6775 E-mail: info@essexbar.com</p>	<p><u>Gloucester County Bar Association</u> Justice Complex, P.O. Box 338, Woodbury, NJ 08096 (856) 848-4589 Executive Director: Lynn Silverstein (856) 848-4071 Email: baroffice@gcbanj.org</p>
<p><u>Hudson County Bar Association</u> 583 Newark Ave., Jersey City, NJ 07306 (201) 798-4708</p>	<p><u>Hunterdon County Bar Association</u> P.O. Box 573 Annandale, NJ 08801 (908) 236-6109</p>
<p><u>Mercer County Bar Association</u> 1245 Whitehorse Mercerville Rd, Suite 420, Mercerville, NJ 08619 (609) 585-6200; Fax:(609) 585-5537</p>	<p><u>Middlesex County Bar Association</u> 87 Bayard St., New Brunswick, NJ 08901 (732) 828-0053 E-mail: admin@mcbalaw.com</p>
<p><u>Monmouth Bar Association</u> Monmouth County Court House, Freehold, NJ 07728 (732) 431-5544; Fax:(732) 431-2843</p>	<p><u>Morris County Bar Association</u> 28 Schuyler Place, Morristown, NJ 07960 (973) 267-5882; Fax:(973) 605-8325</p>
<p><u>Ocean County Bar Association</u> Courthouse, P.O. Box 381, Toms River, NJ 08754 (732) 240-3666; Fax: (732) 240-4907</p>	<p><u>Passaic County Bar Association</u> 401 Grand Street, 3rd Floor Paterson, NJ 07505 (973) 345-4585</p>
<p><u>Salem County Bar Association</u> (856) 935-5629</p>	<p><u>Somerset County Bar Association</u> Courthouse, 20 N. Bridge St., HCH 325 Somerville, NJ 08876 (908) 685-2323; Fax: (908) 685-9839</p>

Sussex County Bar Association (973) 579-6250	<u>Union County Bar Association</u> 2 Broad Street, 1st Floor Elizabeth, NJ 07207 (908) 353-4715; Fax: (908) 354-8222
Warren County Bar Association 413 Second St., Belvidere, NJ 07823 (908) 387-1835	
Source: http://www.njsba.com/for-the-public/lawyer-referral-service.html Updated: 12.1.11	

If You Are Homeless

There are shelters located in every county in our state. Call 2-1-1 to find out more about your local resources.

Utility Assistance

NJ 2-1-1 has been publishing the [New Jersey Guide to Meeting Basic Utility Needs](#) since 2008. It is updated every year to reflect the utility assistance programs and resources that are available in our state. The section of our website which is devoted to [energy assistance programs](#) reflects nearly identical information.

Rather than replicate that information here, we direct you to this Guide. It begins with a description of the programs and services that are available throughout the state and continues with listings of local contact information and links to associated applications and income eligibility tables where applicable.

Many individuals and families in our state are facing very difficult financial hardships. If you are unable to pay your utility bills or are finding it increasingly difficult, reach out for help by exploring public assistance programs and call your utility company to find out about the services and payment options that they offer that might be of assistance to you.

Staying Healthy When Finances are Tight

Health care has always been an important consideration, but in times of financial distress, it becomes a critical concern. Here is a review of the health resources available in our state. If you need help finding the resource that is right for you, dial 2-1-1 and let one of our experienced resource specialists help you.

There are several medical assistance programs that are jointly administered and funded by the state and federal government.

- Medicaid is designed to help those with very limited or no income.
- NJ FamilyCare is a program that is designed to assist residents who are ineligible for Medicaid but who still cannot afford health care. This program is geared to help New Jersey's uninsured children and parents and guardians who fall within certain income criteria.
- Medicare is set up to help older citizens or those who are permanently disabled.

Medicaid

To be eligible for Medicaid

This medical assistance program pays medical bills for certain individuals of any age with low income and limited resources. To be eligible you must be:

- A resident of NJ

- U.S. Citizen or qualified alien (most immigrants who arrived after August 22, 1996 are barred from the program for five years)
- Meet specific standards for financial income and resources

You can apply for Medicaid online or go to your local Board of Social Services. To apply online, click [here](#) or contact your [County Board of Social Services](#).

NJ FamilyCare

If you are NOT eligible for Medicaid because you fall above the income requirements, you may be able to get medical benefits through NJ FamilyCare. NJ FamilyCare is for families who do not have available or affordable employer insurance, and cannot afford to pay the high cost of private health insurance.

To learn more about this program and eligibility requirements, go to the [NJ FamilyCare website](#) or call 800-701-0710. Applications are available online.

Medicare

Medicare is for older citizens and those with a disability. If you are 65 years or older; under the age of 65 with certain disabilities or have permanent kidney failure which requires dialysis or a transplant, then you are eligible for Medicare.

Medicare has two main parts – one that covers hospital costs and another that handles some related expenses.

Part A is hospital insurance and it helps people pay for inpatient hospitalizations, critical access hospitals (small facilities that give limited outpatient and inpatient services to people in rural areas), skilled nursing facilities (not custodial or long-term care), hospice care, and some home health care.

Part B is medical insurance that people pay a monthly premium for. It helps people pay for doctors' services, outpatient hospital care, and some other medical services that Part A doesn't cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

To enroll in Medicare, [contact your local Social Security office](#) or call 800-772-1213.

Other Health Resources in our State

If you are NOT eligible for Medicaid, Medicare or NJ FamilyCare, but still need help meeting your medical needs and expenses, there are places in New Jersey to turn to for affordable health care.

Federally Funded Qualified Health Centers

Comprehensive community-based primary health care is available on a sliding fee scale at any one of the 20 Federally Funded/Qualified Health and Migrant Centers (FQHC) in the state. The FQHCs all target the health care needs of the medically underserved within their respective service areas. Typical services include internal medicine, obstetrics, gynecology, pediatrics, geriatrics, medical and surgical sub-specialties, laboratory, podiatry, pharmacy, x-ray, dental, and mental health services. Care is provided at costs that are substantially lower than at other settings and are based on ability to pay. For a complete listing, [click here](#).

Centers for Primary Health Care (CPHC)

New Jersey's Centers for Primary Health Care (CPHC) offer a wide range of health care services for the entire family as well. You don't need health insurance to get care at a center. Centers serve the uninsured and underinsured, as well as patients with Medicaid, Medicare and private insurance. If you're uninsured, your bill will be based on your ability to pay. No one is ever turned away for lack of funds.

To find a CPHC [click here](#).

County Wellness Programs

Bergen County

Save on prescription drugs, eyecare, hearing aids and more. This free program is open to Bergen County residents as well as all NJ residents and there is no age or income requirement. To learn more call 201.336.7400 or visit their [website](#).

Funds for Catastrophic Relief

When your child's illness or condition, be it acute or chronic, is not fully covered by your insurance or other state or federal programs you may be eligible for help from The Catastrophic Illness in Children Relief Fund which provides eligible families with financial assistance to help them cover medical expenses that were previously incurred because their child became catastrophically ill or injured. Covered expenses include, but are not limited to, special ambulatory care, acute or specialized in- or out-patient hospital care, medical equipment, medically-related home modifications, home health care and medical transportation. To learn more or to get an application, [click here](#) or call their Family Line 800-335-FUND (3863).

Disease or Condition-Based Assistance

If you have been diagnosed with a particular disease or disorder that is associated with a non-profit organization, you may be able to find financial assistance and emotional support through that group. Locate them on the Internet and call to inquire about their services. For many organizations, the only eligibility requirement is a qualifying diagnosis. For example, The Muscular Dystrophy Association is well known for its patient clinics, orthopedic assistance program and the summer camps that it coordinates.

Mental Health Resources

When you need mental health counseling or services you can call a community mental health agency in your area directly to arrange for an appointment. Many mental health agencies are listed in the telephone Yellow Pages under Mental Health Services, or you can call your local county office to locate an agency near you. For your local office contact information - [County Mental Health Administrator's Office](#)

The Division of Mental Health funds about 120 private, not-for-profit community agencies to provide a full-range of mental health services. You will not be denied services if you are unable to pay for service at these state supported agencies - each of these agencies has a sliding fee scale based on your ability to pay. [Find a mental health agency near you](#).

What if a person is in crisis?

Sometimes an individual is in emotional crisis and cannot wait for a regular appointment to receive services. To provide services in such situations, Screening/Crisis Centers are located in each county. Emergency services are provided 24-hours a day, seven-days a week, and are typically located in general hospitals.

An individual may walk in without an appointment, or the individual may be brought to the screening center by a parent, friend, spouse, police officer, mental health worker, or any other concerned individual. If the person in crisis is unable or unwilling to come to the center, a mobile outreach team can be sent to the person. [Find a Mental Health Screening/Crisis Center near you](#).

If inpatient hospitalization is needed, the screening center may refer the person to a [State or County](#) Hospital or to an inpatient bed located in a general hospital closer to the individual's residence. The goal of inpatient treatment is to stabilize the individual, and to link the individual with needed community support services so that they can return to the community.

Crisis Helplines will put you in touch with crisis counselors any time of the day or night.

For emotional support, you can call New Jersey MentalHealthCares' Disaster **Mental Health Helpline** toll-free at 877-294-HELP (877-294-4357). A TTY line is also available at 877-294-4356.

The **National Suicide Prevention Lifeline** is a toll-free suicide prevention service available to anyone in suicidal crisis. Reach out and ask for help at 800-273-TALK (800-273-8255).

Prescription Assistance

Many people have difficulty affording health care, including prescription medicines, but there are assistance programs available that are government based and privately sponsored.

Discount Prescription Programs

RxCut offers a free card that may benefit you regardless of whether or not you have insurance. It can be downloaded from the [RxCut Plus website](#). You can save up to 75% on prescription medications at over 54,000 pharmacies and up to 50% of the usual and customary charges for lab and imaging services at over 2,000 locations.

Rx4NJ is a program that connects qualified, low-income people with discount prescription drugs, direct from the pharmaceutical manufacturer.

For those who don't have prescription drug coverage and earn less than 200% of the federal poverty level (approximately \$19,000 for an individual or \$31,000 for a family of three) the [Rx4NJ website](#) may provide access to free, or nearly free prescription medicines. You may also learn more by calling 888-793-6765.

Another place to look for assistance in finding free or nearly free medicine if you don't have a prescription plan is through **The Partnership for Prescription Assistance**. There are no charges associated with using the PPA and almost all of the programs in the organization's database offer their services free of charge. To learn more call 888.477.2669 or visit their [Web site](#).

Discount Prescription Drug Cards from American Consultants Rx may enable those without medical insurance or those with limited prescription plans to receive a discount of between 15% to 40% off of the full cost of their medication. [Download a discount card](#).

Compare Prices Before You Buy

The [N.J. Prescription Drug Retail Price Registry](#) will help consumers compare the retail prices charged by many pharmacies for the 150 most-frequently prescribed prescription drugs. By comparing prices here, consumers can see what a pharmacy has reported to the State that it charged for a specific prescription drug. Comparing the prices listed in this registry will help a consumer find the pharmacy in his or her area with the lowest retail price for a specific prescription drug.

To use this registry all you need to know is the name of the medication, its dosage and your town or zip code. Once you've identified this information, you'll be able to search the database and get a listing of the prices being reported by area pharmacies. To access the registry [click here](#).

Pharmaceutical Companies Provide Assistance Too

A number of pharmaceutical companies are trying to help ease the burden of prescription medications as well. The following programs were designed with income eligibility requirements and are only for those without prescription insurance coverage. All say they are willing to make allowances for people who are facing medical or financial hardships. You must be taking a medication produced by the pharmaceutical company in order to be considered for assistance. You can see if you qualify for assistance by contacting them directly or visiting their websites for more information.

Pfizer	866.706.2400	Phizer Helpful Answers
Merck	800.727.5400	Merck Helps

County Wellness Discount Programs

Atlantic County

Residents of Atlantic County will receive between 10% and 50% off retail prices on prescription drugs if they enroll in the Atlantic County Resident Prescription Savings Program. All that is required is a completed application form, proof of residency and an annual fee of \$20 per household. You can not use your insurance card when using this savings program. To learn more call 800.633.0037 or visit their [website](#).

Bergen County

Save on prescription drugs, eyecare, hearing aids and more. This free program is open to Bergen County residents as well as all NJ residents and there is no age or income requirement. To learn more call 201.336.6405 or visit their [website](#).

Financial Assistance through WorkFirst NJ (WFNJ)

The state's welfare reform program, WorkFirst NJ, emphasizes work as the first step toward building a sustainable and stable future. The goal of the program is to help people get off welfare, secure employment and become self-sufficient, through job training, education and work activities. WFNJ provides temporary cash assistance and other support services to families and individuals in need.

Temporary Assistance for Needy Families (TANF) is the portion of this program that provides cash benefits and support services to families.

General Assistance (GA) is the portion of the WFNJ program that provides cash benefits and support services to individuals and couples with no dependent children. TANF and GA are administered by the [county welfare agency](#) (also known as the Board of Social Services.) There is a five-year lifetime limit on the benefits you receive in WFNJ programs such as these.

To be eligible for TANF/GA you must:

- Meet income eligibility requirements which are based upon the number of people in your household and your earned and unearned household income.
- Meet WFNJ asset requirements. This usually means that you cannot have more than \$2,000 in assets. Some assets are not included such as some vehicles, personal items, life insurance, the home in which you live.
- Provide identification for all household members including a Social Security number for each.
- Be a U.S. citizen or qualify as an eligible alien.

You can apply for TANF and GA online or go to your local Board of Social Services. [Apply online](#), or contact your [County Board of Social Services](#).

Emergency Assistance (EA) WFNJ clients may receive emergency assistance in certain situations. Benefits under this program include, but are not limited to: essential food, clothing, shelter and household furnishings; temporary rental assistance or back rent or mortgage payments; utility payments (such as heat, water, electric); transportation to search for housing; and moving expenses.

Eligible persons include those who are homeless or at immediate risk of becoming homeless, and those who have experienced a substantial loss of housing, food, clothing or household furnishings due to fire, flood or similar disaster.

Contact your [County Board of Social Services](#) to apply for EA.

Once applications have been received for WFNJ programs you will participate in a personal interview. Should you have questions before that time, you are advised to call ahead and make an appointment to meet with a case worker. Case workers have been trained to assist you and are most familiar with all eligibility and program requirements.

Supplemental Security Income (SSI) The state also provides financial assistance and services to people who cannot work, due to a disability or other reason. People who are disabled may qualify for the federal Supplemental Security Income (SSI) program. This program is also managed by the County Board of Social Services.

Legal Services/SSI Initiative

WFNJ recipients who may be eligible for federal SSI benefits can now get free legal help. The Division of Family Development has established an agreement with Legal Services of New Jersey (LSNJ) to assist these recipients in either filing for SSI benefits or appealing a denial of benefits.

The project primarily targets WFNJ recipients who currently receive a medical deferral from work requirements for at least 12 months, or those who are participating in the Emergency Assistance Pilot for the Long-Term Chronically Impaired. Recipients may call the LSNJ toll-free number 1-877-LSNJSSI (1-877-576-5774) for assistance.

You are not alone. Pick up the phone and dial 2-1-1 when you need help.

You are encouraged to dial “2-1-1” 24 hours a day, seven days a week if you need help in understanding and finding available assistance services. Language translation and TTY services are offered to any caller. You can also [search the database of services in your local community](#) or [Chat Live with an experienced community resource specialist](#). 2-1-1 will help identify with you the best local resources to fit your individual needs during times of financial distress or for life's everyday situations.

If you know of additional resources that would be appropriate to include, please let us know by contacting us via e-mail at info@nj211.org.