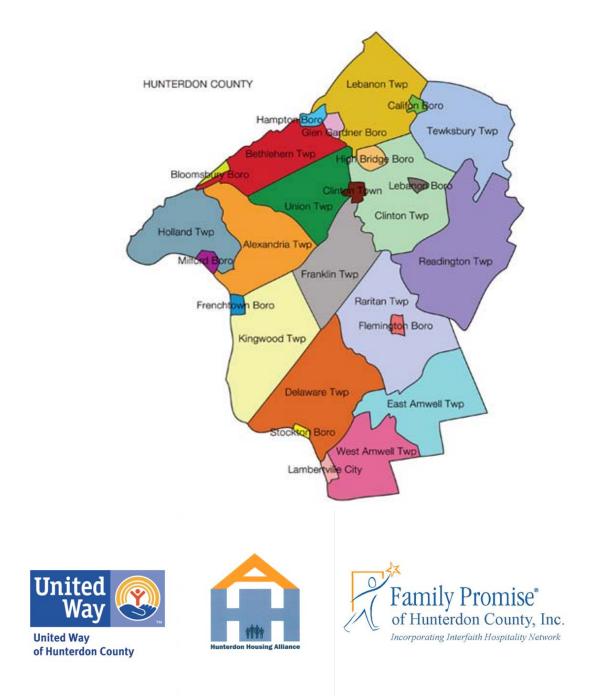
# Hunterdon County, New Jersey Housing Resource Guide 2012-2013



This guide was a joint effort by Family Promise of Hunterdon County (formerly Interfaith Hospitality Network of Hunterdon County), United Way of Hunterdon County and the Hunterdon Housing Alliance.





# **TABLE OF CONTENTS**

I.	HOUSING OPTIONS OF HUNTERDON COUNTY	1
	A. Apartment Complexes	1
	B. Affordable Housing by Municipality – For Rent or Sale	4
	C. Additional Housing Options	7
	1. Elder Cottage Housing Opportunities (ECHO Units)	7
	2. Accessory Apartments.	7
	3. Rooming/Boarding Houses	8
	4. Residential Health Care Facilities	8
	5. Assisted Living Residence	9
	6. Special Needs Housing in Hunterdon County	9
	7. Additional Housing Options	9
		5
II.	HOUSING/RENTAL ASSISTANCE & HOMELESNESS SERVICES	11
	A. Programs & Shelters	11
	B. Additional Shelter Resources – Out of County	14
III.	MORTGAGE ASSISTANCE	15
IV.	FORECLOSURE SERVICES/INFORMATION	16
V.	HOUSING SEARCH TOOLS	16
VI.	LEGAL ASSISTANCE/RIGHTS & RESPONSIBILITIES	19
VII.	CONSUMER CREDIT COUNSELING	20
VIII.	UTILITIES RESOURCE LIST	21
	A. Electricity	21
	B. Heating	21
	C. Telephone Services	23
	D. Cable & Digital Television	24
		27
IX.	HOME ENERGY/PHONE/HOME REPAIRS ASSISTANCE	25
	A. NJ Utility Assistance Programs	25
	B. Other Assistance Programs	26
		20
х.	OTHER RESOURCES	30
	A. Food Pantries	30
	B. Furniture	31
	C. Clothing	31
		21
XI.	GENERAL RESOURCES/SEARCH TOOLS	32





# HOUSING OPTIONS IN HUNTERDON COUNTY

Depending on your needs, Hunterdon has a variety of specialized housing options, along with market rate rental units.

# A. <u>Apartment Complexes</u>:

The following are rental units, usually in the form of garden apartments. Some of them include affordable units. There are income limitations for eligibility for this type of housing and the rents are often subsidized, with the amount of rent based upon the income of the household. There are generally waiting lists for this housing.

For the "Senior Housing", the units are generally designed for and limited to **people who are at least 62 years old or are disabled.** In some buildings, recreational activities and support services such as meals, housekeeping or transportation are provided. Fees for services may be included in the rent or charged separately. Limited information is provided here. Call for additional information.

Complex Name &	Phone #     Subsidized Apartment Info	
Address		-
Camelot At Spruce Ridge		39 two bedroom apartments; some
P.O. Box 5301	908-638-5099	subsidized. Evaluated on a case by case
Clinton, NJ 08809		basis.
Clinton Gardens		
11 School Street	908-337-1749	50 apartments
Clinton, NJ 08809		
Clinton Village		50 one and two bedroom apartments; no
Apartments		subsidized set-asides, but they accept
101 West Main Street	201-368-5900	programs (e.g., Section 8).
Clinton, NJ 08809		
East Coast the Mews at		
Annandale	Morgan Properties	35 one & two bedroom duplexes, some
1 Ashwood Court	908-238-0777	are priced at affordable housing rates
Annandale, NJ 08801		221 units total
Flemington Arms	072 204 0401	112 apartments: 70 two bedroom & 42
North Main Street	973-394-9401	one bedroom units;
Flemington, NJ 08822 Frenchtown Commons		Will accept Section 8.
59 Trenton Avenue	908-996-6911	65 one & two bedroom apartments;
	900-990-0911	Will accept subsidized housing.
Frenchtown, NJ 08825		
Heights of Lebanon	732-684-2548	10 offerdable bousing units to be built by
Ray Road Avenue		10 affordable housing units to be built by summer 2012.
Lebanon, NJ 08833	Kaplan Properties	

# HUNTERDON COUNTY APARTMENT COMPLEXES





Hunter Hills		180 one and two bedroom apartments,	
Garden Lane	908-782-1282	garage, storage unit, heat & hot water	
Flemington, NJ 08822		included. Accept all programs.	
Madison Arms			
155 South Broad Street	908-782-2909	62 one & two bedroom apartments;	
Flemington, NJ 08822		Accept subsidized housing.	
Oak Ridge			
Reaville Road	908-788-3816	16 one, two & three bedroom rental	
Flemington, NJ 08822		units; affordable housing guidelines.	
Parkside Apartments			
Parkside Court	973-379-4500	48 one bedroom units (10 affordable	
Glen Gardner, NJ 08826		housing units).	
Pinecrest Apartments			
Preston Road	908-995-4187	70 one & two bedroom apartments;	
Milford, NJ 08848		Will accept subsidized housing.	
Prospect Hills Apts.		164 apartments: 109 one bedroom & 55	
3 Prospect Hills	609-921-6060	two bedrooms;	
Flemington, NJ 08822	908-782-8281	Will accept subsidized housing.	
Regional Court			
Apartments	908-806-5383	50 two bedroom apartments & 1 one	
500 Regional Court		bedroom apartment;	
Flemington, NJ 08822		Will accept subsidized housing.	
<b>Robin Hill Apartments</b>	NORWESCAP	36 one & two bedroom rental units, 3	
Mackenzie Road	908-454-7000	units meet ADA requirements. Rent	
Hampton, NJ 08827	Ext. 160	based on 30% of income with USDA	
		Rural Development Median Income	
		guidelines.	







# HUNTERDON COUNTY SENIOR APARTMENT COMPLEXES

<i>Complex Name &amp; Address</i>	Phone #	Subsidized Apartment Info
East Coast the Mews at		Affordable senior housing-35 units.
Annandale		One & two bedroom garden apts., some
1 Ashwood Court	908-238-0777	are 55 and older & limited income to
Annandale, NJ 08801		qualify.
Flemington South		
Gardens		24 efficiency apartments and 72 one
Manchester Road	908-788-3816	bedroom units. Subsidized units for low
Flemington, NJ 08822		to moderate income.
Herman E. Kapp Senior		
Residences	Penrose	51 one bedroom and 9 two bedroom
62 Church Street	Management Office	apartments, affordable rates;
Flemington, NJ 08822	908-806-2115	Must be over 62 years.
Frenchtown Senior		
Citizen Apts.		
1110 Harrison Street	908-996-3888	16 one bedroom apartments.
Frenchtown, NJ 08825		No pets.
Hampton Manor Apts.		48 one bedroom units
Highway 31 Manor Drive	908-537-4887	Subsidized units; Handicapped accessible
Hampton, NJ 08827		units.
Hibernia Apartments		
25 South Main Street	609-397-2240	30 efficiency apartments and 9 one
Lambertville, NJ 08530		bedroom units. HUD subsidized units.
Heritage Village at		
Lambertville		Low and moderate income rentals
258 Brunswick Avenue	609-397-2256	77 one bedroom units; 10 two bedroom
Lambertville, NJ 08530		units.
Parkside Apartments		
Parkside Court	973-379-4500	48 one bedroom units; Subsidized units.
Glen Gardner, NJ 08826		
Stephen R. Mirota		
Senior Residence		60 units: 54 are one-bedroom, 6 are
200 Van Horne Road	908-534-9300	two-bedroom, low to moderate income
Whitehouse Stn., NJ 08889		rentals. 55 & over only.
South Hunterdon		
Apartments		6 efficiency apartments and 8 one
181 North Main Street		bedroom units, subsidized units.
Lambertville, NJ 08530		





# **B.** Affordable Housing by Municipality - For Rent or Sale

"Affordable housing" is available to people of low and moderate income at a reasonable price. A unit is generally considered affordable if the owner/renter pays approximately 30% or less of his/her gross income on housing costs. Housing costs include the base rent as well as the cost of utilities for renters, and include mortgage payments, property taxes, insurance, and homeowner's association fees for owners. Families, singles, and seniors can qualify for affordable housing. Many of the units are part of the municipality's affordable housing requirements as defined by the Council on Affordable Housing (COAH.)

The following list provides contacts for each municipality (municipal housing liaisons), as well as brief descriptions of some of the affordable housing units located in the municipality. *This list does <u>not</u> provide information on which individual units are currently vacant and available for rent or sale. Call the contact person for availability and additional information.* 

# MUNICIPALITY CONTACTS FOR AFFORDABLE HOUSING INFORMATION:

•	Alexandria TownshipContact: Cathy Reese908-996-7071Alexandria Township currently has one rental property containing two bedrooms.
•	<b>Bethlehem Township</b> Contact: Christine Dispenza908-735-4107, ext. 101 Currently no affordable housing units for sale.
•	Bloomsbury Borough Contact: Lisa Burd908-479-4200 No affordable housing at this time.
•	<b>Califon Borough</b> Contact: Laura Eidsvaag
•	<b>Clinton</b>
•	<b>Clinton Township</b> Contact: Marvin Joss
•	<b>Delaware Township</b> Contact: Danene Gooding





# East Amwell Township

#### Franklin Township

# Frenchtown Borough

Contact: Brenda S. Shepherd......908-996-4524 Currently, Frenchtown Borough offers three senior housing units with age restrictions, two low income rentals and one unit for moderate income level.

# Glen Gardner Borough

# Hampton Borough

Contact: NORWESCAP......908-454-7000, ext.160 Low income and moderate income rentals are available at the Robin Hill Apartments on MacKenzie Road.

# ► High Bridge Borough

# Holland Township

# Kingwood Township

# ► Lambertville City

Contact: Bambi Kuhl......609-397-0110 Currently they don't offer any affordable housing, but they will help clients find locations.





#### Lebanon Borough

#### Lebanon Township

#### Milford Borough

Contact: Karen Dysart......908-995-4323

# 

Contact: Central Jersey Housing Resource Center (CJHRC)......908-203-4560 Over 100 units are designated as affordable. Applications are available from Raritan Township or CJHRC. For purchase: 13 units at South Main Village & 10 Units at Stone Gate. Over 100 rental units available at the Mews, Oak Ridge Village Commons, & Flemington South.

# Readington Township

# Tewksbury Township

# Union Township

# West Amwell Township





#### ADDITIONAL INFORMATION:

For information on affordable housing, visit the Hunterdon County Department of Human Services Division of Housing website at <a href="http://www.co.hunterdon.nj.us/housing.htm">www.co.hunterdon.nj.us/housing.htm</a>

Information on "*Proposed and completed affordable units"* for each municipality can be found at: <u>http://www.state.nj.us/dca/affiliates/coah/reports/units.pdf</u>. To find a list of affordable housing for rent (including rentals for people with disablities) and affordable housing for sale in all counties of New Jersey, visit <u>http://www.njhousing.gov</u>

# C. Additional Housing Options

# 1. Elder Cottage Housing Opportunities (ECHO Units)

An ECHO unit is a small, removable modular cottage put on a concrete slab or treated wood foundation in a back or side yard of a home. The unit is specifically designed to meet the needs of seniors or people with disabilities. This permits people to live independently, but close to those who are concerned about them. The cottages vary in size, from efficiency units to larger units. ECHO units are connected to the utilities of the primary dwelling and can be fashioned to match or complement the house. The unit is designed to be removed when it is no longer being used. Zoning and environmental protection requirements must be met in order to install this type of temporary housing. Units may be bought, but ECHO programs in some NJ counties enable older or disabled persons to rent ECHO units, sometimes at affordable rates. Call the NJ Department of Health and Senior Services, Division of Aging and Community Services, at 1-800-792-8820, or contact the municipality for more information.

# 2. Accessory Apartments

Accessory apartments are independent housing units created out of the surplus space in single family homes. Examples of accessory units include mother-daughter homes or converted attics or garages. The accessory unit is subordinate to the primary unit in terms of size, space, location and appearance. The main structure is usually divided so that the subordinate unit can function independently of the main common utility service. Call the NJ Department of Health and Senior Services, Division of Aging and Community Services, at 1-800-792-8820, or contact the municipality for more information.





# 3. Rooming/Boarding Houses

All homes must be licensed with the New Jersey Department of Community Affairs, Bureau of Rooming and Boarding Home Standards.

# 4. Residential Health Care Facilities

Rooms, meals, linens, housekeeping, personal assistance, personal laundry, 24-hour security, financial management, recreation activities, and supervision and monitoring of medication and limited health services under the direction of a nurse. Rooms and baths may be private or shared. Most services are included in the rent, but some may be purchased separately. These facilities are licensed by the NJ Department of Health & Senior Services.

►	<b>Traditions</b>
•	Homestead House
•	Hunterdon Hills
•	Newton's Guest Home
•	Little Haven Boarding Home





# 5. Assisted Living Residence

# 6. Special Needs Housing in Hunterdon County

Contact the following agencies for housing information for individuals with disabilities:

►	The Arc of Hunterdon County	908-730-7827
•	<b>United Cerebral Palsy</b> There are 15 affordable housing units for people with disabilitie Call Campi Management Group for information	s in Tewksbury.
►	Easter Seals	908-788-7580
►	Hunterdon County Office on Disabilities	908-788-1361
►	Bridgeway Supportive Housing of Hunterdon	908-237-2577
►	NAMI (National Alliance for Mentally Ill)-Hunterdon	908-284-0500

# 7. Additional Housing Options

Anderson House is a halfway house program serving women recovering from alcoholism and drug addiction from all counties within the State of New Jersey. Anderson House can accommodate 14 women at a time, who live as a family in an attractive, home-like setting. Women are served regardless of their income or ability to pay.

Freedom House	908-537-6043
PO Box 367	
3 Pavilion Rd.	
Glen Gardner, NJ 08826	
www.freedomhouse.net	





Freedom House provides a long-term residential drug and alcohol treatment program in a halfway house setting for men, as well as transitional housing for recovering alcohol and drug addicted women and their children through a program called The Family Afterward.

#### 

The Good News Home for Women is a long-term residential rehabilitation center for women who want to overcome the life-destroying effects of alcohol and other drug addictions. The on-going process of recovery and growth is achieved at the Home through a comprehensive non-denominational, but spiritually focused program. Services are offered to women, 18-years of age and older, without regard to race, religion, color, national origin, or the ability to pay.

Home Sharing Program of Somerset & Hunterdon County....908-526-4663 120 Finderne Avenue Bridgewater, NJ 08807 www.homesharing.org

The HomeSharing Program uses existing housing to create new, affordable housing arrangements between "providers" (residents who need to share their home or apartment in order to continue living in them) and "seekers" (individuals searching for affordable housing in the community). HomeSharing also assists in locating and utilizing other resources such as the food bank, low-cost medical care, and other support services. The organization's services are provided free of charge to both seekers and providers.

#### 

Hunterdon Youth Services provides services to adolescents needing out-of-home support, referred by the NJ Department of Children and Families. The facility can accommodate up to 12 adolescent males at any one time.





# **II. HOUSING/RENTAL ASSISTANCE & HOMELESSNESS SERVICES**

# A. <u>Programs & Shelters</u>

The Hunterdon County Division of Housing is federally funded by the <u>U.S. Department of</u> <u>Housing and Urban Development (HUD)</u> to administer the Housing Choice Voucher Program (Section 8.) The Division provides monthly rental subsidies to approximately 425 tenant families, whose chosen rental unit meets all HUD guidelines. The program operates at full capacity and generally has a full waiting list. Applicants cannot be added to the waiting list unless the waiting list is officially "open". Interested applicants should periodically contact the Division of Housing for updated information about the status of the waiting list.

P.O. Box 2900 8 Gauntt Place Flemington, NJ 08822 www.co.hunterdon.nj.us/depts/social/socserv.htm

The Division of Social Services provides shelter, temporary rental assistance, and other homelessness prevention services to clients through several programs.

#### **Emergency Assistance (EA):**

- Emergency Assistance (EA) is available for tenants who are recipients of Work First New Jersey (WFNJ) or General Assistance (GA) benefits or Supplemental Security Income (SSI).
- You must apply for EA at the Division of Social Services. To be eligible, you must be homeless or expect to be homeless soon. You must show proof of homelessness, (usually an eviction complaint or notice from your landlord) and that you were unable to pay your rent.
- To prevent eviction, Emergency Assistance (EA) is available to help pay back rent or utility payments.
- If you are actually evicted and become homeless, EA also provides: emergency shelter, security deposits, utility deposits and help with purchasing furniture.
- Temporary Rental Assistance (TRA) may also be available to help pay rent for a new apartment.





#### **Other Programs**:

- SSH-TANF provides temporary financial assistance to families with at least one dependent child to prevent homelessness when other funding is not applicable.
- The SSH-State program provides homelessness services for clients who are ineligible for services under Emergency Assistance.

www.state.nj.us/dca

#### State Rental Assistance Program (SRAP):

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

SRAP provides rental assistance grants, comparable to the Federal Housing Choice Voucher Section 8 Program, for low-income individuals or households. Vouchers are typically issued for a 5 year period or until another housing voucher is available. Grants are reserved for the following populations: elderly, disabled, homeless families with children, certain project-based programs, such as collaborations with the Division of Youth and Family Services, and for households currently on the existing DCA Housing Choice Section 8 waiting list.

#### Shelter Housing Exit (SHE) Grant:

The SHE Grant is specifically for women with children, who are victims of domestic violence and are currently residing in a shelter. The SHE grant can be short-term or long-term for up to 2 years and requires that a client pay 30% of their gross income toward the rent, similar to the HUD Section 8 guidelines. Clients do not apply directly for this grant; clients apply through a domestic violence or homeless shelter.

#### **Homelessness Prevention Program:**

The Homelessness Prevention Program provides temporary short-term assistance to households who face imminent loss of housing by eviction because they are temporarily without adequate funds for reasons beyond their control.





Family Promise offers homelessness services to the community. The Interfaith Hospitality Network is a shelter program for homeless families, which offers shelter, food, case management and counseling services. Shelter is provided by a network of 51 congregations (utilizing over 1,000 volunteers) throughout Hunterdon County with services delivered by a paid professional staff. A team of mental health providers are available to shelter clients. The Homeless Prevention/Rapid Re-Housing Program offers rental assistance, utilities assistance, moving costs, and case management for all eligible Hunterdon County households. (The program is dependent upon available funding.)

Emergency Food and Shelter Program (EFSP) and utility funds are available. Call the office for more information.

If you experience a housing emergency, call for a referral and/or information regarding emergency shelter placement or financial assistance. This is a 24 hour, 7 day referral service.

Administers the Chafee Foster Care Independence Program, which provides federal funding for youth in foster care making the transition to adulthood (ages 16-21). Funds can be used for rent, security deposits, utilities, etc.

New Jersey has a Crime Victim's Compensation Fund to help with costs related to injuries received in a violent crime **(including victims of domestic violence).** Included in this are **emergency relocation costs** such as rent and/or a security deposit.

To file a claim, you will need a police report, copies of bills, receipts and all loss documentation. The crime must be reported to the police within 3 months and the claims must be filled with the NJ VCCB within 2 years.





This program serves adult clients with mental illness, to assist them with looking for housing in Hunterdon County.

This program provides safe emergency shelter for victims of domestic violence and sexual assault. In addition to the emergency safe house, SAFE provides counseling, court advocacy, children's programs (PALS), community outreach and education, and operates a transitional housing program.

Raritan Valley Habitat for Humanity (RVHFH)......908-704-0016 www.rvhabitat.org

RVHFH, an affiliate of Habitat for Humanity International, assists low-income families throughout Somerset and Hunterdon counties by helping them build and buy their own simple, decent homes. Every partner family devotes at least 250 hours of "sweat equity" to help build their home or a neighbor's home and secures a 0% mortgage provided by Habitat. Habitat supports partner families with training in budgeting, home and landscape maintenance, and how to be a good neighbor.

# B. Additional Shelter Resources – Out Of County

#### **New Jersey:**

- Center for Great Expectations (Homeless pregnant women)......732-247-7003 Somerset, NJ
- Homefront-Family Preservation Center (Women & children)......609-883-7500 Ewing, NJ
- Somerset Home for Temporarily Displaced Children (Youth)......908-526-6605 Bridgewater, NJ





#### **Pennsylvania:**

- Safe Harbor (Adults only men & women)......610-258-5540 Easton, PA
- Easton, PA www.thirdstreetalliance.org

# **III. MORTGAGE ASSISTANCE**

Home Affordable Modification Program (HAMP)......888-995-4673 www.makinghomeaffordable.gov/progams/Pages/hamp.aspx

If you are employed, but are struggling to make your mortgage payments, you may be eligible for this program. HAMP can lower your monthly mortgage payments to 31% of your verified monthly gross income.

This program is expected to be available in May 2012.

# Principal Reduction Alternative (PRA)

www.makinghomeaffordable.gov/programs/lower-payments/Pages/pra.aspx

If your home is worth significantly less than you owe on it, you may be eligible for PRA. Contact your mortgage servicer to see if you are eligible.

# Home Affordable Refinance Program (HARP)

www.makinghomeaffordable.gov/programs/lower-rates/Pages/harp.aspx

If you are not behind on your mortage payments, but have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through HARP. Your mortgage must be owned or guaranteed by Freddie Mac or Fannie Mae to be considereed for eligibility. This program ends December 31, 2013.

#### FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance) www.makinghomeaffordable.gov/programs/lower-rates/Pages/short-refinance.aspx

If you are not behind on your mortgage payments, but owe more than your home is worth, you may be eligible for this program. If your current lender agrees to participate in this refinance, they will be required to reduce the amount you owe on your first mortgage to no more than 97.75 percent of your home's current value.





# IV. FORECLOSURE SERVICES/INFORMATION

#### 

This organization is dedicated to helping homeowners avoid foreclosure. Online and telephone counseling is available through <u>the Homeownership Preservation Foundation</u>. Their toll-free hotline is staffed with trained counselors and is open 24 hours a day, 7 days a week. Additional information on foreclosure is available at: <u>www.njhope.nj.gov</u>.

The Office of the Courts Foreclosure Mediation Program......1-888-989-5277 www.njforeclosuremediation.org

This program provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program will also provide lawyers to income-eligible homeowners.

This site provides information and numbers to call regarding foreclosures. Also provides links to information sheets such as "*Foreclosure Fast Facts*": www.state.nj.us/dca/hmfa/foreclosureprevention\_resources.pdf

# V. HOUSING SEARCH TOOLS

- New Jersey Housing Website Website: <u>http://realestate.nj.com</u>

**New Jersey Housing Resource Center** Website: http://www.njhousing.gov/

Lists housing available, to rent or for sale, helps people with disabilities find housing options, and provides housing information and links.





# • Other Websites- to search for affordable housing:

# • US Department of Housing & Urban Development (HUD)

www.hud.gov Provides links to Sheltors He

Provides links to Shelters, Housing Counseling Agencies, Rental Assistance Programs, etc by choosing "Homes-Homeless".

Can search by State, County, etc, gives limited information on subsidized housing, by selecting "Homes- Renting" and then "Search for an Apartment".

Gives limited rental property information by county, select "Homes-Renting" and then choose "Rental help in your state" and then "New Jersey" and then "Other New Jersey Resources- Find units for rent in rural NJ".

Lists "9 Steps to Buying a Home," in particular #4 "Learn about home buying programs," provides links to different programs for home buyers, choose "Homes-Buying".

- Housing & Mortgage Finance Agency (HMFA) www.nj.gov/dca/hmfa/consu/renters/afford/ Lists affordable rentals for families or seniors (affiliated with HMFA programs)

Click on "Housing Resource Center" then on "Housing Availablity" to see available units by township in Central Jersey.

CJHRS operates a Housing Resource Center to help individuals overcome obstacles and find housing.





#### ► Homelessness-Related Websites:

# U.S. Department of Housing & Urban Development (HUD) www.hud.gov

Choose "About HUD->Programs of HUD->scroll down to "Table of Contents": provides links to help with a range of housing services.

#### • National Alliance to End Homelessness

www.endhomelessness.org

This site is primarily for policymakers and advocates with descriptions and discussions of many types of programs. Choose "Policy Guide" which provides information on legislation and the appropriation process for homelessness programs and related programs, with discussion of the different types of programs in the broader context. There are also links to other guides and reports on this website.

# Poverty Guidelines:

#### **United States Department of Health & Human Services**

Website: <u>http://aspe.hhs.gov/poverty/09poverty.shtml</u>

Many times eligibility for programs is determined by using the Poverty Guidelines. For example: eligibility may be determined by stating that household income cannot be over 175% of poverty guidelines, so using the chart below, for a family of 4, you would take the  $23,050 \times 1.75 = 40,377.50$  for total income threshold.

Persons in Family or	48 Contiguous	
Household	States & D.C.	
1	\$11,170	
2	\$15,130	
3	\$19,090	
4	\$23,050 \$27,010	
5		
6	\$30,970	
7	\$34,930	
8	\$38,890	
For each additional person, add	\$3,960	

#### **2012 HHS Poverty Guidelines**





# VI. LEGAL ASSISTANCE/RIGHTS & RESPONSIBILITIES

LSNWJ provides free civil legal services to low-income residents in matters regarding shelter, housing and other basic needs.

The NJ Tenants Organization is a statewide organization working to protect the rights of tenants. Contact the organization with eviction issues.

#### • Websites and Links to Informational Brochures:

 Legal Services of New Jersey – Tenant's Rights <u>http://www.lsnjlaw.org/english/placeilive/index.cfm</u>

This site contains information about your rights and responsibilities as a tenant, including finding a place to live, your right to safe and decent housing, what you can do about lead poisoning, and what you can do about being evicted. This information also can help you with legal problems related to your lease, your security deposit, or repairs you want your landlord to make. This Web site also contains links to general information about buying or selling a house and getting a mortgage.

#### • NJ Dept. of Community Affairs

<u>www.nj.gov/dca/divisions/codes/publications</u> Click on "Landlord-Tenant Information"-> "Foreclosure, Tenants Rights Bulletin"

This site provides links to foreclosure information, including "*The Rights of Tenants During 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.





• NJ Dept. of Community Affairs – "Truth in Renting"

www.nj.gov/dca/divisions/codes/offices/landlord tenant information.html

Scroll down to "Truth in Renting" to view a guide to the rights and responsibilities of residential tenants and landlords in New Jersey.

 US Dept. of Housing & Urban Development (HUD) – Housing Standards <u>http://www.hud.gov/offices/pih/programs/hcv/</u> Scroll to: "Learn More" and click on "A Good Place to Live" to view the Housing Quality standards used by the Section 8 Housing Voucher program when inspecting a rental unit.

# New Jersey State Bar Foundation www.njsbf.org Designed to educate the public about New Jersey state law. <u>http://www.njsbf.org</u> —click on "for the public" -> "publications"-> "consumer's guide to New Jersey law" – page 4 describes the landlord/tenant rights and responsibilities for residential property.

# VII. CONSUMER CREDIT COUNSELING







# VIII. UTILITIES RESOURCE LIST

# A. <u>Electricity</u>

Services all of Hunterdon County for Electric Services

# B. <u>Heating</u>

GA3 ►	Elizabethtown Gas Company
	http://www.elizabethtowngas.com
	Serves: Alexandria, Bethlehem, Bloomsbury, Califon, Clinton, Delaware, East Amwell, Flemington, Franklin, Frenchtown, Glen Gardner, Hampton, High Bridge, Holland, Kingwood, Lambertville, Lebanon, Milford, Stockton, Union, West Amwell. • Must call to ensure that all streets in the listed towns are served.
►	<b>PSE &amp; G</b> 1-800-436-7734
	http://www.pseg.com
	For gas service only: East Amwell, Readington, Tewksbury. (No electric service in
	Hunterdon County)
PRO	PANE COMPANIES:
	Amerigas
	www.amerigas.com
	Covers all of Hunterdon County.
►	Ferrellgas
	www.ferrellgas.com
	Covers all of Hunterdon County.
	<b>Stem Brothers</b>
	www.stembrothers.com
	Serves: Alexandria, Bloomsbury, Clinton, Flemington, Franklin, Holland, Milford, Ringoes
	<ul> <li>Must call to ensure that all streets in the listed towns are served.</li> </ul>
	<b>Precision Propane</b>
	Serves: Califon, Clinton, High Bridge, Lebanon, Tewksbury





# **OIL COMPANIES:**

Serves all of Hunterdon County. Atlantis Energy Company......1-800-564-1012 Covers all of Hunterdon County (only delivers on Tuesday/Thursdays to our area) Serves: Califon, Clinton, East Amwell, Flemington, Glen Gardner, High Bridge, Lambertville, Lebanon, Raritan, Readington, Stockton, Tewksbury, West Amwell, Whitehouse Covers all of Hunterdon County. Covers all of Hunterdon County. Covers all of Hunterdon County. Liberty Discount Fuel Fleminaton Office......908-751-5231 Covers all of Hunterdon County. Covers all of Hunterdon County. Website: www.stembrothers.com Serves: Alexandria, Bloomsbury, Clinton, Flemington, Holland, Pittstown, Ringoes Must call to ensure that all streets in the listed towns are serviced. Serves: Alexandria, East Amwell, Frenchtown, Flemington, parts of Holland, Lambertville, Milford, Stockton, West Amwell. • Must call to find out if they offer coverage to these specific areas. They do not go further north than Flemington. Covers all of Hunterdon County.





# C. <u>Telephone Services</u>





# D. Cable & Digital Television

•	Cablevision to Digital Cable Service Website: <u>www.optimum.com</u> Raritan	1-866-473-4448
•	<b>Comcast</b> Website: <u>www.comcast.com</u> Call to find out areas covered in Hunterdon.	908-689-3355
•	<b>DirectTV</b> Website: <u>www.directtv.com</u> Covers all of Hunterdon County.	1-800-280-4388
•	<b>DISH Network</b> Website: <u>www.dishnetwork.com</u> Covers all of Hunterdon County.	1-888-825-2557
•	<b>CenturyLink</b> Website: <u>www.centurylink.com</u> Covers most of Hunterdon County.	1-877-290-5458
•	<b>Service Electric</b> Website: <u>www.sectv.com</u> Serves: Alexandria, Frenchtown, Holland, Kingwood, Mi	







# IX. HOME ENERGY/ PHONE/ HOME REPAIRS ASSISTANCE

# A. NJ Utility Assistance Programs

There are two utility assistance programs available to eligible low-income households, offered by the State of New Jersey, LIHEAP & USF. You may be eligible for both programs. You can apply for both with one application, apply direct or contact NORWESCAP at 908-782-0612.

LIHEAP is a program that helps pay heating costs, even if heat is included in the rent. (However, households that receive rental assistance are not eligible unless they pay fuel costs directly.) LIHEAP usually takes applications from November – April.

**Eligibility** for LIHEAP: if household income is less than or equal to 200% of Federal Poverty Level.

**Benefits** are usually paid once a year, during the heating season.

USF is a program created by the State of New Jersey to help make energy bills more affordable for low-income customers. If eligible, USF can lower the amount you have to pay. USF accepts applications all year.

**Eligibility** for USF: If household income is less than or equal to 175% of the Federal Poverty Level and you are paying at least 3% of your yearly income on electric bills or gas bills. If you have electric heat, you must be paying more than 6% of yearly income on electricity.

**Benefits** will appear as a credit on your utility bill.

Type "fresh start" under enter keywords. Click on "search for matching provider and service names" -> click on JCP&L Fresh Start Program for more information.

In March of 2004, the BPU approved the establishment of an arrearage payment plan, called Fresh Start, for **USF enrollees.** The program allows the enrollees to have their past due bills forgiven **IF** customer begins to pay their monthly bills in full and continue to do so for an entire year.





# Temporary Relief for Utility Expenses (TRUE)......732-982-8710

This is a one-time assistance program and is designed to help low to moderate income households across the state of New Jersey who are experiencing ecomic hardship and struggling to pay their electric and natural gas bills.

Eligibility: NJ resident, must not have received USF/HEA in 12 months, have documented notice of overdue payment for gas and/or electric service and have past history of making regular payments toward their utility bills.

#### **Other Assistance Programs** Β.

#### Catholic Charities 6 Park Avenue

Flemington, NJ 08822

Programs can provide one-time emergency assistance for utility payments, car repairs, prescription assistance, child care payments, etc.

Eligibility: Applicants must demonstrate hardship and have a realistic plan for avoiding such hardship in the future.

8 Gauntt Place Flemington, NJ 08822

Programs can help cover costs of utilities, including back utility payments or utility deposits.

**Eligibility:** must meet income eligibility guidelines for different programs.

Website: http://www.state.nj.us/health/seniorbenefits/lifelinedetail.shtml

Funded from the New Jersey General Fund, Lifeline provides credit on electric or natural gas bills of \$225 per year to disabled and senior homeowners and tenants. Beneficiaries of Medical Assistance to the Aged, Medical Assistance Only, or New Jersey Care, are sent Lifeline applications automatically every August. Supplemental Security Income recipients receive Lifeline automatically.

Eligibility: Eligible if you are a beneficiary of the programs listed above or if you meet the Pharmaceutical Assistance to the Aged and Disabled (PAAD) eligibility requirements.

For an application: http://www.state.nj.us/health/seniorbenefits/index.shtml click on forms, form #AP2





#### Website: www.njshares.org

New Jersey SHARES (Statewide Heating & Assistance & Referral for Energy Services) is an independent energy fund for individuals and families who are in need of temporary help in paving their energy bills.

Eligibility: Non-welfare recipient energy customers, who are experiencing a financial crisis, have exhausted all other available sources of assistance and have demonstrated a good faith effort to pay their energy bills. Applicants must have a termination notice or shut-off notice and cannot be a participant, nor be income eligible, for any additional types of utility assistance.

New Jersey Comfort Partners......1-888-773-8326 www.njcleanenergy.com/residential/programs/comfort-partners/comfort-partners

Helps gualified low-income households to lower natural gas and electric bills through energy education, the installation of energy efficiency measures, and repairing or replacing heating and cooling equipment. Some of these measures include: efficient lighting products, hot water conservation measures, refrigerator replacement, programmable thermostats, insulation upgrades, air sealing, duct sealing and repair, and heating cooling equipment maintenance, repair and/or replacement. Energy education and counseling is also available.

Eligibility: income at or below 225% of Federal Poverty Level or customers who receive assistance through NJ Lifeline, Universal Service Fund (USF) and/or Pharmaceutical Assistance to the Aged and Disabled (PAAD).

# This program is available through December 31, 2012 or while funds last.

#### For information in Hunterdon:

PSE & G	1-888-773-8326
JCP & L	

Winter Termination Program .....1-800-624-0241

The program prevents residential gas and electric customers who participate in the Lifeline, Home Energy Assistance Program (HEAP), Work First New Jersey/Temporary Assistance to Needy Families (WFNJ/TANF), Federal Supplemental Security Income (SSI), Pharmaceutical Assistance to the Aged and Disabled (PAAD) from having their gas or electric service disconnected during the winter months. This program is in effect from November 15 through March 15. The Program is administered by the Board of Public Utilities.





# 

This program is funded through the NJ Department of Community Affairs Small Cities Program and managed by Hunterdon County staff. The goal is to maintain safe, accessible and energy efficient housing by helping eligible residents to correct code violations and other deficiencies in their homes.

**Eligibility**: Any resident of an owner-occupied dwelling in Hunterdon County who has resided in the County for at least one year and has not received funding from this program in the last three years; whose property exhibits conditions that must be corrected in order to meet code standards, to prevent further deterioration or to safely access and occupy the home; and whose income from all resources does not exceed current HUD income guidelines.

The program is open to tenants. Upgrades to the rental property can be made. The landlord is asked to make a five year commitment to the tenant, with no rent increase during that time period.

Through Verizon New Jersey's Communication Lifeline and Link Up America, eligible new customers receive a 50% discount on the initial phone connection charge, with the remaining 50% paid in 12 monthly installments. Existing Verizon residential customers may be eligible to receive discounted local telephone service.

**Eligibility:** If no one claims you as a dependent on their income taxes and you receive benefits from one of these programs: Medicaid, Food Stamps, General Assistance (GA), Supplemental Security Income (SSI), Home Energy Assistance Program (HEAP), Lifeline Utility Credit/Tenants Lifeline Assistance, Pharmaceutical Assistance to the Aged and Disability (PAAD), Temporary Assistance to Needy Families/Work First NJ (TANF/WFNJ) *or* if you are 65 or older and are not participating in the above programs, but the annual income is at or below 150% of the Federal Poverty Level.





#### Assurance Wireless.....Customer Care 888-321-5880 www.assurancewireless.com To apply 800-395-2171

This is a cell phone service for eligible low-income customers from Sprint's pre-paid group. Upon determination of eligibility, customers can receive a free cell phone and 250 free minutes of wireless voice service every month.

#### 

This is a volunteer program that provides home maintenance and repair service to Hunterdon County residents, age 60 and over, free of charge. The intent of the program is to perform those jobs that, if neglected, would adversely affect the health or safety of the senior citizen.

#### **USDA Rural Development: Repair Loan And/Or Grant Program** .....908-852-5424

This program provides loans and/or grants to income eligible persons for home repairs to remove health or safety hazards. Homeowner must repay loans.

**Eligibility**: Applicants must own and occupy a home in a rural area; be without sufficient income to qualify for a Section 502 loan; have sufficient income to repay the loan; and be a citizen of the United States or reside in the United States after having been legally admitted for permanent residence. Grant recipients must be 62 years of age or older and be unable to repay the part of the assistance received as a grant.

#### Weatherization Assistance Program

Contact NORWESCAP......908-782-0612

Provides energy conservation assistance to income eligible households who reside in Somerset, Hunterdon, Warren or Sussex counties. The program is designed to assist elderly, disabled, and low-income persons in weatherizing their homes and conserving energy. A computerized energy audit will be conducted to determine the efficiency of the home. The level of service is influenced by the energy audit and funding parameters.





# X. OTHER RESOURCES

# A. <u>Food Pantries:</u>

•	Elijah's Cupboard Food Pantry Sergeantsville United Methodist Church Sergeantsville, NJ 08557	609-397-2333
•	Flemington Area Food Pantry 110 Broad Street Flemington, NJ 08822	.908-788-5568
•	Frenchtown Presbyterian Church 20 Fourth Street Frenchtown, NJ 08825	.908-996-2227
•	Lambertville Food Pantry at Fisherman's Mark 89 North Main Street Lambertville, NJ 08530	.609-397-0194
•	<b>Meals on Wheels in Hunterdon</b> 5 Walter Foran Blvd. Suite 2006 Flemington, NJ 08822	908-284-0735
	The Meals on Wheels mission is to assist the home bound elderly/disabled County to maintain their independence by enhancing their nutritional heal avoiding unwanted institutionalization.	
•	North Hunterdon Community Food Bank. @ the Lebanon Township Rescue Squad 528 West Hill Road Glen Gardner, NJ 08826	.908-537-2395
•	<b>Open Cupboard Food Pantry</b> 37 Old Highway 22 Clinton, NJ 08809	.908-730-7320
•	<b>Our Lady of Lourdes Church</b>	.908-534-2319





# B. <u>Furniture</u>

The Lord's Closet has furniture and clothing.

# C. <u>Clothing</u>

# **Consignment Shops:**

•	Quality Clothing – Women's 160 Main Street Flemington, NJ 08822	908-788-4017	
•	<b>Then &amp; Again</b> 4 Mine Street Flemington, NJ 08822	908-788-7798	
Children's Consignment Shops:			
•	Little Ones Reruns 10 W. Main Street Clinton, NJ 08809	908-735-5929	
•	Trends and Treasures. 261 Main Street Whitehouse Station, NJ 08889	908-534-2644	
•	We Kids of Flemington 25 Turntable Junction Flemington, NJ 08822	908-284-1844	





# **Thrift Shops:**

# **XI. GENERAL RESOURCES/ SEARCH TOOLS**

"211" is an informational hotline that can be dialed from any phone. There is also an online, searchable social service directory with "chat" function.

Hunterdon Helpline is a local, comprehensive first call for help information and referral service, with linkages to county services. Helpline also provides senior assurance calls, a friendly visitor program, a translation center, and literacy services.

# NJ Helps

www.njhelps.org

NJ Helps provides a one-stop website designed to screen individuals for eligibility to over 30 social service programs. Individuals can go on independently or with the assistance of service staff, and apply for services such as food stamps and NJ FamilyCare.

This website provides a comprehensive list of all human services programs and services supported by the state.





- Hunterdon County Human Services Resource Guide <u>www.co.hunterdon.nj.us</u> -> click on Human Services -> click on Resource Guide Box This guide provides an extensive list of human services available in Hunterdon County.

This site provides information and an application on low- or no-cost health insurance for families 350% or below the federal poverty level.

#### NJ HealthLink

www.nj.gov/njhealthlink

This link provides information about health related services with links to treatment screening services, including emergency, mental health, addiction, prescription drugs, nutrition, long-term care, insurance, financial assistance and vocational rehabilitation resources.

This site helps people locate alcohol or drug treatment programs, 12-step support meetings, or find the answers they seek to questions concerning drugs and alcohol.

