

## Public Assistant Information

- The Department of Community Affairs recently announced that the Low Income Home Energy Assistance Program (LIHEAP) is now accepting applications for the upcoming heating season. The DCA administers this federal program which provides low-income households with money to help pay their heating bills. Information about the program is available online at [www.state.nj.us/dca/divisions/dhcr/offices/hea.html](http://www.state.nj.us/dca/divisions/dhcr/offices/hea.html) or call 1-800-510-3102.



- The New Jersey Housing Mortgage Finance Agency has announced the "New Jersey Home Keeper Program" funded thru a grant from United States Treasury's Hardest Hit Fund. The program offers financial help to homeowners who are in danger of losing their home as a direct result of unemployment or underemployment. It provides assistance in the form of a second mortgage loan whereby the proceeds may be used to cover arrearages and/or an approved amount of the homeowner's monthly mortgage payment, including property taxes, property insurance, and mortgage insurance. Program details are available online at [www.njhomekeeper.gov](http://www.njhomekeeper.gov) or the toll-free Home Keeper call center at (855)-NJ-KEEP-1.
- About Foreclosure, First Steps: [Click Here](#)
- Foreclosure Facts: [English](#) [Spanish](#)
- The New Jersey State Library has created a web site that assists New Jersey residents and businesses to help them through tough economic times. The site has a wide range of useful links that may be of assistance to local officials that are trying to assist their residents address their concerns. Local officials <http://gethelp.njlibraries.org/> has links and references in the following areas:
  - New Jersey Work Tools
  - New Jersey Financial Tools
  - New Jersey Housing Tools
  - New Jersey Health Tools
  - New Jersey Parental Tools
  - Tools for Seniors
- The NJ HOPE (Home Ownership Preservation Effort) website provides information about resources that are available for homeowners who are delinquent in their mortgage payments, need counseling or have questions: <http://www.state.nj.us/dobi/njhope/>