

DIRECTORY OF NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

August 1999

Rutgers Community Outreach Partnership Center

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DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Community Urban Renewal Enterprise (C.U.R.E.)</u>
Address	130 South Street, Newark, NJ 07114
Phone	(973) 344-9010
Fax	(973) 344-1137
Hours	
Contact	Reverend Francis E. Gilliard, Director
Homeownership Counseling Types	Pre-purchase / Post-purchase
Delivery	Workshops
Eligibility	Anyone Post-purchase counseling is limited to clients who purchased through the agency.
Geographic Area Serviced	Newark
Fees	None
Other Information	

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Domus Corp. / Catholic Community Services</u>
Address	494 Broad Street, Newark, NJ 07102
Phone	(973) 297-1426
Fax	(973) 424-9596
Hours	Monday / Tuesday / Wednesday: 4:30pm – 8:30pm Saturday: When Needed
Contact	Carolyn Cheeley
Homeownership Counseling Types	Pre-purchase / Post-Purchase / Foreclosure / Default / Reverse Mortgages
Delivery	Introductory Group Workshops / Individual Counseling
Eligibility	Anyone / Primarily Low and Moderate Income
Geographic Area Serviced	Bergen, Hudson, Union, and Essex Counties
Fees	None

Other Information

- Uses Fannie Mae's Desktop Counselor computer program, which enables the counselor to obtain a credit report in 5 minutes, to conduct a comparative mortgage analysis, and a budget analysis.
- Agency works with clients to get them mortgage ready, and makes appropriate referrals for other services.

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Donald Jackson Neighborhood Corporation</u>
Address	10 Osborne Terrace, 2 nd Floor, Newark, NJ 07108
Phone	(973) 242-5057
Fax	(973) 642-7355
Hours	Monday – Friday: 9:00am – 1:00pm Or By Appointment
Contact	Leonore Reynolds
Homeownership Counseling Types	Pre-purchase / Post-purchase / Foreclosure / Default
Delivery	Workshops / Individual Counseling
Eligibility	Clients with incomes above 21K
Geographic Area Serviced	Newark
Fees	None

Other Information

- Agency partners with Summit Bank for some workshops and to offer mortgage information and products.

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Episcopal Community Development, Inc.</u>
Address	31 Mulberry Street, Newark, NJ 07102
Phone	(973) 430-9986
Fax	(973) 622-6511
Hours	Monday – Friday: 9:00am – 5:00pm
Contact	Mary Knight
Homeownership Counseling Types	Pre-purchase / Credit Counseling
Delivery	Group Pre-purchase Workshops / Individual Credit Counseling
Eligibility	Limited to clients buying agency's property. Income guidelines apply.
Geographic Area Serviced	Newark
Fees	None

Other Information:

- Agency contracts with the Housing Coalition (Central NJ) to provide pre-purchase counseling in the form of 4 group workshops. The first 3 workshops cover the steps in the homebuying process. The last 1 covers landlord / tenant matters.
- Agency partners with the Domus Corporation / Catholic Community Services (Newark) to provide individual credit counseling.

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Hispanic Community Development Center</u>
Address	654 Summer Avenue, Newark, NJ 07104
Phone	(973) 482-9008
Fax	(973) 482-9034
Hours	Monday – Friday: 9:00am – 5:00pm
Contact	Sister Guadalupe Maria Nieto, Director
Homeownership Counseling Types	Pre-purchase / Post-purchase
Delivery	Introductory Group Workshops / Individual Counseling
Eligibility	Anyone
Geographic Area Served	Primarily Essex County
Fees	None

Other Information

- PNC Bank provides an introductory workshop and the agency follows up with individual counseling. Finally, ACORN of Jersey City provides the client with certification required for certain mortgages.
- Counseling topics include budgeting and managing spending habits.
- Agency serves anyone, but promotes homeownership in the Hispanic community.

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>New Jersey Citizen Action</u>
Address	Main: 400 Main Street, Hackensack, NJ 07601
Phone	1-800-656-9637
Fax	(908) 714-5386
Hours	Monday / Wednesday / Friday: 9:00am – 4:00pm
Contact	Amanda
Homeownership Counseling Types	Pre-purchase Loan Counseling / Foreclosure / Default
Delivery	Workshops / Individual Counseling
Eligibility	Low and Moderate Income / First Time Homebuyers
Geographic Area Serviced	New Jersey
Fees	\$15 Credit Report Fee

Other Information

- Clients can call the general 800 number for a counseling appointment at the most convenient location.
- Pre-purchase Loan Counseling involves pre-qualification, budgeting, credit repair, identifying for-sale properties, and referrals to lenders for the mortgage.
- Agency works with clients who need long term assistance to correct credit problems and to get mortgage ready. Clients are referred to downpayment assistance programs when needed.

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>People Helping People Group, Inc.</u>
Address	60 Stuyvesant Avenue, Newark, NJ 07106
Phone	(973) 375-3400
Fax	(973) 375-5313
Hours	Monday - Friday: 9:00am – 7:30pm Saturday – Sunday: 9:00am – 5:00pm
Contact	Harold E. Davis, Director
Homeownership Counseling Types	Pre-purchase / Post-purchase
Delivery	Individual Counseling
Eligibility	Anyone
Geographic Area Serviced	Essex and Union Counties
Fees	None
Other Information	

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>St. James Community Development Corporation</u>
Address	260 Broadway, Suite 300, Newark, NJ 07101
Phone	(973) 482-1656 / 5700
Fax	(973) 482-0176
Hours	Monday – Friday: 9:00am – 5:00pm
Contact	David M. Stephens Housing Resource Center Administrator
Homeownership Counseling Types	Pre-purchase / Credit / Default & Delinquency Counseling (coming soon)
Delivery	Group Workshops / Individual Counseling / Telephone Counseling
Eligibility	Adults over 18 residing and/or working in the Newark area.
Geographic Area Serviced	Newark
Fees	\$10 Credit Report Fee
Other Information	

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Unified Vailsburg Services Organization</u>
Address	40-42 Richelieu Terrace, Newark, NJ 07106
Phone	(973) 374-2000
Fax	(973) 374-6042
Hours	Monday – Friday: 9:00am – 5:00pm
Contact	Patricia Anthony, Housing Director
Homeownership Counseling Types	Pre-purchase / Housing Repair / Post-purchase
Delivery	Group and Individual Counseling
Eligibility	Low and moderate income clients interested in buying agency property.
Geographic Area Served	Newark’s Vailsburg Section
Fees	None

Other Information

- Agency builds new housing and also purchases homes from the city of Newark and from HUD. These are rehabilitated and sold to low and moderate income homebuyers.
- Clients are provided with program certification and are then referred to lenders to obtain a mortgage.

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Urban League of Essex County</u>
Address	508 Central Avenue, Newark, NJ 07107
Phone	(973) 624-9535
Fax	(973) 624-9597
Hours	Monday – Friday: 9:00am – 5:00pm
Contact	Michael Grier
Homeownership Counseling Types	Pre-purchase / Post-purchase
Delivery	Group Course with Computers
Eligibility	Anyone
Geographic Area Serviced	Essex County
Fees	None

Other Information:

- Counseling is delivered in a group workshop format, and each client has access to a personal computer. During the workshop, the client learns the steps in the homebuying process and uses the computer to search the internet.
- The curriculum is based on American Homeowner Education and Counseling Institute's standards, and incorporates the computer as a learning tool.

DIRECTORY NEWARK HOMEOWNERSHIP COUNSELING PROVIDERS

Agency	<u>Women's Urban Renewal Development Corp.</u>
Address	1459 Hewlett Avenue, Hewlett, NY 11557
Phone	(516) 374-1259
Fax	(516) 374-4566
Hours	Monday – Friday: 9:00am – 5:00pm
Contact	Yolanda Quitman, Executive Director
Homeownership Counseling Types	Pre-purchase / Post-purchase
Delivery	Individual Counseling
Eligibility	Low and Moderate Income
Geographic Area Serviced	Newark
Fees	None

Other Information:

- Program is in the planning stage. May be available by October 1999.

