

**From:** Laura Marx [mailto:fyi@nj211.org]  
**Sent:** Friday, February 27, 2009 3:15 PM  
**To:** Lashway, Lisa  
**Subject:** NJ 2-1-1 Calls Increase - Top Three Needs

<b>Call Center Stats</b>	
July 1st - Jan 31st, 2009	
Total Calls	55,661
Financial Assistance	27%
Help with Housing	14%
Mental Health	16%

<b>Website Stats</b>	
July 1st - Dec 31st, 2008	
Visits of 3+ pages	145,441
Avg Sessions/Day	609
Avg Length of Visit	04:55
Searching Database for Local Resources	43%

<b>Most Requested Pages</b>	
Energy Assistance	9,343
Emergency Prep	9,907
Foreclosure	4,514
Tax Assistance	3,215
Food & Nutrition	4,342

*I'm wondering if there is any help anywhere for the financial problems I am having. This is ruining my credit after several years of wonderful credit...*

### Where to Turn to Avoid Foreclosure

- **Homeownership Preservation Foundation - (NJ HOPE)** available 24 hours a day with trained counselors at 888-995-4673. Provides counseling and refinancing assistance in some cases.

- **Housing Counseling Agencies** are available throughout New Jersey and specific locations can be viewed at this [website](#)

- **Neighborhood Assistance Corporation of America (NACA)** assists through the refinancing process

- **New Jersey Housing and Mortgage Finance Agency's Homeownership Preservation Refinance Program (HPRP)** may be able to offer affordable financing alternatives. 800-NJ-HOUSE (800-654-6873).

- **FHA Secure program** provides assistance to those who qualify - learn more about their program by calling 800-CALL-FHA or

That is how a recent e-mail message we received started. It went on to explain how the writer had found herself in this state. Her story is increasingly familiar to the 2-1-1 call specialist...a family member who is disabled and needs medication that

888-225-5342.

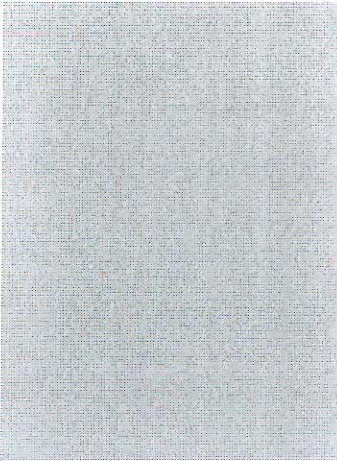
• **Homeless Prevention Program** emergency financial assistance may be available here - learn more by calling 866-889-6270.

isn't covered under her health plan...children, a mortgage, a home equity loan and credit card debt that is increasing monthly because daily living costs have risen dramatically and can't be met on her current salary. Efforts to refinance her mortgage and extend it to 30 years, were thwarted by the bank because the value of her home had decreased too much, and her credit score was dropping even though she had never been late on her home equity or mortgage payments. In desperation, she wrote to [info@nj211.org](mailto:info@nj211.org) - *Is there hope or will I find myself homeless and bankrupt? My savings account is almost depleted and to sell off stock now that the market is so bad, I'm sure to take another loss.*

Her message was met with compassionate concern and the response that followed offered tangible advice that may lead to solutions. First the 2-1-1 resource specialist suggested a number of agencies that are dedicated to assisting people in temporary financial distress including counseling resources to prevent foreclosure and agencies dedicated to helping people find affordable refinancing solutions.

She went on, encouraging the family to look for available resources in other areas while they reconstructed their financial stability. She suggested exploring the Low Income Energy Assistance Program that may provide a savings in utility costs which would then free up funds that could be allotted to other needs. And, she advised the woman to visit [www.njhelps.org](http://www.njhelps.org) where she could answer questions online to determine if they were eligible for any one of the 30 assistance programs available in our state. Further advice centered on prescription assistance programs which ranged from local pharmacies that offer low cost prescription programs to large pharmaceutical companies that help people in need.

There are many other programs listed on our web site, she continued, directing the family to [www.nj211.org/hardtimes08.cfm](http://www.nj211.org/hardtimes08.cfm) a portion of the NJ 2-1-1 Web site that is devoted to people who are facing financial distress due to current economic conditions. As new resources become available they are added to these pages and so, she said, "check back often."



The communication ended with words of encouragement, acknowledging the woman's distress and offering further assistance: *The possibility of facing financial difficulties is often a harrowing experience. The most important thing that you can do is to ask for help and seek out programs that are specifically designed to help you. If you would like to speak to a resource specialist, please call 2-1-1. We are trained to help you, and we can easily guide you to the programs that are available, or answer any questions about the programs that I've suggested.*

**For an online version of this summary or to see past editions, [CLICK HERE](#)**



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