



# Foreclosure Prevention Counseling

## More Help for Homeowners Threatened by Potential Foreclosure

Through Legislative Action passed on January 24, 2022, the New Jersey Housing and Mortgage Finance Agency's (NJHMFA) Foreclosure Mediation Assistance Program (FMAP) has been permanently expanded to include homeowners who may need counseling to help prevent possible foreclosure. These services are available at no cost to the public.

The FMAP was originally designed to assist those homeowners that had already been served a Foreclosure Complaint and Summons by providing mediation assistance through HUD certified housing counselors to qualified applicants of the New Jersey Judiciary's Foreclosure Mediation Program. FMAP now offers "up-front" or pre-foreclosure counseling assistance, to homeowners experiencing default or difficulty meeting their monthly mortgage payments. By utilizing a network of participating housing counseling agencies serving in each county, counseling is available now and can be provided remotely. To learn more about the New Jersey Judiciary Foreclosure Mediation Program you can visit

<https://www.njcourts.gov/courts/superior/foreclosure.html>

[Find A Housing Counselor](#)

Have you or someone you know received a foreclosure notice or are behind in their mortgage payments? If yes, free housing counseling is available through NJHMFA's Foreclosure Mediation Assistance Program (FMAP). Foreclosure prevention and mediation assistance counseling can save a home from foreclosure, yet too many homeowners seeking a solution with their mortgage lender have little understanding of the type of relief that may be available to them.

Free housing counseling assistance is available to help.

### To qualify for the New Jersey Judiciary's Mediation Program:

- The property must be the subject of an active residential mortgage foreclosure action.
- Mediation must be requested within 60 days after service of the foreclosure summons and complaint unless a court order is entered directing the parties to mediation.
- The homeowner must be living in the property that is in foreclosure, and all borrowers listed on the note must agree to participate in mediation.
- The homeowner will not qualify if they are in bankruptcy.

### To qualify for the pre-foreclosure counseling:

- The homeowner must be owner-occupant of a single-family (one-to-four unit) property with a mortgage in default or in danger of default.
- The homeowner need not already be in foreclosure to qualify for the Program.
- Tenants, heirs, owners who do not have a mortgage on the subject property, and owners (including investors) who do not live in the subject property will not be eligible to receive counseling through the Program.

How can housing counseling help? A housing counselor acts as an advocate and can help guide you with budget assistance, creating an action plan and negotiating with your lender to help to try and save your home. They can also determine if the homeowner requires further services, such as providing post-foreclosure counseling and/or transition assistance. Research has shown that homeowners who participated in counseling: were nearly three times as likely to receive a loan modification; 70 percent more likely to remain current on their mortgage after receiving the loan modification; achieved on average a reduction of \$5,000 annually on their mortgage payment. If you qualify for pre-foreclosure or mediation assistance, contact a housing counselor assigned to the county you live in as soon as possible. Don't wait. The sooner you call a HUD-Certified Housing Counselor, the more options you'll have.

## New Jersey Housing and Mortgage Finance Agency

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### Home

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### About

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[About NJHMFA](#)  
[Contact Us](#)  
[Board Information](#)  
[Agency Regulations](#)  
[Investor Information](#)  
[Available Properties](#)  
[Procurement Information](#)  
[HAS](#)  
[HMIS](#)  
[Careers](#)  
[Partner with NJHMFA](#)  
[Events](#)  
[Press Releases](#)  
[Marketing Materials](#)

### ERMA

---

[Emergency Rescue Mortgage Assistance \(ERMA\)](#)  
[ERMA Application Portal](#)  
[ERMA FAQs](#)

### COVID-19

---

[NJ Residents](#)  
[For Our Business Partners](#)  
[SLEG Round 1](#)  
[SLEG Round 2](#)

### Consumers

---

[Homebuyers](#)  
[Foreclosure](#)  
[Homeowners](#)  
[Rentals/HRC](#)  
[UTAs and Site Evaluator](#)

### Lenders

---

[Lender Portal](#)  
[Apply to Become Partner](#)

### Developers

---

[Multifamily Programs](#)  
[UNIAP](#)  
[Low Income Housing Tax Credits](#)  
[Supportive Housing](#)  
[CDBG](#)  
[Developer Bulletin Archive](#)  
[Tech Services](#)  
[Insurance Resources](#)

### Property Managers

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### Contact Us

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## Statewide

**Governor Phil Murphy**  
**Lt. Governor Sheila Oliver**

[NJ Home](#)

[Services A to Z](#)

[Departments/Agencies](#)

[Contact Us](#)

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[Accessibility Statement](#)

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