

FORECLOSURE ASSISTANCE PACKET

A Resource Guide



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EDWARD J. BLOUSTEIN SCHOOL OF PLANNING AND PUBLIC POLICY, RUTGERS UNIVERSITY

NJ Foreclosure Task Force Summit

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Introduction

Mission Statement

Our goal in creating this packet is to pool useful information regarding foreclosure in an accessible format. This packet is a one stop reference guide for county and municipal governments, housing counselors, non-profit organizations, and local communities.

A Reference Guide

| WHAT'S INCLUDED | |
|---|--------------------------|
|  | Valuable Information |
|  | Description of Resources |
|  | Links to Resources |
|  | Glossary of Terms |

How This Guide Can Help

This guide can be used to locate information on foreclosure. Instead of searching for information online and having to filter through the resulting links, this guide organizes information to streamline that process.

Each page contains information about a particular topic and provides links to resources with an explanation of what each resource contains. If you are looking for programs that help with foreclosure mediation, go to the page that contains information on foreclosure mediation and you will find multiple links to everything from explaining what foreclosure mediation is to programs that help people through the process. This packet contains resources like brochures, flyers, website links, and toolkits.

Did we miss something?

This packet is in no way complete. It is an ongoing effort and we hope to create multiple editions as more information is made available. We will try our best to keep this packet up-to-date. Please email us here with any updates: amika@eden.rutgers.edu or azkamo@eden.rutgers.edu.

Organizations Explained

Several organizations will be referenced throughout this document. Brief explanations of the organizations are listed below:

[Center for Community Progress](#) - The Center for Community Progress aims to revitalize vacant properties nationwide. The site includes an index of resources from across the country and links to information about advocacy, outreach, and communication.

[Center for Responsible Lending Foreclosure Central](#) - The Center for Responsible Lending is a non-profit that provides information about predatory lending, foreclosure assistance, housing counselors, and mortgage lending.

[Fannie Mae](#) - Fannie Mae is a government sponsored enterprise that works in the secondary mortgage market. Instead of loaning directly to potential borrowers; it works with partners to make sure that they have the resources to lend to borrowers. The site includes information on foreclosure prevention, scams, affordable housing, predatory lending, and assistance for renters.

[Federal Deposit Insurance Corporation](#) - The FDIC is working to help consumers and banking industry avoid unnecessary foreclosure. Their website includes resources for consumers and communities to help prevent and assist in foreclosure.

[Federal Reserve Board](#) - The FRB website has a section dedicated to educating borrowers about foreclosure prevention, assistance, and rescue scams. Their website has numerous publications on the different topics on foreclosure.

[Federal Trade Commission](#) - The FTC is an independent agency of the U.S. government promoting consumer protection. Their website provides consumers with resources for everything from mortgages to foreclosure rescue scams.

[Freddie Mac](#) - Freddie Mae was chartered by the Congress to help maintain the money flow to mortgage lenders to stabilize the mortgage market. They invest in loans by purchasing them from lenders and providing access to affordable homeownership and rental housing.

[Homeownership Preservation Foundation](#) - The HPF is a national non-profit organization working to help distressed homeowners manage finances, avoid foreclosure, and keep their home.

[KnowYourOptions.com \(by Fannie Mae\)](#) - Fannie Mae created this resource to assist people struggling with mortgage payments or facing foreclosure. The site provides information on refinancing a mortgage, repayments plans, forbearance, modification, short-sales, and more. It also provides information of foreclosure scams and Fannie Mae Mortgage Help Centers.

[Legal Services of New Jersey](#) - The Legal Services of New Jersey works to ensure that all people, regardless of socioeconomic status, have access to legal representation.

[Local Initiative Support Corporation](#) - LISC is dedicated to helping transform distressed communities. They work with local community residents and non-profit organizations to make the neighborhood healthy and productive again. They help with loans, grants, equity investments, local, statewide and national policy support,

and technical and management assistance. They also have many useful national and special programs that can be very helpful to a community.

[Making Home Affordable Program](#) - An initiative by the Obama Administration that helps current homeowners avoid foreclosure by refinancing and modifying mortgage loans.

[MyMoney.gov](#) - My Money is the U.S. government's website dedicated to educating people about financing to help them make better financial decisions. The website provides a handful of resources for individual needs and offers information for different life events that affect one's finances like retirement and homeownership. It includes tools to help make smarter decisions in life.

[National Association of Realtors](#) - The NAR's has published valuable information regarding predatory lending, foreclosure prevention, assistance, and rescue scams.

[National Community Reinvestment Coalition](#) - NCRC serves advocates around the country by providing training and technical assistance, research and policy analyses and other resources to more than 600 community-based member organizations.

[National Community Stabilization Trust](#) - The National Community Stabilization Trust is a national non-profit organization that works to reclaim neighborhoods hit by foreclosure and abandonment. It supports stabilization by ensuring that local housing providers have the resources to transform vacant properties into community assets.

[New Jersey Association of Professional Mediators \(NJAPM\)](#) - The NJAPM is a non-profit organization that promotes mediation as an alternative to resolve many issues.

[New Jersey Community Capital](#) - The New Jersey Community Capital is a non-profit Community Development Financial Institution (CDFI) that provides loans, grants, and equity to organizations that support community development projects in New Jersey.

[New Jersey Department of the Public Advocate](#) - Though the Department of Public Advocate has been dissolved, they published comprehensive resources for tenants living in foreclosed properties.

[NJ Division of Consumer Affairs](#) - The Division of Consumer Affairs protects the public from fraud, and misrepresentation in the sale of goods and services.

[New Jersey Home Ownership Prevention Effort](#) - NJ HOPE provides information about foreclosure mediation, foreclosure avoidance, foreclosure recovery programs, foreclosure recovery education, borrower assistance programs, and predatory lending.

[New Jersey Housing and Mortgage Finance Agency](#) - NJ-HMFA is dedicated to providing the residents of New Jersey with safe and affordable housing. They recognize the need for foreclosure assistance and work to educate people on how to avoid foreclosure and what to do if you're in foreclosure.

[New Jersey Housing Resource Center](#) - The New Jersey Housing Resource Center website, directed at homeowners and borrowers, has information on foreclosure avoidance, the HomeKeeper Program, foreclosure recovery, and foreclosure education. There is also information about debt management and predatory lending.

[New Jersey Judiciary Foreclosure Mediation Program](#) - The NJ Judiciary Foreclosure Mediation Program is run by The Judiciary, the Office of the Attorney General, the Housing & Mortgage Finance Agency, Legal Services of New Jersey, and the Department of Banking and Insurance. They provide counselors, lawyers, and mediators to homeowners facing foreclosure. The website includes a guide that explains foreclosure mediation, a free hot-line and online form for those seeking assistance, and information about foreclosure relief scams.

[Office of the Comptroller of the Currency](#) - The Office of the Comptroller of the Currency is responsible for chartering, regulating, and supervising all national banks, and their site includes information on foreclosure.

[Stable Communities](#) - NeighborWorks America created this site as part of their community stabilization initiative, and it is directed at non-profits, funders, and state and local governments. The site includes a stabilization plan, as well as access to financial resources.

[U.S. Department of Housing and Urban Development \(HUD\)](#) - The Department of Housing and Urban Development's mission is to create strong and sustainable communities nationwide. It works to improve the housing market, protect consumers, and improve the quality of life for all Americans. The HUD provides many resources concerning foreclosure and vacant properties.



Homeownership & Mortgages

Tips for Homeowners

Below are links to resources that help current and prospective homeowners understand homeownership and mortgages.

Owning a Home

[Homeownership 101](#) - Basics of owning a home.

[Fannie Mae](#)

- [Home Buying Process](#) - A guide that offers valuable information regarding buying a home.

[Freddie Mac](#)

- [Buying a Home](#) - A guide to buying a home and whether it's the right choice for you.

Mortgages

[Federal Reserve Board](#) - The Federal Reserve Board (FRB) website has a section dedicated to educating borrowers about foreclosure prevention, assistance, and rescue scams. Their website has numerous publications on the different topics related to foreclosure.

- [5 Tips Shopping for a Mortgage](#)
- [Consumer Information Brochures](#)
- [Mortgage Foreclosure Resources](#)
- [Home Mortgages: Understanding the Process](#)
- [Guide to Mortgage Refinancing](#)
- [Resources on Mortgages](#)

[Freddie Mac](#)

- [The Mortgage Process](#)

[Mortgage Discrimination](#) - This guide explains rights and provides information on what to do if someone's rights have been violated.

[MyMoney.gov](#) - Tools to help make smarter financial decisions. Links to these tools are provided below.

- [Budgeting worksheets](#)
- [Calculators](#)
- [Checklists](#)

[National Consumer Law Center Foreclosure and Mortgage Issues](#) - An up-to-date resource about foreclosure law and mortgages in each state. The website provides information about loan modifications, mortgage servicing, foreclosure mediation, predatory mortgage lending, lender bankruptcies and failed banks, foreclosure prevention counseling resources, and foreclosure relief scams.

[KnowYourOptions.com \(by Fannie Mae\)](#)

- [Fannie Mae Mortgage Help Centers](#) - Established to help homeowners with Fannie Mae owned loans.
- [Calculators](#) - For refinancing, repayment plans, modification, forbearance, loan-to-value, and debt-to-income.

[Center for Responsible Lending Foreclosure Central](#)

- [Mortgage Lending](#) - Tools and resources concerning mortgage lending.

[Federal Trade Commission](#)

- [Facts for Consumers](#) - What to do when mortgage payments get out of hand.



Foreclosure 101

Understanding Foreclosure

Foreclosure is often a long and complicated process. In New Jersey, the borrower and lender go through a judicial process from the moment a borrower misses a payment to the moment a property is sold. This process can be complex and overwhelming.

Helpful Resources Explaining Foreclosure

[Foreclosure Timeline](#) - A helpful timeline by the Legal Services of NJ that maps out the foreclosure process step-by-step.

[New Jersey Courts Foreclosure](#) - Legal information about the foreclosure process

[Homeownership Preservation Foundation](#)

- [Understanding Foreclosure](#) - An explanation of the foreclosure process.

[Center for Responsible Lending Foreclosure Central](#)

- [Foreclosure Central](#) - Foreclosure facts, trends, and solutions.

Subprime & Predatory Lending

How to Spot and Avoid a Bad Loan

[A Homeowner's Guide to Subprime Brochure \(NJ DOBI\)](#) - This brochure explains subprime and predatory lending, and shows potential borrowers and homeowners how to avoid the two types of loans. It also provides information on how to find a good mortgage loan and avoid scams.

[8 Signs of Predatory Lending](#) - This list has been created by the Center for Responsible Lending.

[Spotting Predatory Lending](#) - Predatory lenders promise loans that are too good to be true which lead to financial problems for the borrowers. It is important to know how to spot these loans.

[Legal Services of New Jersey](#)

- [Anti-Predatory Lending Project](#) - The Anti-Predatory Lending Project provides free legal services to low-income victims of predatory mortgage lending. The program specifically focuses on predatory lending that targets homeowners by representing them and helping them avoid foreclosure.

[Fannie Mae](#)

- [Avoid Predatory Lending](#) - Some tips on how to avoid being a victim of predatory lending.

[New Jersey Home Ownership Prevention Effort](#)

- [Predatory Lending Assistance](#) - Explains what is predatory lending, warning signs, glossary of mortgage terms, and how to find a licensed lender.

[National Association of Realtors](#) - Information regarding predatory lending, foreclosure prevention, assistance, and rescue scams.

- [How to Avoid Foreclosure and Keep Your Home](#) (brochure)
 - [Text PDF file](#) of same brochure



Foreclosure Prevention

How to Avoid Foreclosure

The best thing to do when you fear that you may lose your home, or miss a mortgage payment is *seek help right away*. There are several resources available that help borrowers avoid foreclosure; it's a matter of using those resources to your advantage.

Resources on Avoiding Foreclosure

[NJ Home Ownership Prevention Effort \(NJ HOPE\) Mayor's Combat Kit](#) - A comprehensive compilation of federal and state home buying, mortgage assistance, and foreclosure resources for homeowners and borrowers. This toolkit includes information from Legal Services of NJ, NJ Department of Banking and Insurance, NJ Department of Community Affairs, NJ Division of Disability Services, NJ Housing and Mortgage Finance Agency, NJ Courts, U.S. Department of Housing and Urban Development, and the Federal Trade Commission.

[New Jersey Home Ownership Prevention Effort](#)

- [Foreclosure Guidance](#) - Information regarding foreclosure avoidance, and recovery.

[New Jersey Housing Resource Center](#)

- [Avoiding Foreclosure](#)

[New Jersey Housing and Mortgage Finance Agency](#)

- [Foreclosure Fast Facts](#) - Statewide foreclosure prevention resources.
 - [Spanish version](#) Available.
- [Foreclosure Help](#) - Tips on what to do if you're in or about to be in foreclosure.
- [Mortgage Modification Programs](#) - List of state and federal programs that offer modification and refinancing options.

[Making Home Affordable Program](#)

- [Home Affordable Refinance Program \(HARP\)](#)
- [Home Affordable Modification Program \(HAMP\)](#)
- [Home Affordable Foreclosure Alternative Program \(HAFA\)](#)
- [Home Affordable Unemployment Program \(UP\)](#)

[KnowYourOptions.com \(by Fannie Mae\)](#)

- [WaysHome™ Interactive Video](#) - An interactive video simulation that walks through real-life scenarios a homeowner might face to give you a better understanding of your options to avoid foreclosure.

[U.S. Department of Housing and Urban Development \(HUD\)](#)

- [Avoiding Foreclosure](#)
- [Tips for Avoiding Foreclosure](#)
- [Tips for At-Risk Borrowers](#)

[Freddie Mac](#)

- [Avoid Foreclosure](#)
- [Calculators and Tools](#) - Useful for homeownership, mortgages, avoiding foreclosure.

[Fannie Mae](#)

- [Foreclosure Prevention](#) - Provides answers to some frequently asked questions about foreclosure prevention and explains a few alternatives to foreclosure like refinancing, modifications, and short sales.

[Federal Reserve Bank of Atlanta](#) - The Federal Reserve Bank of Atlanta has a number of resources pertaining to foreclosure.

- [Foreclosure Resource Center](#) - Information aimed at homeowners and communities, along with research and policy publications.

[Federal Deposit Insurance Corporation](#)

- [Foreclosure Prevention Toolkit](#) - Provides quick access to several resources to help homeowners, community stakeholders, and the banking industry.

[Homeownership Preservation Foundation](#)

- [Lender Alternatives to Foreclosures](#)

[National Association of Realtors](#)

- [How to Avoid Foreclosure and Keep Your Home](#) (brochure)
 - [Text PDF file](#) of same brochure

Federal Reserve Board

- [5 Tips to Avoid Foreclosure](#)
 - [Video on Tips to Avoid Foreclosure](#)
- [5 Tips for Protecting your Home from Foreclosure](#)

Federal Trade Commission

- [Facts for Consumers](#) - What to do when mortgage payments get out of hand.

Foreclosure Mediation Programs & Resources

[New Jersey Courts Foreclosure](#) - Includes information about foreclosure mediation.

- [Index of Foreclosure Mediation Resources](#)
- [Flyer on Available Mediation](#) - Contains information about free counseling and free foreclosure mediation.
- [Foreclosure Mediation FAQs](#)

[New Jersey Judiciary Foreclosure Mediation Program](#) - Includes a guide that explains foreclosure mediation, a free hot-line and online forum for those seeking assistance, and information about foreclosure relief scams.

- [Brochure](#) and [poster](#) about the mediation program.
- [Interactive brochure](#) (English and Spanish)
- [Important judiciary forms](#)
- [Foreclosure Mediators](#)

New Jersey Association of Professional Mediators (NJAPM)

- [Foreclosure Mediation](#) - Helpful when thinking about mediation as an option.

[National Consumer Law Center Foreclosure and Mortgage Issues](#) - Up-to-date resource about foreclosure law and mortgages in each state. The website provides information about loan modifications, mortgage servicing, foreclosure mediation, predatory mortgage lending, lender bankruptcies and failed banks, foreclosure prevention counseling resources, and foreclosure relief scams.



Foreclosure Assistance

There are several assistance programs out there that can help borrowers experiencing foreclosure.

Assistance Resources, Programs & Toolkits

Foreclosure Help

[NeighborWorks America Foreclosure Resources](#) - Directed at homeowners, borrowers, non-profits, and local municipalities dealing with foreclosure. Provides assistance with the foreclosure process and information about scams and counseling for homeowners and borrowers. Their NeighborWorks Center for Foreclosure Solutions tries to maintain healthy neighborhoods by working with homeowners and local leaders, and they provide grants to train counselors.

[New Jersey HomeKeeper Program](#) - This program provides financial assistance to homeowners who are having difficulty making their mortgage payments because they are unemployed or underemployed. Eligible homeowners receive a 0% interest rate, deferred-payment second mortgage loan, and can receive up to \$48,000 over a period of twenty-four months.

[New Jersey Home Ownership Prevention Effort](#)

- [Foreclosure Guidance](#)
- [Borrower Assistance Programs](#)

[New Jersey Home Ownership Prevention Effort Mayor's Combat Kit](#) - A comprehensive compilation of federal and state home buying, mortgage assistance and foreclosure resources for homeowners and borrowers.

[New Jersey Housing and Mortgage Finance Agency](#)

- [Foreclosure Fast Facts](#) - Statewide foreclosure prevention resources
 - [Spanish version](#) available too.

[New Jersey Housing Resource Center](#) - Directed at homeowners and borrowers, has information on foreclosure avoidance, the HomeKeeper Program,

foreclosure recovery, and foreclosure education. There is also information about debt management and predatory lending.

[**New Jersey Mortgage Assistance Pilot Program \(MAP\)**](#) - The MAP program provides temporary financial assistance to eligible homeowners who are in danger of losing their home to foreclosure due to financial problems beyond their control.

[**Center for Responsible Lending Foreclosure Central**](#)

- [Tools and Resources for Foreclosure Help](#) - Links that provide foreclosure help.

[**Freddie Mac**](#)

- [Avoid Foreclosure](#)

[**Housing and Community Development Network of NJ Neighborhood Toolkit**](#) - The Neighborhood Toolkit is a compilation of resources concerning legislation, systems for managing foreclosed properties, financial resources, foreclosure counseling services, practical tools, and informational resources.

[**KnowYourOptions.com \(by Fannie Mae\)**](#)

- [Fannie Mae Mortgage Help Centers](#)
- [Calculators](#) - For refinancing, repayment plans, modification, forbearance, loan-to-value, and debt-to-income.
- [Financial Checklist](#) - For those seeking help from a housing counselor or mortgage company. This could be used to help prepare those who need assistance in the foreclosure process.
- [WaysHome™ Interactive Video](#) - Interactive video simulation that walks you through real-life scenarios a homeowner might face to give you a better understanding of your options to avoid foreclosure.

[**New Jersey Housing Resource Center**](#)

- [Foreclosure Recovery Programs](#)
- [Foreclosure Recovery Education](#)

[**U.S. Department of Housing and Urban Development \(HUD\)**](#)

- [HUD Approved Housing Counseling Agencies](#)
- [Save Your Home Brochure](#)

[**Legal Services of New Jersey**](#)

- [Foreclosure - A Self-Help Guide to Saving Your Home](#)

[**Freddie Mac**](#)

- [Rebuild After Foreclosure](#)

[National Association of Realtors](#)

- [How to Avoid Foreclosure and Keep Your Home](#) (brochure)
 - [Text PDF file](#) of same brochure

[Federal Deposit Insurance Corporation](#)

- [Consumer Resources](#)

[Federal Trade Commission](#)

- [Facts for Consumers](#) - what to do when mortgage payments get out of hand.

[Homeownership Preservation Foundation](#) - The HPF is a national non-profit organization working to help distressed homeowners manage finances, avoid foreclosure, and keep their home.

[New Jersey Courts Self-Help Resource Center](#) - Forms and other resources for self-represented litigants in foreclosure.

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Tenant's Rights

Your Rights

If you're a tenant living in a house that is being foreclosed upon, you *still* have rights. It is important to know and understand your rights so you are not taken advantage of.

Resources on Renters' Rights

[Legal Services of New Jersey](#)

- [Tenants' Rights Manual](#) - This manual is a comprehensive guide to renting practices in NJ. It includes information on tenants' rights, housing discrimination, and court rules to help tenants. A [section](#) explains tenant rights during foreclosure.

[Office of the Comptroller of the Currency](#)

- [Federal Law Prevents Foreclosure](#) - This flyer includes advice for renters, as well as renters' rights information.

[New Jersey Department of the Public Advocate](#) - Though the Department of Public Advocate has been dissolved, the following documents are two of the most comprehensive resources for tenants living in foreclosed properties.

- [Toolkit for Tenants Living in Foreclosed Properties](#) - Describes the rights that all tenants have, as well as the problems that tenants living in foreclosed properties usually face.
- [Resource Materials Regarding Tenants in Foreclosed Properties](#) - Includes information within the first document, along with additional information. It also includes a brochure aimed at tenants (both English and Spanish).

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Foreclosure Scams

Avoiding Rescue Scams

It is very easy to fall victim to foreclosure scams since many appear legitimate and have official-looking websites. This is why it is imperative to know the warning signs of a rescue scam and to understand how to avoid them.

Foreclosure Rescue, Loan & Mortgage Scams

[Office of the Comptroller of the Currency](#)

- [Avoiding Mortgage Modification Scams and Foreclosure Rescue Scams](#)

[Center for Responsible Lending Foreclosure Central](#)

- [How to Avoid Foreclosure Scams Video](#)

[National Community Reinvestment Coalition](#)

- [Foreclosure Rescue Scams: A Nightmare Complicating the American Dream](#)

[New Jersey Home Ownership Prevention Effort](#)

- [Foreclosure Guidance](#)
- [Mortgage Assistance Relief Scams: What Advocates Should Know & Update on Regulation](#) - Presentation on foreclosure scams.

[Fannie Mae](#)

- [Beware of Scams](#) - Tips on how to avoid them.

[National Association of Realtors](#)

- [How to Avoid Foreclosure and Keep Your Home](#) (brochure)
 - [Text PDF file](#) of same brochure

[Federal Reserve Board](#)

- [5 Tips to Avoid Foreclosure Rescue Scams](#)

Federal Trade Commission

- [Facts for Consumers](#) - What to do when mortgage payments get out of hand.

NJ Division of Consumer Affairs

- [Foreclosure Scams](#)

Office of the Comptroller of the Currency

- [Avoiding Mortgage Modification Scams and Foreclosure Rescue Scams](#)

Homeownership Preservation Foundation

- [Avoid Mortgage Scams](#)
- [Six Warning Signs You've Been Scammed](#) - Mortgage Foreclosure Rescue Scams & Loan Modification Scams



Examples and Ideas

There are several taskforces and organizations already working to stop the foreclosure crisis. It can be very helpful to see how these organizations have dealt with foreclosure.

Examples and Ideas

Taskforce and Organization Success Stories

[Center for New York City Neighborhoods](#) - This non-profit organization seeks to address the problems caused by the foreclosure crisis and subprime lending within New York City. While this group does not deal with New Jersey, their foreclosure prevention resources, legal advice, and counseling practices provide examples for municipalities and non-profit organizations. An example of one of their programs is the Rise Up and Stay Put! Home Rescue Fair where homeowners get a chance to learn about foreclosure prevention services with one-on-one session with HUD-approved housing counselors and loan specialists.

[The Community Foundation for Prince George's County MD](#) - Serves as an advocator and supporter of the County's non-profit organizations. Their website contains details of how they serve their communities and what programs they have in place.

- [Keeping Your Home](#) - A guide to foreclosure prevention and assistance in Prince George's County, MD.

[Newark-Essex Foreclosure Taskforce](#) - The Newark-Essex Foreclosure Taskforce was created in 2007 in response to a rise in foreclosure in Newark and surrounding towns.

- [ACT NOW video](#) on foreclosure by the Newark-Essex Foreclosure Taskforce.

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Community Development & Vacant Properties

Stabilizing Communities

There are several programs that work to help distressed communities with a large number of foreclosed and vacant properties. The following resources can be helpful to non-profit organizations or local community members trying to stabilize their neighborhoods.

Helpful Resources

[Fannie Mae](#)

- [Fannie Mae REO and Neighborhood Stabilization: A Guide for Public Entity and Non-Profit Buyers](#) - An example presentation on community stabilization directed at non-profit organizations

[Local Initiative Support Corporation](#)

- [Vacant Properties and Foreclosure Response](#)

[National Community Reinvestment Coalition](#)

- [Rebuilding Communities in Economic Distress: Local Strategies to Sustain Homeownership, Reclaim Vacant Properties, and Promote Community-Based Employment](#)

[National Community Stabilization Trust](#) - A national non-profit organization that works to reclaim neighborhoods hit by foreclosure and abandonment.

[NeighborWorks America Foreclosure Resources](#)

- [Responsible Approaches to Neighborhood Stabilization: Case Studies in Action](#)
- [Becoming Part of NeighborWorks](#)

[New Jersey Community Capital](#)

- [Neighborhood Stabilization 2010: Issues, Ideas, and Solutions](#)

U.S. Department of Housing and Urban Development (HUD)

- [Neighborhood Stabilization Program Explanation of Property Types under Each Eligible Use](#)
- [Neighborhood Stabilization Stimulus Program](#)

Stable Communities - Site includes a stabilization plan, as well as access to financial resources.

- [Maintaining Vacant and Non-Vacant Property](#)
- [REO and Vacant Properties: Strategies for Neighborhood Stabilization](#)

Office of the Comptroller of the Currency

- [Neighborhood Stabilization Program: Affordable Housing Opportunities via Property Disposition Fact Sheet](#)
- [Community Developments Newsletter](#)

Center for Community Progress

- [Restoring Properties, Rebuilding Communities](#)
- [2010 Reclaiming Vacant Properties Conference Presentations](#)
- [Vacant and Abandoned Properties: Survey and Best Practices \(U.S. Conference of Mayors\)](#)

Housing and Community Development Network of New Jersey Neighborhood Toolkit - The Neighborhood Toolkit is a compilation of resources concerning legislation, systems for managing foreclosed properties, financial resources, foreclosure counseling services, practical tools, and informational resources.

Federal Deposit Insurance Corporation

- [Community Resources](#)

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