

Special points of interest:

- To seek the help of HUD in New Jersey, you can surf the Web online at the web site: http://portal.hud.gov/portal/page/portal/HUD/states/new_jersey.
- To find the **Habitat for Humanity** affiliate for Plainfield and the surrounding vicinity, you can go to the Web URL address: www.habitat.org/cd/local or call 1-800-422-4828. The employees will help you to apply for a Habitat for Humanity house.
- **Homefirst** is a multipurpose interfaith housing and family services organization located in Plainfield, NJ. For more information, call 908-755-2054, e-mail jennie@homefirstinc.org, or surf the Web at online at the web site: www.homefirstinc.org.



Habitat for Humanity is a non-profit, ecumenical Christian organization which believes in doing the good deed of creating low-cost housing for the needy. They have a varied group of volunteers to help them build

Plainfield Public Library
800 Park Ave.
Plainfield, NJ 07060
908-757-1111 x112

How to Find Low-Cost Housing in Plainfield and the Surrounding Areas

Plainfield Public Library Pathfinder

August 2010

Overview Commentary

Would you like to get in touch with **HUD** or **Habitat for Humanity** in your quest to find affordable low-cost living accommodations, but don't know where to start? Are you or someone you know trying to find an available Section 8 housing unit? Perhaps you have retired or are now alone after the death of a loved one and are seeking smaller, low-cost living accommodations, but don't know how to start your search.

The Plainfield Public Library has many resources at your disposal to help you locate an agency or organization that has the potential to help you in your housing quest. **The Reference Department** can help you to access applications, contact numbers, and county resources that can aid you in taking the right steps to find low-cost housing. Additionally, the Reference Librarians can help you find information on related issues such as learning about home ownership, getting help with your utility bills, getting rental help, avoiding foreclosure, finding a housing counselor, doing a subsidized housing search, finding homeless resources, or filing a housing discrimination complaint.

Whatever your goal, make your library your first stop. Good luck in your housing needs!



The FHA part of the **U.S. Department of Housing and Urban Development**, can assist in the purchasing a home with a low down payment. It provides other assistance and information at: www.fha.com and also http://portal.hud.gov/portal/page/portal/HUD/federal_housing_administration. You can also e-mail the **FHA** a question at: www.fhaoutreach.gov/FHAFAQ/ContactFHA.jsp.

Some Highlighted Resources

- *Faith Is a Verb: On the Home Front with Habitat For Humanity In the Campaign to Rebuild America (and the World)*, by **Chris Goodrich**, call # **363.583 GOO**
- *Family Properties: Race, Real Estate, and The Exploitation of Black Urban America*, by **Beryl Satter**, call # **353.599 SAT**
- www.quickenloans.com/mortgage-calculator/home-affordability
- www.plainfieldy.org/page12.html
- www.uwguc.org/index.php?pr=Our_Partners
- www.gardenstateapartments.com/affordable_housing_section_8_guide.php



The FISH Hospitality Program, Inc. serves homeless women and families in finding shelter and establishing a good community life in Union, Middlesex, and Somerset Counties, NJ. For more information, contact **FISH** at (732) 968-5957, e-mail it at fishhospsw@aol.com, or go online at <http://fishhospitality.com/default.aspx>.

"Habitat has opened up unprecedented opportunities for me to cross the chasm that separates those of us who are free, safe, financially secure, well fed and housed, and influential enough to shape our own destiny from our neighbors who enjoy few, if any, of these advantages of life."



Jimmy Carter



In-house Books

- *The Housing Boom and Bust*, by Thomas Sowell, call # 332.72 SOW
- *Guide to Affordable Housing in New Jersey*, by New Jersey. Division of Housing and Development. Office of Planning and Operations, call # NJR 363.5 G96 1999 (Archives Collection)
- *New Jersey Government Documents: Department of Community Affairs, Their Subsidiaries and Affiliated Independent Agencies*, by The Department of Community Affairs, call # NJR 974.9 NEW (Ask for the current year's edition from a Reference Librarian)
- *The Mortgage Answer Book: Choosing the Right Loan for You*, by John Talamo, call # 332.722 TAL
- *Mortgage Truths: The Facts & Fictions*, by Ernest L. Wood, call # 332.722 WOO
- *Habitat for Humanity, How to Build a House*, by Larry Haun, call # 690.837 HAU

Articles

- *Treasury Polls Public on Housing Plan*. Goldfarb, Zachary A. Washington Post, The; 04/15/2010, Section: , A16.
- *Affordable Rentals Grow More Elusive in N.J.* Lynn, Kathleen. Record, The (Hackensack, NJ); 04/15/2009.
- *N.J. Assembly Approves Ban on Shifting Low-cost Housing*. Tamari, Jonathan. Philadelphia Inquirer, The (PA); 06/17/2008.
- *Section 8 Housing Debate from New Jersey to Iowa*. Townes, Glenn. New York Amsterdam News; 10/26/2006, Vol. 97 Issue 44, p4-4, 1/3p.

Online Resources

- http://portal.hud.gov/portal/page/portal/HUD/states/new_jersey
- www.gphabitat.org
- www.homefirstinc.org
- www.ucnj.org/socialsvcs/services.html
- www.ucnj.org/p&cr/housing.html
- www.ucnj.org/aging/resource/3rdeng22.html
- <http://cgi.money.cnn.com/tools/houseafford/houseafford.html>
- www.elcentronj.org/english/service.htm
- www.salvationarmyusa.org/usn/www_usn_2.nsf
- www.uwguc.org/index.php?pr=Emergency_Food_and_Shelter_Program
- http://originsgenomerresources.net/namiresourceguide/index.php?option=com_content&task=view&id=44&Itemid=47
- www.hud.gov/buying/loans.cfm