



# New Jersey Resource Guide

## Resources for:

- Financial Assistance
- Healthcare
- Nutrition/SNAP
- Housing & Homeless Services
- Childcare & Family Services
- Senior Services
- Veterans Services
- LGBTQ+ Services
- Immigration Services
- Domestic Violence



NYCDCCBF Members Education  
and Network For Dependency



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**If you have any questions or need assistance with the services and resources provided in this guide, please call the NYCDCCBF MEND office at 212-366-7590, or email [MEND@nycgbf.org](mailto:MEND@nycgbf.org).**



New York City District Council of Carpenters  
**BENEFIT FUNDS**

# Financial Assistance Resources

## **Cash Assistance**

Work First New Jersey (WFNJ), which includes Temporary Assistance for Needy Families (TANF) and General Assistance (GA), provides monthly cash, short-term housing support, childcare, job search and readiness.

<https://www.njhelps.gov/NJHelpsHomePage>

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## **Debt Management Services**

Programs to assist individuals and families with their financial and credit problems, through confidential budget planning, debt management, credit counseling and structured debt liquidation.

[https://www.nj211.org/resource-search/taxonomy/DM-1800/\\_/1](https://www.nj211.org/resource-search/taxonomy/DM-1800/_/1)

# Healthcare Resources

## **NJ FamilyCare**

New Jersey's publicly funded health insurance program - includes CHIP, Medicaid and Medicaid expansion populations. That means qualified NJ residents of any age may be eligible for free or low-cost healthcare coverage that covers doctor visits, prescriptions, vision, dental care, mental health and substance use services, and even hospitalization.

<https://www.njhelps.gov/NJHelpsHomePage>

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## **Get Covered New Jersey Health Insurance Marketplace**

Get Covered is the state's official health insurance marketplace where individuals and families can easily shop for and buy coverage.

<https://www.njhelps.gov/NJHelpsHomePage>

# Nutrition Resources & SNAP

## **WIC Special Supplemental Nutrition Program for Women, Infants and Children**

The New Jersey Supplemental Nutrition Program for Women Infants and Children is commonly known as WIC. WIC is a successful public health nutrition program that provides wholesome food, nutrition education and community support for income eligible women who are pregnant and post-partum, infants, and children up to five years old.

<https://www.nj.gov/health/fhs/wic/>

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## **Supplemental Nutrition Assistance Program (SNAP)**

Get help paying for groceries with SNAP. SNAP benefits are sometimes called food stamps. They come on a debit card that you can use at many grocery stores and farmers markets.

<https://www.njhelps.gov/NJHelpsHomePage>

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## **Food Banks, Pantries and Food Distribution**

The New Jersey Food Distribution Program provides more than 40 million pounds of USDA food commodities, valued at nearly \$44 million dollars, to over 1,000 recipient agencies and feeding programs. The choices range from beef and chicken, fresh and frozen fruits and vegetables, fish, dairy, grains, and other proteins. These commodities are offered in raw bulk or processed form at the request of the recipient agencies.

<https://www.nj.gov/agriculture/divisions/fn/fooddistrib/>

# Nutrition Resources & SNAP

## Food Banks, Pantries and Food Distribution (continued)

**Community FoodBank of New Jersey (CFBNJ):** We package food orders for local soup kitchens and food pantries; we purchase and collect food for distribution; help people in need through SNAP application assistance; reach communities with limited resources with mobile pantries; and encourage others to get involved.

<https://cfbnj.org/about-us/>

**The Commodity Supplemental Food Program (CSFP)** is administered through food banks. Contact the nearest food bank and ask about the CSFP. The food bank will let you know the nearest CSFP site.

<https://www.nj.gov/health/fhs/wic/senior-nutrition/commodity-supplementa/foodbanks.shtml>

**Rutgers Against Hunger** works in partnership with the New Jersey Federation of Food Banks to assist those in need. The New Jersey Federation of Food Banks provides goods and services to over 1,500 pantries statewide each year.

<https://rah.rutgers.edu/resources/local-pantries/>

**The Commodity Supplemental Food Program (CSFP)** for seniors works to improve the health of low-income seniors at least 60 years of age by supplementing their diets with nutritious commodity foods provided by the United States Department of Agriculture (USDA).

<https://www.nj.gov/health/fhs/wic/senior-nutrition/commodity-supplementa/>

**The Senior Farmers' Market Nutrition Program (SFMNP)** promotes nutritional health among New Jersey's senior citizens by providing them with locally grown fresh fruits, vegetables, and herbs.

<https://www.nj.gov/health/fhs/wic/senior-nutrition/senior-farmers/index.shtml>



# Housing & Homeless Resources

## **Office of Homeless Prevention (OHP)**

The Office of Homelessness Prevention (OHP) coordinates efforts to prevent homelessness among State and local agencies and private organizations that provide services to persons who are homeless or at risk for homelessness.

<https://nj.gov/dca/dhcr/offices/dhcrohp.shtml>

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## **Homeless Shelters and Services**

If you're homeless or have a housing crisis, you can apply for shelter or get help to avoid shelter altogether.

[https://www.nj211.org/resource-search/taxonomy/BH-1800.8500/\\_/1](https://www.nj211.org/resource-search/taxonomy/BH-1800.8500/_/1)

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## **Affordable Housing**

Find affordable housing resources and apply for affordable rental and homeownership opportunities in New Jersey.

[https://www.nj211.org/resource-search/taxonomy/BH-7000.4600-450/\\_/1](https://www.nj211.org/resource-search/taxonomy/BH-7000.4600-450/_/1)

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## **Housing Choice Voucher Program (HVP) Section 8**

The Section 8 Housing Voucher Program assists in making safe and quality housing in the private rental market affordable to low, and very low-income households by reducing housing costs through direct rent subsidy payments to landlords. The statewide program is available to residents of all New Jersey counties.

<https://nj.gov/dca/dhcr/offices/section8hcv.shtml>

# Housing & Homeless Resources

## **The Road Home First Time Home Buyers Down Payment and First Mortgage Assistance Programs (NJHMFA)**

The NJHMFA Down Payment Assistance Program (DPA) provides up to \$15,000 for qualified first-time homebuyers to use as down payment and closing cost assistance when purchasing a home in New Jersey. The DPA is an interest-free, five-year forgivable second loan with no monthly payment.

The New Jersey Housing and Mortgage Finance Agency's (NJHMFA) First-Time Homebuyer Mortgage Program provides qualified New Jersey first-time homebuyers with a competitive 30-year, fixed-rate government-insured loan.

<https://nj.gov/dca/hmfa/roadhome/>

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## **National Flood Insurance Program (NFIP)**

The National Flood Insurance Program (NFIP) protects your home and belongings in the event of a flood. Traditional homeowners and renters insurance does not cover flood damage. A federal flood insurance policy is the only way to make sure your home is covered.

<https://www.floodsmart.gov/>

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## **Low Income Home Energy Assistance Program**

The Home Energy Assistance Program helps very low-income residents with their heating and cooling bills and makes provisions for emergency heating system services and emergency fuel assistance within the Home Energy Assistance Program.

<https://www.nj.gov/dca/dhcr/offices/hea.shtml>



# Housing & Homeless Resources

## **Lifeline Affordable Connectivity Program**

The Lifeline Program and the Affordable Connectivity Program help make phone and internet service more affordable for low-income individuals.

Lifeline is a federal program that provides eligible low-income individuals with a free smartphone and free wireless phone service (free data, free monthly minutes and unlimited texting).

The Affordable Connectivity Program is a federal program that provides eligible households with a discount on broadband service and connected devices.

<https://nj.gov/humanservices/home/digitalaccessforall.shtml>

# Childcare & Family Services

## **Child Care Assistance Program (NJCCA)**

New Jersey Child Care Assistance Program (can help income-eligible parents who are working, in school or in job training pay for childcare.

<https://www.childcarenj.gov/Parents/SubsidyProgram>

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## **New Jersey Cares for Kids (NJCK)**

The New Jersey Cares for Kids (NJCK) child care subsidy program can help income-eligible families who are working, in training, school, or a combination of these activities to pay a portion of their child care costs.

<https://childcareconnection-nj.org/families/financial-assistance/faq/#hfaq-post-741>

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## **State of New Jersey Childcare and Referrals**

Under contract to the NJ Department of Human Services, Division of Family Development, the Child Care Resource & Referral agencies, or CCR&Rs, administer the Child Care Assistance Program (CCAP) which helps income-eligible parents who are in school or working to pay for childcare.

<https://www.childcarenj.gov/CCRR>

# Childcare & Family Services

## **New Jersey Diaper Bank and Essentials for Children**

Get help with essential items for children like diapers, wipes, strollers, clothes, and shoes. Many diaper banks are organized on a county (or even statewide) level, with distribution happening through local organizations or food pantries.

<https://www.info.nj.gov/basicneeds/get-help-with-essential-items-for-children-like-diapers-and-clothes>

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## **Breastfeeding Support Services**

International Board-Certified Lactation Consultants and peer counselors (mothers who help other mothers) who can answer questions about breastfeeding and provide individual help. Program provides breast pumps and other breastfeeding aids and a WIC food package that provides more food for breastfeeding women whose infants do not use WIC formula and provides infant food meat for fully breastfed infants 6 through 11 months.

<https://www.nj.gov/health/fhs/wic/nutrition-breastfeeding/bf/>

# Transportation Resources

## **Resources for NJ Seniors and Residents with Disabilities**

Learn more about the NJ Transit Reduced Fair Program, NJ Transit Access Link (ADA Paratransit), Community Transportation by County, Community Shuttles, and more.

<https://www.nj.gov/humanservices/dds/hottopics/transportation/#::~text=NJ%20Transit%20Reduced%20Fair%20Program,the%20person%20with%20a%20disability>

# Senior Services

## **State of New Jersey Division of Aging Services (DoAS)**

The Division of Aging Services administers several federal and state-funded programs that make it easier for older adults to live in the community as long as possible with independence, dignity, and choice.

<https://www.nj.gov/humanservices/doas/services/>

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## **The National Family Caregiver Support Program (NFCSP)**

The National Family Caregiver Support Program (NFCSP) was established in 2000 to provide funding to states to fund a range of supports that assist family and informal caregivers to care for their loved ones at home.

<https://acl.gov/programs/support-caregivers/national-family-caregiver-support-program>

# Veterans Services

## **New Jersey Veterans Benefits**

Federal and State benefits, entitlements, and services for veterans.

<https://www.nj.gov/military/assets/documents/NJ%20Veterans%20Benefits%20Guide.pdf>

# LGBTQ+ Services

## **State of New Jersey Department of Children and Family Services (DCF)** **LGBTQIA+ Resources**

Learn more about resources such as The Anti-Violence Project, The Family Acceptance Project, The Pride Center, The Rutgers Center for Transgender Health, and more.

<https://ocfs.ny.gov/programs/youth/lgbtq/resources-youth.php>

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## **Garden State Equality**

Garden State Equality is New Jersey's largest LGBTQI+ advocacy and education organization. There are resources on the page to help you deal with bullying, to report discrimination, or to learn what programs and supports are available for transgender students. You can also learn more about school safety and legislative advocacy initiatives.

<https://www.nj.gov/njyrs/lgbtq/>



# Domestic Violence Resources

## **New Jersey Coalition to End Domestic Violence**

Guide to services in New Jersey for victims of domestic and family violence.

Phone: 609-584-8107

<https://www.nj.gov/csc/employees/training/classroom/Imports%202017/NJ%20Coalition%20to%20End%20Domestic%20Violence%20Guide%20to%20Services.pdf>

# Immigration Services

## **NJ Office of New Americans**

The Office of New Americans (ONA) in the Department of Human Services supports new Americans through outreach and education, and works on priorities to build trust, improve access to social services, workforce development and employment services, and legal services for immigrants.

<https://www.nj.gov/humanservices/njnewamericans/about/overview/>

# Members Education & Network for Dependency



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**MEND provides assistance to participants and their dependents in addressing and finding treatment for mental health and substance use issues. Services are confidential and include:**

- Assessment
- Case Management
- Coordination of services with outside providers
- Support Services
- Education
- Referrals for:
  - Inpatient and Outpatient treatment for mental health and/or substance use
  - Therapy
  - Psychiatry

If you or one of your dependents is struggling with substance use or mental health issues, please contact the MEND Program for assistance from our accredited staff.

**395 Hudson Street, 5th Floor  
New York, NY 10014**

**212-366-7590  
MEND@nyccbf.org**

