

Somerset County Programs

Education/Employment

- Career & Life Transitions Center
 - Norwescap Career & Life Transitions Center (CLTC) provides quality services that assist individuals, or “Displaced Homemakers,” in gaining personal and economic self-sufficiency to reach their full potential through education, training, job readiness, community referrals, and supportive services. All services provided by CLTC are FREE to **qualifying** clients.
 - A “Displaced Homemaker” is a person who has lost their primary means of financial support due to:
 - Separation
 - Divorce
 - Widowhood
 - Disability of Spouse
 - Experienced Domestic Violence/Sexual Assault
- In addition, the legislation includes:
 - Income-providing partner becomes unemployed
 - Someone who needs services before she/he can safely leave the home-emotional separation
 - Individuals over the age of 40
 - Alimony ending
- Public Assistance ending within a year and has dependent children
- Norwescap CLTC is part of the Displaced Homemaker Network, three of 22 in the state of New Jersey. We provide a safe place to be during your transition and offer the support you need to succeed.
- Through our program, we develop individual plans with you to assist you in moving forward during your transition. This may include addressing immediate basic needs such as housing or food. Our workshops and development courses include: a 50-hour Computer Basics program, Empowerment to New Beginnings, Career & Life Club for job seekers, financial workshops, Internet Job Search, LinkedIn, and Self-care workshops all strive to build self-esteem and gain independence.
 - Services include:
 - Training
 - Advisement & Planning
 - Computer Literacy Training
 - Job Readiness Skills
 - Workshops
- Job Search Assistance:
- Career Interest Assessment
- Vocational Counseling

- Resume and Cover letter Writing
- Job Search Skills/Internet Access
- Financial Assistance:
- Training Grants and Referrals
- Money Management Workshops
- Wardrobe of Hope (Career Clothing)
- Information on College Financial Aid/Scholarships, Tuition Assistance
- Support Resources:
- Support Groups
- Referrals to Community Resources
- Life Skills Training/ Self Development Workshops:
- Self-Respect & Self-Esteem
- Decision Making and Goal Setting
- Time Management
- Empowerment Program
- Self-care Workshops
- Legal Clinics & Family Law Workshops:
- Cost-Effective Ways of Working with an Attorney
- Legal, Financial and Emotional Aspects of Divorce

Eligibility Requirements:

- Must meet the definition of a Displaced Homemaker
- **Information – Due to COVID-19, CLTC offices are closed to walk-ins, but virtual appointments and workshops are available.** To receive information that lists all activities for the coming months, please call the Career and Life Transitions Center at a location nearest to you or email us at careerlife@norwescap.org.
- **Career and Life Transitions Center Locations**
- **Somerset County**
170 Watchung Avenue
North Plainfield, NJ 07060
908 (must dial area code) 900-0060
Tues – Fri: 8:30am – 4:30pm

Health and Wellness:

- WIC
 - Pregnant women, new mothers, infants, and children up to the fifth birthday with income below 185% of poverty

- The WIC (Women Infants and Children) Program provides supplemental nutritious foods to pregnant, breastfeeding, and postpartum women, infants, and children up to the age of five. Fathers may also bring their children to apply for WIC services. Additional services include health screenings, nutrition education, breastfeeding support, lactation consultant services, and referrals to health and social services.
- WIC prevents anemia and low birth weight and ensures that infants and children have key nutrients for growth and brain development.
- Enrollment is open to all eligible applicants, working families and those receiving public assistance.
- Our offices are conveniently located in Hunterdon, Somerset, Sussex, and Warren Counties. Hours include standard business hours as well as evening hours for working parents.
- For more information on how we can help you please call your nearest Norwescap WIC center.
- Hunterdon County: 908-454-1210
Somerset County: 908-685-8282
 Sussex County: 973-579-5155
 Warren County: 908-454-1210

Home Improvement

- **Norwescap Housing and Energy Services**
 - Norwescap Housing and Energy Services proudly assists low-income individuals and families with their heating and cooling costs to alleviate the burden and stressors associated with high energy and utility costs.
 - The programs offered through Norwescap Housing and Energy Services include:
 - LIHEAP (Low Income Home Energy Assistance Program)
 - Weatherization Assistance Program
 - USF (Universal Service Fund)
 - Safe & Affordable Housing

Universal Service Fund (USF)

- The USF program was created by the Board of Public Utilities to help make energy bills more affordable for low-income customers. The program provides funds to assist eligible households to lower the amount that they must pay for their gas and electric bills.

- Eligibility:
 - Eligible applicants must apply for LIHEAP to receive consideration for USF.
- Safe & Affordable Housing

The Safe Housing Program assists with small home repairs to improve the health, safety, and well-being of the elderly.

Must be a senior citizen. There are no income guidelines or application to be considered

- Home Energy Assistance (LIHEAP) provides eligible households with their heating and cooling costs and to make provisions for emergency heating system services and emergency fuel/utility assistance. The program serves individuals and families who reside in Somerset, Hunterdon, Warren, or Sussex counties.

- Eligibility:
 - Must complete and submit a LIHEAP application for any Norwescap Housing and Energy programs
 - In need assistance with a fuel/utility bill
 - Must be income eligible
 - Household must be responsible for paying heating/cooling costs directly to the fuel/utility supplier
 - Other specific requirements depending on the assistance program on the LIHEAP application
 - Resident of Hunterdon, **Somerset**, Sussex, or Warren

- **Application Information**

Deadline for Applications: August 31st*

Applications are accepted from October 1st to August 31st**

First time participants must contact the office at 908-454-4778 for an application

[Application](#)

- Households who have moved since the prior heating season must contact the office for an application at 908-454-4778

Clients will receive a recertification from the State of New Jersey.

- Applications can be mailed to:

Norwescap

350 Marshall Street

Phillipsburg NJ 08865

Applications can also be dropped off in person Monday-Friday between 8:30-4:30 pm with the outside envelope marked LIHEAP.

*Unless extended by the State of New Jersey

Sussex:
973-209-7549

- Warren:
908-454-4778
- Hunterdon:
908-782-0612
- **Somerset:**
908-685-3033

- Homelessness Prevention Program
 - Norwescap Homelessness Prevention Program provides temporary financial assistance, counseling, and other services to prevent families and individuals, residing in Somerset County, from losing their homes or becoming homeless due to lack of funds and reasons beyond their control. Temporary aid offers clients assistance when needed most. Clients who qualify for aid are counseled in effective budgeting and guided in documenting and reporting their housing expenses after assistance concludes. This once in a lifetime assistance program cannot aid applicants who have a housing subsidy of 30% of their income or live in an “affordable housing unit”.
 - Clients eligible for TANF, GA, and SSI should contact their county Board of Social Services directly.

Rental and Housing assistance offered:

- **RENT ARREARS**– Assistance is provided in a form of a grant and check is made out to landlord. Maximum of 3 months back rent, 3 months late fees, court filing fees and attorney fees, if program assistance would put tenant at \$0 balance. RELOCATION- Security Deposit (up to 1 ½ months) and First month’s rent if have a Warrant of Removal with lock out date within the last six months and need to move to a less expensive residence.
- **SECURITY DEPOSIT ONLY**– First time recipients of Section 8 voucher, Head of Household permanently disabled and never assisted by Norwescap Homeless Prevention Program funding.
 - Basic eligibility requirements:
 1. Must have a court eviction summons with a docket # and a court date to demonstrate imminent danger of homelessness

and have resided in their rental unit at least four months having paid the Sec Dep and first three months on their own.

2. Applicants facing eviction must prove No Fault of their own as the reason for inability to pay their rent: or Loss of employment (client must have applied for Unemployment compensation and been found eligible from date of claim without penalties).
3. Medical emergency/ disability due to sudden illness or injury within the last 6 months.
4. Loss/ delay in benefits.
5. Natural disaster. Must be documented by third party such as Red Cross, fire marshal or police report. The report must include the name of the Head of Household and all the family members.
6. crime (reported to police at time of the occurrence).
7. Victims of Domestic Violence must have a final restraining order and letter of referral from Domestic Violence agency overseeing the case.
8. Substantial and permanent change in household—proof that person who moved was listed on lease and where they are currently living.
9. Unexpected/ unusual expense – it should EQUAL the amount of the unpaid rent according to eviction summons, example Car Repairs to replace or repair engine or transmission.
10. If homeless or doubled up with friends, client will have to prove eviction within the past 6 months and place of residence since eviction. Acceptable proof includes, copy of Warrant of Removal, Hotel receipts, Transition Housing, etc.

For more information or to receive an application please contact:

Norwescap Homelessness Prevention Program
350 Marshall St Phillipsburg, N.J. 08865
908-454-7000 ext. 1118 Fax 908-454-3768

Financial Programs

- **Family Loan**
 - **Norwescap Family Loan Program** provides low-income individuals and individuals with less than perfect credit ratings, with low-cost, bank approved loans.
 - Norwescap along with partnering financial institutions created a revolving loan fund pool to help working families remain employed. We recognize that no credit or poor credit prevents hardworking individual's access to small loans. Norwescap's Family Loan Program is based on the premise that life's unpredictable challenges, like repeated car breakdowns or childcare difficulties, can easily plunge a family into crisis and unemployment.
 - The program has loaned out over \$560,000 and has had a default rate of fewer than 5% since inception and a 2% default rate during the most recent program year. The key to the success of the program is that applicants work closely with Norwescap staff and receive guidance and support throughout the entire loan process. Norwescap Family Loan Participants must enroll in personal finance workshops, set clear financial goals, and repay loans within the terms of the individual loan.
 - **Types of Loans**
 - Car Purchase – Maximum Loan Amount: \$3,000
 - Car Repair/Car Insurance – Maximum Loan Amount: \$1,000 (Average loan repayment for car repair is \$88 per month for 12 months)
 - Child Care – Maximum Loan Amount: \$800
 - Housing/Rent/Mortgage/Security Deposit – Maximum Loan Amount: \$1,000
 - Employment Related Expense – Maximum Loan Amount: \$500
- **Eligibility**
 - Employed at least 20 hours per week and at the same job for at least 6 months;
 - Able to demonstrate that the loan is necessary to maintain employment and that the loan can be repaid within the required terms;
 - Income eligible – must be within 250% of Federal Poverty Guidelines;
 - A resident of New Jersey residing in Hunterdon, Morris, Somerset, Sussex, or Warren counties;
 - Required to attend financial counseling workshops;

To learn more about Norwescap Family Loan Program or for an application, please contact a Loan Coordinator by calling:

Carolyn Thoens

thoensc@norwescap.org

Phone 908-521-4220 x3016

VITA

- VITA offers free tax help to low-moderate income individuals and families; including young adults, adults, senior citizens, persons with disabilities and those with limited English.
- This program is vital for low and moderate people because there are many individuals who do not know that they qualify for programs that will provide a significant tax rebate (I.e., the Earned Income Tax Credit); or they do not file at all and lose any refund that may be due to them.

This initiative is funded by the IRS and supports a unique partnership between Norwescap and the United Way of Northern New Jersey. Norwescap files over 3,000 tax returns annually, and together, we have saved individuals and families — thousands of dollars.

- VITA offers free tax help to low-moderate income individuals and families; including young adults, adults, senior citizens, persons with disabilities and those with limited English.

To schedule an appointment with a VITA preparer:

<https://unitedwayofnorthernnewjersey.as.me/>

File for free online at: www.myfreetaxes.com

To schedule an appt in Morris or Warren County call 973-784-4900 ext. 3502

To schedule an appt in Sussex County call 973-862-6680

What you need to bring to your appointment:

- A photo ID and your social security card
- If you are filing jointly, you need to bring your spouse and their photo ID & social security card
- If you have dependents, you need to bring their social security card(s)
- Any W-2s or 1099s
- 1095-A or proof of health insurance

- A copy of last year's taxes
- Any other income
- If applicable, total paid to day care provider and their tax ID number
- If applicable, PTR (Blue Book) and property tax information
- For direct deposit, proof of bank account number and routing number

What we cannot prepare:

- Active military income (but you can do this yourself at myfreetaxes.com!)
- Rental income (if you rent to someone else)
- Business income
- Farm income
- Form K1 with a loss
- Self-employed with a loss

Call 973-784-4900 for more information

- Norwescap IDA (Individual Development Account) Program
 - Income level must be Under 200% of the federal poverty guidelines
 - The program is open to working families and individuals that must be currently working 6 months or longer. Other documents and enrollments forms are required. Participants will open a custodial savings account with one of the agency's banking partners and norwescap is the custodian on the account
 - Savings goal:
 - Home ownership
 - Small business
 - Education
 - 1:1 match
 - \$1,500 matched per year over 3 years
 - Maximum match is \$4,500
 - Must attend 16 hours of financial literacy workshops

To learn more about Norwescap IDA Program or for an application, please contact a Loan Coordinator by calling:

Carolyn Thoens

thoensc@norwescap.org

Phone 908-521-4220 x3016

