



Strategies for Lowering Living Costs

Get a Benefits Check-up

Many older residents are eligible for programs that help with monthly food, medicine, utility and insurance bills. **Have you checked if you qualify?**

Are you Internet savvy? NJ SAVE is an online tool to determine eligibility for benefit programs nj.gov/humanservices/doas/services/l-p/njsave

Prefer one-on-one help? Bergen County Division of Senior Services can assist in checking your eligibility. Call 201-336-7400 or email seniors@co.bergen.nj.us

Widen Your Affordable Housing Search

Affordable housing in Bergen County is managed by many different entities, with separate applications/wait lists. **It's important to seek information from multiple sources.**

Bergen County

Housing Navigator

The Division of Senior Services "Navigator Notes" online newsletter is a central resource on senior housing. Call 201-336-7400 or email seniors@co.bergen.nj.us

Piazza & Associates

As Teaneck's affordable housing administrator, this firm oversees lotteries for many affordable housing units throughout the region. pizzanmj.com/affordable-housing

New Jersey Housing Resource Center

Free, online searchable registry for affordable and accessible housing for sale & for rent in NJ. njhrc.gov

Investigate Other Creative Housing Strategies

Bergen Housing Coalition

Greater Bergen Community Action in Hackensack offers housing counseling on buying, renting, defaults, foreclosures and more greaterbergen.org/greater-bergen-housing-coalition

Shared Housing

Women's Rights Information Center in Englewood matches people of all genders in sharing housing as either a homeowner or seeker womensrights.org/shared-housing

Reverse Mortgage Counseling

Bergen Division of Senior Services certified counselor can advise seniors on using home equity for living costs. Call 201-336-7400 or email seniors@co.bergen.nj.us