



**Inside this issue:**

- Why Breakfast?* 1
- Foreclosure: NJ's Hardest Hit Fund* 2
- Hardest Hit Fund FAQ's* 3
- What's Cooking in Gale's Kitchen?* 4

## Welcoming 2017: Here's to a Healthier You!

3,2,1..... Happy New Year! As we flip the calendar to 2017, we can not help but reflect on our health and wellness goals of 2016. Whether it was to eat more leafy greens, exercise or keep your budget in check, all of us at JFCS hope that we were able to encourage those habits through our healthy food initiative and newsletter. This month focuses on the importance of breakfast as well as how to plan and put together healthy morning meals (see page four!).

So here is to a healthy and happy 2017 and "this year believe that anything is possible. Start each day with goals. Eat more real food. Pick up good books and make time to read them. Drink water. Exercise daily even when it sounds like a terrible idea. Shop for quality not quantity. Purge the unnecessary and decrease clutter.

### Why Breakfast?

We've all heard repeatedly that breakfast is the most important meal of the day, yet many Americans do not make this meal a top priority. According to a survey of 14,000 people across the United States of various ethnicities, income levels, and geographic regions, slightly more than one-half of all adults said they'd like to eat breakfast every day, but only one-third of respondents found time to fit breakfast into their busy schedules. "No time" or "not that hungry" are common reasons we don't eat breakfast. Eating breakfast is *essential* to your health

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**Metabolism and weight:** Eating breakfast regularly kick-starts your metabolism. During the night when we're sleeping, our metabolic rate runs slowly and conservatively, but once we're awake, our bodies need to speed up and break out of its fasting metabolic state. Breakfast isn't a meal to skip when trying to keep metabolism healthy and if you're trying to lose or maintain weight.

**Healthier diet:** Research shows that people who eat breakfast more often also seem to have healthier diets overall. Those who eat breakfast are more likely to incorporate their recommended servings of vitamins and minerals each day and are less prone to overeat in the evening.

**Alertness and concentration:** Studies have found that eating breakfast may enhance memory, improve cognitive ability, and help increase attention span. Protein helps us to stay focused; it's an important part of breakfast.

**For Kids and Seniors**

In addition to these benefits, which apply to everyone, eating breakfast can be even more worthwhile for children and older adults.

• **Children and teens:** Eating breakfast has special significance for children and adolescents. Children who eat breakfast perform better in school and on the playground. They have better concentration, problem-solving skills, and eye-hand coordination. In addition, studies have shown that children who eat a balanced breakfast have more stable energy levels, which has a direct effect on mood and behavior. Breakfast cereal helps get nutrients into children who might otherwise miss out. Morning is the optimal time to get calcium and vitamin D-rich milk or soymilk, plus fortified cereal, waffles, or bread and a fruit group into your child's body.

• **Older adults:** Because we lose our sense of taste as we age, which often prevents us from getting the adequate nutrition we need, a simple breakfast made with whole foods, such as fruit, whole grains and eggs, or calcium-rich plain yogurt can be essential in helping older adults meet their vitamin and mineral goals. Meeting protein goals are important in older adults, so a handful of roasted soy nuts or cottage cheese would be another option. Older adults often eat less food at one sitting, which can hinder adequate caloric intake. If they skip a meal, it can be hard to make up those calories later in the day. Older adults tend to have a bigger appetite early in the day, which is another reason to increase breakfast options for seniors. Eating breakfast can assist older adults in taking the medications they may need in the morning as well as regulating bowels and stimulating taste buds.

## NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

NJ's Hardest Hit Fund offers  
up to **\$50,000**  
in assistance to save your home.

Because it's more than  
*just a house.*

## NEW JERSEY'S HARDEST HIT FUND

New Jersey's Hardest Hit Fund (NJHMF) program is funded through a federal grant from the United States Treasury's Hardest Hit Fund. The New Jersey Housing and Mortgage Finance Agency (NJHMFA) is the official administrator of the program for the State of New Jersey. New Jersey's Hardest Hit Fund program consists of the NJ HomeSaver and NJ HomeKeeper programs.

### PROGRAM DESCRIPTION:

- **HomeSaver:** New Jersey HomeSaver offers eligible homeowners up to \$50,000 in financial assistance to help bring their household monthly payment to an affordable level through a refinance, recast, or permanent modification of the first mortgage loan.
- **HomeKeeper:** New Jersey HomeKeeper offers eligible homeowners up to \$48,000 in financial assistance to cover arrearages and/or monthly mortgage payments (including principal, interest, taxes and insurance) for up to 12 months.

### HOW TO APPLY:

To apply for NJ Hardest Hit Fund assistance you will need to use our web-based application system from a computer, tablet, cell phone or other web enabled device. Visit [www.njhousing.gov/foreclosure](http://www.njhousing.gov/foreclosure) and click on the "Apply Now" button to begin your application. Before you begin, please have your mortgage loan information and financial information available.

If you are attempting to reapply, please contact 1-855-647-7700 or 609-278-7660 for assistance.

### ELIGIBILITY REQUIREMENTS:

- A New Jersey homeowner at risk of foreclosure through no fault of your own
- Own only one residential home (one, two, or three-units), and currently reside in that home
- Suffered a qualifying involuntary financial hardship that caused or will cause you to fall behind on your mortgage payment.

### Hardships include:

- An involuntary loss of employment income
- A reduction in household income due to underemployment or other demonstrated financial hardships including medical, divorce, disability or death



LEARN MORE ABOUT NJ'S HARDEST HIT FUND AT [WWW.NJHOUSING.GOV/FORECLOSURE](http://WWW.NJHOUSING.GOV/FORECLOSURE)

# NEW JERSEY'S HARDEST HIT FUND FREQUENTLY ASKED QUESTIONS

## WHAT IS THE NEW JERSEY HARDEST HIT FUND PROGRAM (NJHMF)?

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## HOW DO I APPLY FOR ASSISTANCE?

Visit [www.njhousing.gov/foreclosure](http://www.njhousing.gov/foreclosure) and click on the "Click Here to Apply" button to begin your application. Before you begin, please have your mortgage loan information and income for all borrowers and spouses available.

If you are attempting to reapply, please contact 1(855)-647-7700 or 609.278.7660 for assistance.

## AM I ELIGIBLE?

An applicant must (1) occupy the subject property as their primary residence, and (2) have a qualified hardship supported by a completed and signed Hardship Affidavit.

The property must (1) be located in New Jersey, (2) not be abandoned, vacant, condemned or uninhabitable, (3) be a one- to three-family residential property, a condominium unit, or a manufactured home that is on a foundation permanently affixed to real property owned by the homeowner and secured by a real property first mortgage loan. Co-ops are ineligible.

The mortgage must (1) be a first lien mortgage\*, (2) have a current unpaid principal balance no greater than \$429,619 for a one-unit property or \$550,005 for a two- or three-unit property (which includes the interest bearing principle and any outstanding non-interest bearing forbearance balance from a previous modification), and (3) be delinquent or at risk of imminent default.

\*Home equity lines of credit ("HELOCs") are not eligible for assistance even if they are in first lien position.

Additional eligibility criteria exist depending on the individual program.

## WHAT SHOULD I DO IF I HAVE ADDITIONAL QUESTIONS REGARDING THE PROGRAM?

Contact New Jersey's Hardest Hit Fund Program at 1-855-647-7700 or 609-278-7660 or via email at [hardesthitnj@njhmfa.gov](mailto:hardesthitnj@njhmfa.gov).

## WHAT IS AN ELIGIBLE HARDSHIP?

Hardships that may qualify homeowners for assistance include:

- An involuntary loss of employment income
- A reduction in household income due to underemployment or other demonstrated financial hardships including medical, divorce, disability or death.

Applicants are required to provide a hardship affidavit and may also be required to provide additional documentation on the cause of the hardship.

## HOW LONG DOES THE APPROVAL PROCESS TAKE?

Processing times may vary depending on the volume of applications received during a given week. Please allow up to 8 weeks for processing of your application. Applicants should submit the required documents in a timely manner to avoid additional processing time.

## CAN I REAPPLY IF I PREVIOUSLY RECEIVED OR AM CURRENTLY RECEIVING HOMEKEEPER OR HOMESAVER ASSISTANCE?

Yes, it is possible to receive additional assistance. While there is an overall benefit cap of \$98,000 per household, you cannot reapply to receive assistance from a program that you previously or are currently receiving assistance from and you can only receive assistance from one program at a time.

## IF I QUALIFY FOR ASSISTANCE, DO I HAVE TO PAY IT BACK?

NJHMF assistance is provided in the form of 0% interest rate, non-amortizing (no monthly payments), forgivable, subordinate 10 year loan. After the fifth year of the closing date of the loan, the loan amount will be forgiven at a rate of 20% per year, to be forgiven in full at the end of the tenth year.

All or a portion of the unforgiven loan funds will be due and payable from the net equity proceeds upon sale or transfer or refinance of the property (except for refinances for a lower rate and/or shorter term) or if you cease to occupy the property as your primary residence prior to the end of the tenth year.

If the property is sold and does not generate sufficient funds to repay all or a portion of the loan, the portion of the loan remaining unpaid after the proceeds are applied will be forgiven.

# What's Cooking in Gale's Kitchen?

**Fresh, Healthy, Simple and Delicious ways to enjoy sweet potatoes from Gale Cohen, RD, CDE**

## Use a checklist to plan and put together healthy breakfasts.

Ideally, the meal includes three to four different food groups. A protein-rich food is important (think eggs, cheese, peanut butter, yogurt, low fat milk, cottage cheese, beans, fish, lean sliced deli meats). It helps us feel fuller longer. A whole-grain carbohydrate is also a good idea. The brain prefers carbohydrates as its source of energy. Hot or cold whole-grain cereals with at least 3 grams of fiber per serving, whole-wheat crackers, whole-grain frozen waffles, a whole-wheat tortilla or whole grain bread work. (Check the nutrition label to make sure that whole grain or whole wheat is the first ingredient and that there are at least 3 grams of fiber per serving). Fruits and/or vegetables round out the options.

## Apple Bread Pudding in a Mug

(1 serving)

This Apple Bread Pudding in a Mug is a protein and fiber packed breakfast that will satisfy your sweet tooth while keeping you full all morning. To make your busy morning easier, you can prep it ahead of time and let it sit in the fridge overnight for quick cooking in the morning.

### Ingredients

- 1 egg
- 1-2 Tablespoons vanilla whey protein powder (can easily be made without this)
- 1 packet stevia or preferred sweetener
- 1/2 teaspoon cinnamon
- 1/2 teaspoon vanilla
- 3 Tablespoons low fat milk or unsweetened almond milk
- 1 small apple, about 4 ounces, diced small
- 1 slice whole wheat bread, cubed
- 1 Tablespoon chopped walnuts for garnish

### Instructions

Beat the egg in a medium bowl.

Add protein powder, stevia, cinnamon, vanilla and milk and stir or whisk well to combine.

Stir in apples.

Carefully fold in bread cubes, making sure they are all well coated. (optional: let sit for ½ hour to overnight to allow bread to soak in egg mixture)

Pour into a large mug or bowl. Microwave for 1 minute, stir and microwave for additional minute plus 15-30 seconds or until no longer wet.

Let sit for about 30 seconds.

Remove from microwave and top with walnuts.

This will be hot - let sit for 1-2 minutes to cool down.