Equal Justice for All

New Jersey Homeowners, find your path here and see what resources may be available to you during this time.

As the landscape shifts during this global health crisis, the team at Northeast New Jersey Legal Services continues to track relevant updates and information for our clients and the community. Continue checking our website for more details.

This flyer is provided for informational purposes only and is not intended to provide legal advice and/or create an attorney-client relationship.

## **COVID-19 Protections for New Jersey Homeowners**

For more information, please visit: www.northeastnjlegalservices.org NNJLS@lsnj.org | 201-792-6363



I OWN A LARGE MULTI-FAMILY (4+ UNIT) PROPERTY.





## I OWN A SINGLE-FAMILY OR SMALL MULTI-FAMILY (1-4 UNIT) PROPERTY.

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Under the federal CARES Act, you can request forbearance of up to 180 days, which means that monthly payments can be temporarily reduced or deferred. There is also the possibility to request an additional 180 days. The forbearance is not automatic -you must contact your mortgage servicer to request assistance and affirm that you are experiencing a financial hardship during the Covid-19 crisis.

Check if your lender participates in NJ's Residential Mortgage Relief Program www.state.nj.us/dobi/covid/mortgagerelief.html

Benefits include: 90-day grace period for all mortgage

Relief from fees and charges for 90 days No new foreclosures for 60 days

No credit score changes for accessing relief



## MY HOUSE IS ALREADY IN FORECLOSURE.



Governor Murphy imposed a moratorium on all evictions in New Jersey, including those of individuals who have lost their homes in foreclosure proceedings. The moratorium will continue for up to two months following the end of the Public Health Emergency. Most Sheriffs Offices in New Jersey have also cancelled all foreclosures sales until further notice.