

October 19, 2020

ISSUE: New Jersey State Senate Bill 2340

This bill, called “The People’s Bill,” authorizes the governor to permit mortgage forbearance and rent payment responsibility reduction for certain emergency-impacted residential property owners and tenants during emergency circumstances. This bill has passed the NJ Assembly but has yet to be posted for a vote in the State Senate.

1. Many New Jerseyans will need affordable repayment plans if they cannot afford to pay rent because of the pandemic. People can’t afford to repay all back rent the minute the emergency ends or face eviction – people need to be able to repay in small increments over the next few years, and there needs to be a cap for each month based on how much we can afford. This should cover all renters in the state. No exceptions.
2. Make Mortgage Forbearance Mandatory and Universal: Because every mortgage holder is different, and treats their customers differently, we have to legislate a standard that will help all New Jerseyans and not depend on the bank to do the right thing.
3. Protect Consumers: There should be no negative credit reporting for having missed rent or mortgage payments during the crisis.

It is important for us to advocate on this issue. Our General Assembly focus on those experiencing homelessness calls us to act to prevent the inevitable increase in homelessness that the lack of protective measures will cause.

ACTION: Call NJ State Senate President Stephen Sweeney and urge him to post Bill 2340 for a vote in the Senate.

You may call either of his offices:

(856) 251-9801 (West Deptford)
(856) 339-0808 (Salem)

Message: As a Sister of Charity/Seton Associate/person of faith, I am concerned at how easily COVID-19 and its economic impact can push people into poverty and homelessness. I urge you

to post Senate Bill 2340 for a vote. At this time of crisis, we should join together to put the interests of people, especially the most vulnerable, first.

PRAYER:

Hear our prayer today for all women and men, boys and girls who are homeless this day.

For those sleeping under bridges, on park benches, in doorways or bus stations.

For those who can only find shelter for the night but must wander in the daytime.

For families broken because they could not afford to pay the rent.

For those who have no relatives or friends who can take them in.

For those who have no place to keep possessions that remind them who they are.

For those who are afraid and hopeless.

For those who have been betrayed by our social safety net.

We pray for those of us with warm houses and comfortable beds

that we not be lulled into complacency and forgetfulness.

Jesus, help us to see your face in the eyes of every homeless person we meet.

Empower us to work for justice and peace through words and deeds,

and through the political means we have. Give us open hearts to greet and meet the homeless people in our neighborhoods. In your name we pray. Amen.