

TUESDAY, JUNE 7: HEALTH, WEALTH, AND THE GREEN ECONOMY

A Slow “Tsunami” – Understanding and
Addressing COVID-related Housing Displacement



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A Slow "Tsunami" – Understanding and Addressing COVID-related Housing Displacement



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Overview

1. Welcome, Intros, Context
2. Current 'post'-COVID Housing Issues
3. Support for Tenants/Homeowners
 - ERAP and County support
 - Counseling and Mediation:
 - Isles
 - Arm in Arm
4. Discussion and Q&A
5. Next Steps and Conclusions

POST(?) COVID-19 HOUSING ISSUES

The Current Conditions
And What to Expect Going Forward

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Mercer County residents with household income up to 250% of federal poverty level, no income limit for seniors over 60

Landlord/Tenant, Foreclosures, Consumer Collections, Bankruptcy, Family Law, Child Custody, Domestic Violence, Medicaid, Elder Law, Wills/Medical Directives, Expungements

The Eviction Moratorium has Ended, But Protections Remain

- Eviction moratorium ended on August 31, 2021
- Moratorium extended to December 31, 2021 if:
 - Household income below 80% area median AND
 - Tenant files self-certification of income and COVID-19 hardship
- Tenants cannot be evicted for rent accruing during the moratorium
- Rent payments are applied first to post-moratorium rent

Limiting the Impact of Pandemic Evictions

- Landlords cannot report missed rent payments or eviction during the moratorium to credit reporting agencies or debt collectors
- Prospective landlords cannot refuse to rent to tenant based on eviction or missed rent payments from the moratorium period
- The Courts have restricted public access to eviction filings during the moratorium

Current Eviction Court Procedures

- All hearings being held remotely (Zoom or Teams)
- Two Court appearances:
 - Settlement conference
 - Trial (approximately 2 weeks after settlement conference)
- Rent arrears due in full on the trial date, or eviction judgment will enter
- Lockout can occur approximately two weeks after judgment enters

Post-Judgment Protections

- 2019 law requires landlords to accept full arrears within three business days after lockout
- “A landlord shall cooperate with any federal, State, or local rental assistance program or bona fide charitable organization which has committed to pay the rent due and owing.”
- Upon payment, eviction case is dismissed and lease is reinstated

Mortgage Foreclosures

- Statewide foreclosure moratorium expired November 15, 2021
- Foreclosure sales are being scheduled
- New modification programs enacted in 2021, designed for homeowners coming out of a COVID-19 forbearance
- Free court-sponsored mediation available for all residential homeowners facing mortgage foreclosure

Thank you for attending this panel!

QUESTIONS OR COMMENTS?

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**Want to keep the conversation going?
Attend our Virtual Networking session this Friday**

Sign up for more sessions at isles.org/forum