COVID-19 Press Information

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Governor Murphy Announces Mortgage Payment Relief, Financial Protections for New Jerseyans Facing Economic Hardship as a Result of COVID-19

TRENTON – Acting on a commitment to provide financial relief to New Jersey homeowners, Governor Phil Murphy today announced that financial institutions will provide mortgage forbearance and financial protections for New Jerseyans facing economic hardship as a result COVID-19.

“Millions of hardworking New Jerseyans are suffering financial losses through no fault of their own as a result of the economic downturn brought on by COVID-19,” said Governor Murphy. “With this initiative, we can ensure that no one loses their home during this public health crisis. I commend our private sector partners for doing their part to reduce financial uncertainty for New Jersey families.”

Building on a similar initiative in California, Governor Murphy secured support from Citigroup, JPMorgan Chase, U.S. Bank, Wells Fargo, and Bank of America, in addition to over 40 other federal and state-chartered banks, credit unions, and servicers to protect New Jersey homeowners. More financial institutions are expected to sign on in the coming days. The New Jersey Bankers Association, CrossState Credit Union Association and the Mortgage Bankers Association of New Jersey have endorsed this initiative and are encouraging all their members to adopt these policies.

Under Governor Murphy’s proposal, New Jerseyans who are struggling financially as a result of COVID-19 may be eligible for the following relief upon contacting their financial institution:

90-Day Grace Period for Mortgage Payments
Financial institutions will offer, consistent with applicable guidelines, mortgage payment forbearances of up to 90 days to borrowers economically impacted by COVID-19. In addition, those institutions will:

- Provide borrowers a streamlined process to request a forbearance for COVID-19-related reasons, supported with available documentation;
- Confirm approval of and terms of forbearance program; and
- Provide borrowers the opportunity to request additional relief, as practicable, upon continued showing of hardship due to COVID-19.
No Negative Credit Impacts Resulting from Relief
Financial institutions will not report derogatory tradelines (e.g., late payments) to credit reporting agencies, consistent with applicable guidelines, for borrowers taking advantage of COVID-19-related relief.

Moratorium on Initiating Foreclosure Sales or Evictions
For at least 60 days, financial institutions will not initiate foreclosure sales or evictions, consistent with applicable guidelines.

Relief from Fees and Charges
For at least 90 days, financial institutions will waive or refund at least the following for customers who have requested assistance:

- Mortgage-related late fees; and
- Other fees, including early CD withdrawals (subject to applicable federal regulations).

Please note that financial institutions and their servicers are experiencing high volumes of inquiries and may recommend using online services when available for the quickest service. Loans held by a financial institution may be serviced by another company.

Last week, Governor Murphy signed Executive Order No. 106, which imposed a moratorium on removing individuals from their homes pursuant to an eviction or foreclosure proceeding while the Order is in effect. Tenants cannot be asked to leave their homes for nonpayment of rent during this time.

Governor Murphy also announced that the Department of Community Affairs received an additional $13 million in federal funds as part of its annual renewal for the Section 8 Housing Choice Voucher Program. These funds, based on the increased utilization New Jersey achieved in the program last year, are critical to helping current voucher tenants maintain their housing stability during the coming year.

For more information on COVID-19 related mortgage relief, please click here.

COVID-19 and Residential Mortgage Relief

The State of New Jersey is working to lessen the financial impact of COVID-19 on residents who are struggling to pay their mortgage and bills. Citigroup, JP Morgan Chase, US Bank, Wells Fargo, and Bank of America, in addition to over 40 other federal and state-chartered banks, credit unions, and servicers have committed to providing relief for consumers and homeowners in New Jersey.

Under this initiative, the Governor announced that New Jerseyans who are struggling with the COVID-19 crisis may be eligible for the following relief upon contacting their financial institution:

90-day grace period for all mortgage payments
If you are impacted by COVID-19, these financial institutions will offer mortgage-payment forbearances of up to 90 days, which allow you to reduce or delay your monthly mortgage payment. In addition, they will:
- Give you a streamlined process for requesting forbearance for COVID-19-related reasons, supported with available documentation;
- Confirm approval of and terms of forbearance program; and
- Provide you the opportunity to extend your forbearance agreement if you continue to experience hardship due to COVID-19.

**Relief from fees and charges for 90 days**
For at least 90 days, financial institutions will waive or refund mortgage-related late fees and other fees including early CD withdrawals.

**No new foreclosures for 60 days**
Financial institutions will not start any foreclosure sales or evictions.

**No credit score changes for accessing relief**
If you are taking advantage of this COVID-19-related relief, late or missed payments will not be shared with credit reporting agencies.

### Questions and answers on financial relief

**How do I get mortgage relief and/or forbearance?**
You should contact and work directly with your mortgage servicer to learn about and apply for available relief. Please note that financial institutions and their servicers are experiencing high volumes of inquiries.

**How long will the forbearance last?**
The terms of a forbearance will be agreed to between you and your mortgage service. Financial institutions will confirm approval of and terms of the forbearance program.

**What effect will this have on my credit report?**
Financial institutions will not report derogatory information (e.g., late payments) to credit reporting agencies but may report a forbearance, which typically does not alone negatively affect a credit score.

**How long will these programs last?**
It is still unclear how severe or how long the COVID-19 impacts will be. Financial institutions have committed to necessary relief and will be assessing the ongoing conditions and necessity of continuing relief.

**What if my financial institution isn’t offering this relief?**
At this time, Citigroup, JP Morgan Chase, US Bank, Wells Fargo, and Bank of America, in addition to over 40 other federal and state-chartered banks, credit unions, and servicers are supporting these commitments. The state will welcome any other institution that would like to meet the moment and provide much-needed financial relief to New Jerseyans.

**What if I already made a payment or was hit with a fee because of COVID-19?**
These measures go into effect as of March 28, 2020.

**Is the mortgage relief available to businesses?**
The relief is currently only available for residential mortgages.

**What if my mortgage servicer is not communicative or cooperative?**
You can file a complaint with the Department of Banking and Insurance through the complaint form on the department website (https://www.state.nj.us/dobi/consumer.htm) or by contacting the department at (609) 292-7272 or 1-800-446-7467 (9:00 am to 5:00 pm EST Monday through Friday).

*Updated March 28, 2020*
To: All Local Health Officers

From: Shereen Semple, Director
Office of Local Public Health

Date: March 27, 2020

Subject: Updated COVID-19 Information Sharing with Law Enforcement

This memorandum updates the memorandum dated March 25, 2020. At the direction of the Attorney General and Commissioner of Health, effective March 28, 2020, by 5pm each day, County LINCS agencies must provide the following information via a secure encrypted email to a designated single point of contact at the County Office of Emergency Management:

-A list of names, including first and last name, of individuals who tested positive for COVID-19 located in the county; and

-A list of resident locations by address where each case of positive COVID-19 laboratory test is located.

Including the following statement in the daily email:

This e-mail, including any attachments, includes highly sensitive, confidential medical information about individuals pursuant to the Emergency Health Powers Act, specifically NJSA 26:13-13-1, et seq. This email and any attachments are absolutely confidential, not public documents, not subject to disclosure under the Open Public Records Act (OPRA) and may only be used or disclosed in accordance with the Emergency Health Powers Act, specifically NJSA 26:13-17, as specifically approved in writing by the New Jersey Attorney General Directive and the Commissioner of Health. If you received this e-mail in error, you are not authorized to review, transmit, convert to hard copy, retain a copy, or in any way further use or disseminate this e-mail, any attachments, or any information contained therein. You must immediately notify the sender, delete this message and immediately notify the New Jersey Department of Health’s Data Privacy Officer immediately at privacy.officer@doh.nj.gov and confirm in writing that you deleted the email(s)/attachment(s) and that you did not/will not further use or disclose the email, attachment(s) or information contained in the email.

In addition, effective March 28, 2020, County LINCS agencies are to add the following information to the daily secure email set forth above when available:\footnote{In accordance with current guidance, most individuals who previously tested positive for COVID-19 will not be retested when they have recovered from COVID-19, and as case volume increases, local health departments may not have complete data on cases cleared from isolation.}

-A list of names of individuals where a previously reported positive has been cleared from isolation; and

-A list of resident locations by address where a previously reported positive has been cleared from isolation.
Local Public Health Officers and County LINCS agencies are permitted to share this information with a single point of contact at the County Office of Emergency Management (County OEM) pursuant to the Emergency Health Powers Act, specifically NJSA 26:13-1, et seq.

The single point of contact at County OEM will use this location information to enter a confidential flag in the CAD system that can be shared with local law enforcement, Emergency Medical Services, Fire-Fighters and Department of Children and Families Division of Child Protection and Permanency (DCP&P) as authorized by the Commissioner of Health in this memorandum and corresponding Attorney General Directive.

In limited circumstances where County OEM does not have access to a CAD system, County OEM may share the information provided by the County LINCS agency to a single point of contact at the applicable local Police Department for entry of the confidential flag in the CAD system.

When a law enforcement officer, Emergency Medical Services Technician or Paramedic, Fire-Fighter or DCP&P responds to a call for service and the name/address inputs in the CAD system, a flag is generated with a message that there is a potential COVID-19 exposure to inform necessary precautions, including donning Personal Protective Equipment (PPE).

The Attorney General and Commissioner of Health authorize County OEM to share this flag in the CAD system with the responding law enforcement officer, on a limited need-to-know basis while responding to a call for service. The limited purpose of sharing this information in the CAD system is to alert the law enforcement officer(s) so that mitigation steps can be taken to use appropriate PPE when responding to a call for service at an identified location or an identified individual. County OEM is permitted to share this information with Law Enforcement pursuant to the Emergency Health Powers Act, specifically NJSA 26:13-17 (a)(4) and (b)(5).

The Attorney General and Commissioner of Health authorize County OEM to share this flag in CAD with Emergency Medical Services (EMS) and Fire-Fighters on a limited need-to-know basis while responding to a call for service. The limited purpose of sharing this information in the CAD system is to alert the EMS Emergency Medical Technicians and Paramedics and Fire-Fighter so that mitigation steps can be taken to use appropriate PPE when responding to a call for service at an identified location or an identified individual. Fire departments that are also EMS providers are also authorized to receive this information. County OEM is permitted to share the flag in CAD with EMS pursuant to the Emergency Health Powers Act, specifically N.J.S.A. 26:13-17(a)(1).

The Attorney General authorizes County OEM to share this flag in CAD with Department of Children and Families Division of Child Protection and Permanency (DCP&P) on a limited need-to-know basis while responding to a call for service. The limited purpose of sharing this information in the CAD system is to alert the DCP&P field staff conducting child abuse investigations and effecting child protection removals so that mitigation steps can be taken to use appropriate PPE when responding to a call for service at an identified location or an identified individual. County OEM is permitted to share the flag in CAD with DCP&P pursuant to Emergency Health Powers Act, specifically NJSA 26:13-17 (a)(4) and (b)(5).

Upon County OEM single point of contact’s receipt of the list of names and addresses that have been cleared from isolation, the single point of contact at County OEM will immediately permanently remove and delete the flag in the CAD system and as necessary alert law
enforcement to do the same. Additionally, in all cases the single point of contact at County OEM, law enforcement, EMS, Fire-Fighters and DCP&P will permanently remove and delete all COVID-19 flags in CAD and permanently destroy all emails containing names and addresses of individuals who tested positive for COVID-19, or any other information or records containing information about individuals who tested positive for COVID-19 immediately upon the Governor’s declaration that the public health emergency has ended.

County OEM, law enforcement, EMS, Fire-Fighters and DCP&P are instructed that they are prohibited from any further use or disclosure of this sensitive, confidential information, this information is strictly confidential and that this information is not subject to disclosure under the Open Public Records Act (OPRA). The OAG and DOH advise there will be serious consequences to County OEM, law enforcement, EMS, Fire-Fighter or DCP&P for any violation. Note that, in a declared public health emergency environment of rapidly changing information, law enforcement officers, EMS, Fire-Fighters and DCP&P cannot solely rely on this flag in the CAD system and must continue to appropriately screen calls for service in order to protect the life, safety and health of New Jersey’s law enforcement officers.

Effective immediately, please notify the Department of Health’s Director of the Office of Local Public Health if you learn that this information is being used for any other purpose, e.g. If this information is being used to deny or avoid the provision of services to identified locations or if this information has been disclosed in a manner not permitted by the Attorney General and Commissioner of Health.
INFORMATION REGARDING NEW STATE AND FEDERAL PROGRAMS RELATED TO ENHANCING LIQUIDITY IN THE MUNICIPAL DEBT MARKET

FEDERAL RESERVE MMLF EXPANSION

The Federal Reserve has expanded the Money Market Mutual Liquidity Fund (MMLF) to include certain high quality municipal securities, specifically notes with less than 12 month maturities, as eligible collateral. This means that certain municipal securities will classify as eligible collateral for both the Primary Dealer Credit Facility (PDCF) and MMLF. With the Fed as a backstop, liquidity in these categories of notes should improve, enhancing certain municipal issuers' market access while current market conditions persist.

Municipal debt that meets the following criteria may be eligible:

1. Maturity does not exceed 12 months; and
2. At the time purchased from the Fund or pledged to the Reserve Bank:
   A. Has a top-tier short term rating if rated in the short-term rating category (e.g., rated SP1, MIG1, or F1, as applicable) from at least two major rating agencies, or if rated by only one major rating agency, is rated within the top rating category by that agency; or,
   B. Is rated in the top long-term rating category (e.g., AA or above) by at least two major rating agencies, or if rated by only one major rating agency, is rated within the top rating category by that agency.

Should you have any questions as to whether your local unit may benefit from this programmatic change, please speak to your financial advisor and/or counsel.

I-BANK INVESTMENT POLICY AMENDMENT

New Jersey's Infrastructure Bank (I-bank) has amended its Investment Policy to permit the I-Bank to invest in local government unit Bond Anticipation Notes (BANs) in certain circumstances. The BAN purchase program is a limited and specialized resource made available only to address failed sales occurring during BAN rollovers. This program is designed to ensure solvency and fiscal stability for New Jersey's local units, providing protection against potential defaults during the present liquidity crisis. Its general terms are as follows:

i. The program is of limited duration, authorized only during a period in which the Governor has declared a State of Emergency.
ii. Only those BAN rollovers that require assistance due to failed sales, as defined by I-bank, may participate.
iii. Members from the I-Bank, Treasurer's Office, and Financial Advisor to the I-Bank shall determine the appropriate amount of available funds / liquidity to be invested.
iv. There will be sector, issue, and credit limits, interest rate guidelines, and a maturity limit of 90 days for any BAN submitted for consideration.
v. The Director of the Division of Investments in the Department of Treasury must approve the purchase of any BAN through the program.

The I-Bank, Director of DLGS, and Treasury Department will implement the Program. Please contact the I-bank with any questions about this program.

This Notice Will Be Sent To: CFOs and Business Administrators
SNAP ASSISTANCE DURING CORONAVIRUS

Do you receive SNAP Benefits?

Many SNAP households will receive additional benefits in March and April to help them buy more food during this public health crisis. Extra March benefits will come this **Sunday, March 29.**

You will receive the difference between your regular SNAP and the maximum benefit for your family size.

For example, if you are a family of one, the maximum benefit is $194 per month so you will receive the difference between your regular monthly amount and $194.

For a family of three the maximum amount is $509, so you will receive the difference between your regular monthly amount and $509.

The extra benefit will be added directly to your families EBT card. You will receive your April SNAP benefits during your regular time at the new maximum level.

You can check your balance at [www.NJFamiliesFirst.com](http://www.NJFamiliesFirst.com) or go some ATMs.
ASISTENCIA ALIMENTARIA DE SNAP DURANTE EL CORONAVIRUS

¿Recibe beneficios de SNAP?

Muchos hogares que reciben asistencia alimenticia por medio de SNAP recibirán beneficios adicionales en marzo y abril para comprar alimentos durante esta crisis de salud pública. Los beneficios extra de marzo llegarán este domingo 29 de marzo.

Recibirá la diferencia de su beneficio regular y el beneficio máximo según el tamaño de su familia

Por ejemplo, si usted es una familia de una persona, el beneficio máximo es de $194 por mes, entonces usted recibirá la diferencia entre el beneficio máximo mensual regular y $194.

Para una familia de tres el beneficio máximo es de $509, entonces usted recibirá la diferencia entre el beneficio máximo mensual regular y $509.

El beneficio adicional será añadido directamente a su Tarjeta EBT de Families First. Recibirá el beneficio adicional de abril al mismo tiempo que reciba sus beneficios regulares.

Puede revisar su balance en el sitio web www.NJFamiliesFirst.com o en algunos cajeros automáticos.