

Legislators Join Hurricane Ida Survivors in Calling for a Halt on Mortgage Payments with a New Bill Passing Out of Committee in the New Jersey State Senate

Hurricane Ida survivors and Sen. Singleton, Sen. Zwicker, Asw. Jaffer, Asm. Atkins and Asw. Carter team up to alleviate the financial burden on struggling families.

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TRENTON – On May 8, 2023, Hurricane Ida and Superstorm Sandy survivors from the [New Jersey Organizing Project \(NJOP\)](#) celebrated [S3640](#) passing out of Senate committee with a unanimous vote as a step in the right direction to allow New Jersey’s Ida-impacted families to return home and become whole again after the storm.

“I lost my whole life to the flood. It destroyed my house and all of my belongings, and FEMA only gave me \$8,000 for \$60,000 worth of damage,” said Hurricane Ida survivor and NJOP member Eric Vaughn. “Rent was really expensive at the time, so after looking for a place to rent for a while and finding nothing, I finally got an RV so my family would have somewhere to live. A year later, I’m still in the RV as a single dad with two toddlers. We’re parked in the driveway on my property next to our unlivable house, and looking ahead at spending another winter there with my two boys. I’m now facing foreclosure. I need a mortgage forbearance now or we may lose the house too.”

“Despite federal aid, many homeowners impacted by Hurricane Ida remain financially burdened from the effects of the storm. Flooding damage from the storm necessitated costly repairs to their homes, replacement of damaged possessions, and other financial challenges,” said Senator Singleton (D-Burlington), Chair of the Senate Community and Urban Affairs Committee and prime sponsor of the legislation. “This legislation would further assist these homeowners by providing them with mortgage relief and temporary foreclosure protections.”

The bill seeks to establish temporary foreclosure protection and mortgage relief for Ida-impacted homeowners by requiring mortgage servicers to provide a temporary pause in their mortgage payment obligations. This would grant qualifying homeowners up to 18 months forbearance in which they would not have to make monthly mortgage payments, and would also apply retroactively to mortgage payments missed since the storm hit in 2021. The companion Assembly bill, [A5292](#), has not yet been heard in committee.

This forbearance comes during a time of urgent need for New Jersey’s Hurricane Ida survivors, many of whom have been struggling to stay afloat in the 20 months since the storm made landfall. Homeowners who were displaced by the storm were forced to enter an already out-of-control rental market during a time of record inflation after their homes were damaged

or destroyed. Meanwhile, [the vast majority did not receive](#) ongoing rental assistance from FEMA - compare the [roughly 10,000 Superstorm Sandy survivors](#) who benefited from it with the less than 200 Ida survivors in New Jersey who successfully received assistance.

“Mortgage forbearance will spare homeowners from the immense financial strain of juggling a temporary rental on top of a monthly mortgage on homes that have been rendered uninhabitable due to storm damage—a strain that often forces survivors to choose whether they feed their families or keep a roof over their heads,” said Katherine Payne, Director of Land Use at Fair Share Housing Center. “We celebrate the progress being made on this bill and hope its passage will speed the recovery process for impacted New Jerseyans who deserve to live in safe and healthy homes.”

The bills are sponsored by Sen. Troy Singleton (LD-7), Sen. Andrew Zwicker (LD-16), Asw. Sadaf Jaffer (LD-16), Asm. Reginald Atkins (LD-20), Asw. Linda Carter (LD-22) whose districts were hard-hit by Ida, and is co-sponsored by Asw. Verlina Reynolds-Jackson (LD-15). Senator Singleton led on the passage of a mortgage forbearance bill for Superstorm Sandy survivors as well that successfully provided much needed relief.

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NJOP is a community organization originally founded by Superstorm Sandy survivors in 2014. Today, NJOP focuses on broken disaster recovery systems across New Jersey’s Southern and Central suburban communities, including Superstorm Sandy, Hurricane Ida, economic security and dignity, and the overdose crisis.

Fair Share Housing Center is a nonprofit advocacy organization that uses legal, policy, and community-building strategies to dismantle decades of racial and economic discrimination in New Jersey and nationally that excludes people from the opportunity to live in safe, healthy, and affordable housing.