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**FOR RELEASE AT WILL**

June 2020

**LEGAL SERVICES NEWSLETTER FOCUSES ON TEMPORARILY DELAYING  
MORTGAGE PAYMENTS AND FORECLOSURE DURING THE PANDEMIC**

EDISON — The latest newsletter from Legal Services of New Jersey (LSNJ) provides highlights of relief programs available for homeowners, financially saddled by Covid-19, to temporarily delay mortgage payments as well as pending foreclosures.

The bilingual publication, “Looking Out For Your Legal Rights,” is accessible online at [www.lsnjlaw.org](http://www.lsnjlaw.org).

The newsletter makes clear that temporary relief from three to six months and sometimes even longer in making mortgage payments does not forgive or cancel the payments to

the financial institution. At the end of the delayed period—a process known as “forbearance” — the entire amount must be paid in a lump sum unless special arrangements are negotiated.

To request and get the relief, homeowner must contact their loan servicer. There is a similar program for federally-backed mortgages. That program also covers reverse mortgages.

The newsletter also provides details about a separate coronavirus-related program that allows individuals and businesses to delay paying premiums on most insurance policies.

That, too, is not automatic. Applications must be made to the insurance company.

The publication notes that many of these and other programs linked to the epidemic may be changed at any time, so it is advisable to contact the LSNJLAW<sup>SM</sup> hotline at 1-888-576-

5529 for the latest status, as well as answers to other questions.

Other issues covered in the latest LSNJ newsletter involve voting by mail in the upcoming elections, preparing for a court hearing held remotely on final restraining

orders, and how victims of domestic violence may qualify for financial awards from the state's Victims of Crime Compensation Office.

For those who are not yet registered, the deadline for voting in the Nov. 3 presidential election is Oct. 13.

*Legal Services of New Jersey (LSNJ), located in Edison, heads the state's Legal Services system, a network of five independent non-profit corporations and has been providing free essential legal aid in civil matters to low-income people through offices in all 21 counties for more than 50 years. Since its inception, LSNJ has provided representation in more than 2.4 million cases.*

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