



## Governor Phil Murphy

[Home](#) [Administration](#) [Key Initiatives](#) [News and Events](#) [Social](#) [Contact Us](#)

# Newark, N.J.

## Governor Murphy Signs Legislation to Support Homeowners Impacted by Superstorm Sandy

06/21/2019

*Governor's 300<sup>th</sup> Bill Signed into Law Extends Foreclosure Protections for an Additional Three Years*

**TRENTON** – Governor Phil Murphy today signed legislation to extend for three years foreclosure protections and mortgage relief programs for homeowners impacted by Superstorm Sandy, which were originally set to expire on July 1, 2019.

"Superstorm Sandy affected all New Jerseyans, but some of our residents are still suffering the impacts of that terrible storm," **said Governor Murphy**. "It is our responsibility to protect our neighbors and friends from any continued financial fallout and to keep these families in their homes. I thank the legislative sponsors and advocates for their leadership in standing up for Sandy-affected homeowners."

"Superstorm Sandy left a tremendous scar on New Jersey, which is why we must continue to provide our impacted homeowners every affordance possible to help them finish the process of rebuilding and getting back in their homes," **said Lieutenant Governor Sheila Oliver, who also serves as Commissioner of the Department of Community Affairs**. "Extending mortgage forbearance will help prevent foreclosures and assist the remaining families experiencing extreme hardship after the storm."

The new law, A5096, extends the mortgage forbearance and foreclosure proceeding stay protections, originally enacted and signed into law in 2017, until July 1, 2022 or one year following the issuance of a certificate of occupancy, which typically indicates a return to the home.

Primary sponsors of the legislation include Assemblymen John Armato, Eric Houghtaling, and Vincent Mazzeo, and Senator Linda Greenstein.

"Although this storm devastated our coast over six years ago, the rebuilding efforts from Superstorm Sandy are still ongoing," **said Senator Greenstein**. "To let these programs expire would not only be disservice to the homeowners but also to the state as a whole. Extending the benefits of this relief program will ensure that these homeowners are given the additional time they need to rebuild their homes. It takes years to rebuild from such a devastating storm and we must continue to support those in their recovery."

"Seven years later, countless New Jersey residents are still feeling the effects of Sandy," **said Assemblyman Armato**. "It will take time for families whose homes were destroyed or significantly damaged to get back on their feet. Unfortunately, some storm victims also became victims of contractor fraud while trying to repair their homes. We need to do all we can to help families rebuild and recover from Sandy, starting with protecting them from foreclosure."

"Hurricane Sandy was devastating for New Jersey, and the road to recovery has been far from smooth for too many residents," **said Assemblyman Houghtaling**. "More than 150 people have been charged with fraud related to

[Back to top](#)

Sandy relief, and the scams cost hundreds of storm victims over \$20 million. While we cannot change how victims were treated by contractors in the past, we can ensure they have the time they need to find qualified workers to rebuild their homes."

"To this day, there are families who have yet to move back in to their homes after Sandy," **said Assemblyman Mazzeo**. "Some were scammed by contractors who had promised to help make repairs. Others have struggled to afford significant reconstruction. This legislation will help protect storm victims from losing their homes while they are trying to restore them."

Homeowners impacted by Superstorm Sandy voiced their support for the measure.

"We are so relieved," **said Carol Ferraioli, Port Monmouth resident**. "Now we can start our rebuild without worrying about foreclosure, thank you!"

"The mortgage forbearance has taken some stress off my financial burdens," **said Alfonso LoGiudice, Ventnor resident**. "My family and I are grateful to all that made this possible."

"I received a call last week from my bank saying I would have to start paying my \$2,000 a month mortgage payment July 1<sup>st</sup>, **said Marita Vinci, Brigantine resident**. "I was hoping to be home soon, but still need funding. The passing of this bill will make a difference in my getting home."

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### Home

#### Administration

Governor Phil Murphy  
Lt. Governor Sheila  
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First Lady Tammy  
Snyder Murphy  
Cabinet  
Boards, Commissions &  
Authorities  
Internship Opportunities  
Governor's Residence -  
Drumthwacket

### Key Initiatives

Economy & Jobs  
Education  
Environment  
Health  
Law & Justice  
Transportation

### News & Events

Press Releases  
Public Addresses  
Executive Orders  
Statements on  
Legislation  
Administration Reports  
Transition Reports  
Press Kits

### Social

Facebook  
Twitter  
Instagram  
Snapchat  
YouTube

### Contact Us

Scheduling Requests  
Contact Us

## Statewide

NJ Home  
Services A to Z  
Departments/Agencies  
FAQs  
Contact Us  
Privacy Notice  
Legal Statement &  
Disclaimers  
Accessibility Statement



