

STATE OF NEW JERSEY

GOVERNOR PHIL MURPHY

NEW JERSEY COMMISSION ON PUERTO RICO RELIEF PENS LETTER TO HUD SECRETARY BEN CARSON TO EXTEND EXISTING MORATORIUM FOR FORECLOSURES ON FHA- BACKED MORTGAGES

Trenton – The New Jersey Commission on Puerto Rico Relief today penned a letter to the U.S. Department of Housing and Urban Development Secretary Ben Carson to extend the current existing moratorium on Federal Housing Administration-backed mortgages.

“The damages and hardship the people of Puerto Rico have endured since Hurricane Maria are hardships no one should ever have to face,” **said Governor Phil Murphy**. “I applaud the Commission’s efforts to help provide relief to families on the island and urge the HUD Secretary to consider its request.”

“One of the things that makes our country a great country, is our proven track record of demonstrating generosity, mercy and compassion to others during times of crises,” **said New Jersey Commission on Puerto Rico Relief Chair Joshua Rodriguez**. “After seven months, following Hurricane Maria, our Puerto Rican brothers and sisters, whom are United States citizens, are still lacking basic goods and needs. It is time to extend the much needed financial relief that they deserve.”

In March of 2018, HUD announced a 60-day extension of its current 180-day foreclosure moratorium for all “FHA Title II forward mortgages for borrowers whose property or place of employment is located in the Presidentially-Declared Major Disaster Areas for Puerto Rico’s Hurricane Maria DR-4339.” The aforementioned letter seeks to address the agency’s efforts to further grant relief to families with FHA-backed mortgages on homes located in Puerto Rico.

Governor Murphy signed Executive Order No. 10 in February, establishing an 18-member Commission on Puerto Rico Relief that is collaborating with state and federal agencies to expedite processes benefitting displaced Puerto Ricans in New Jersey, as well as examining ways the state can aid the island.

The Executive Order tasked the Joint Commission to examine the following:

- The moratorium on mortgage and reverse mortgage foreclosures in Puerto Rico that was set to expire on March 19, 2018;
- Power generation on the island;
- Resources available to students and professors who have evacuated or remain unable to complete coursework in Puerto Rico;
- Volunteer tourism whereby New Jerseyans are encouraged to visit Puerto Rico and assist nonprofit recovery organizations, and potential tax credits and/or deductions that can be issued for services rendered;
- Recruitment of volunteer lawyers to pursue denial appeals of FEMA benefits.

New Jersey Commission on Puerto Rico Relief Pens Letter to HUD Secretary Ben Carson to Extend Existing Moratorium for Foreclosures on FHA-Backed Mortgages

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Text of the letter can be found below.

April 23, 2018

The Honorable Ben Carson
Secretary
U.S. Department of Housing and Urban Development
451 7th Street, S.W.
Washington, D.C. 20410

Dana T. Wade
General Deputy Assistant Secretary of Housing
U.S. Department of Housing and Urban Development
451 7th Street S.W.
Washington, D.C. 20410

Re: Extending the Currently Existing Moratorium for Foreclosures on FHA-Backed Mortgages

Dear Secretary Carson and General Deputy Assistant Secretary Wade:

We are New Jersey's Joint Commission on Puerto Rico Disaster Relief (the "Commission") and write on behalf of the thousands of devastated homeowners of Puerto Rico. Specifically, we seek to address the agency's efforts to further grant relief to families with Federal Housing Administration ("FHA") backed mortgages on homes located in Puerto Rico. In Mortgage Letter 2018-02 dated March 1, 2018, your agency announced a 60-day extension of its current 180-day foreclosure moratorium for all "FHA Title II forward mortgages for borrowers whose property or place of employment is located in the Presidentially-Declared Major Disaster Areas for Puerto Rico's Hurricane Maria DR-4339." While we applaud your decision to extend the current moratorium, we respectfully request you consider a further extension, albeit minor, to afford the relief desperately needed by families on the island.

The Commission has been involved in providing much-needed aid to our brothers and sisters in Puerto Rico since Hurricane Maria struck the island. A delegation of our Commission accompanied New Jersey Governor Phil Murphy this past December in order to assess the needs and further support the recovery efforts. The storm has caused many families in Puerto Rico to engage in complex processes in order to file insurance claims. Many have had to rely on the unexpected costs of maintaining expensive generators for electricity—and all families have struggled with the surge in pricing for food and other basic living needs. For many of these families, any minor increase in the cost of living can be devastating. According to official reports from the Federal Emergency Management Agency, thousands of families remain without power. Senior citizens have been adversely affected and are at risk of losing their homes. Allowing the moratorium for FHA loans to lapse this May will further negatively impact an economically vulnerable population of United States Citizens and lead to a destructive foreclosure process, further exacerbating problems on the island.

As such, we humbly request that your agency consider extending the moratorium an additional year. This support would assist homeowners and provide them additional time to recover from the devastating impact of the hurricane. This will enable more time for the electrical grid to be restored to 100% capacity and for the water aqueduct systems to be fully repaired. Such restoration will allow for the delivery of basic needs, including food, light and water. It will also provide the vulnerable population of seniors still living on the island the opportunity to avoid foreclosure, which can also have, among other things, a negative financial impact on FHA insurance funds.

Thank you for your consideration in this matter.

Respectfully submitted,

New Jersey's Joint Commission on Puerto Rico Disaster Relief

Rev. Dr. Joshua Rodriguez (Pastor Cityline Church & VP National Latino Evangelical Coalition)

Chair

Peggy Anastos (former Chief of Staff, Office of Attorney General & N.J. Puerto Rican Congress) **Vice Chair**

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Arlene Quiñones Perez (Partner, DeCotiis & former President of Hispanic Bar Association)

Jay Jimenez (Chief of Staff, N.J. Department of Transportation)

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