

RESIDENTIAL EVICTIONS: WHAT HOMEOWNERS NEED TO KNOW

As of December 30, 2021

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REMOVALS

Can I be removed from my home as a result of a foreclosure proceeding during the COVID-19 emergency?

Yes. The state eviction moratorium for homeowners facing foreclosure ended on **November 15, 2021**. (See [Executive Order 249](#).)

Do I still need to pay my mortgage?

Yes. You will have to make your mortgage payments sooner or later. If you need extra time, however, help is available for some homeowners, as explained below.

If you have a mortgage insured by the Federal Housing Administration (FHA) and you live in the mortgaged property as your primary residence, you have [several options](#). To help families recover from the pandemic, the FHA continues to offer various kinds of forbearance, meaning that mortgage payments can be delayed. **Call your servicer** to learn more.

Homeowners who hold *single-family mortgages* from [Fannie Mae](#) or [Freddie Mac](#) may also qualify for mortgage forbearance and should check with their servicers. Property owners who hold *multifamily mortgages* from Fannie Mae or Freddie Mac may apply for forbearance [indefinitely](#), until the government announces otherwise. Multifamily borrowers must agree to certain tenant protections in order to obtain mortgage forbearance. For more information on mortgage forbearance, go to the [help page of the Consumer Finance Protection Bureau](#).

Homeowners with non-federal mortgages should check the website of [New Jersey Housing and Mortgage Finance Agency](#) for updates on available help and to access a list of counselors by county.

If you need advice on the financial assistance available to homeowners, you can also contact [Housing Help NJ](#).

Is there a national moratorium on evictions?

No. The moratorium that had protected some homeowners from eviction as a result of foreclosure [expired on September 30, 2021](#).

COURT HEARINGS

Can lenders still begin foreclosure proceedings during this period?

Yes. The Superior Court [Office of Foreclosure](#) is accepting new cases and electronic filings in existing cases.

The Department of Housing and Urban Development (HUD), Department of Veterans Affairs (VA), Department of Agriculture (USDA), and Federal Housing Finance Agency (FHFA) were prevented from filing foreclosure proceedings against single-family mortgage holders through July 31, 2021. That foreclosure moratorium has now expired.

Will the Foreclosure Office process cases during this period?

Yes. The Foreclosure Office administers parts of most foreclosure cases and manages most of the process when a foreclosure is “uncontested,” meaning that the homeowner did not file an answer to the complaint. Under a [June 25, 2020 order](#) issued and repeatedly extended by the New Jersey Supreme Court, the Office of Foreclosure is processing cases as it normally does. If you have questions about an uncontested foreclosure case that is pending, you can try contacting the Office of Foreclosure at 609-421-6100 or Scco.Mailbox@njcourts.gov.

Will the courts hear foreclosure cases during this period?

Yes. There is no order suspending court hearings in contested foreclosure cases (in which the homeowner answered the complaint). Please note, however, that under a [March 23, 2021, order](#), operations continue to be “primarily remote with some in-person options.” Thus, most hearings, conferences, and arguments will be held by video or telephone. Please check with the court where the case is pending if you have questions. Please also check the [New Jersey Courts website](#) for updates on how and when proceedings will take place.

ELECTRICITY, GAS, WATER, COMMUNICATIONS

Can my utilities, water, or sewer service be shut off during the COVID-19 crisis?

No. A [law](#) enacted on December 21, 2021, prohibits most utilities and water/sewer providers from shutting off service until **March 15, 2022**, in response to unpaid bills that accrued during the pandemic. Moreover, before placing, selling, or enforcing a lien on residential property in response to such unpaid bills, the utility or water/sewer provider must offer the residential customer a favorable payment plan.

Can my phone and internet be shut off during the COVID-19 crisis?

Yes, as of January 1, 2022. After this date, under [Executive Order 246](#), an internet or voice service provider must offer to enroll a customer in specified payment plans before shutting off service and may not shut off service if the customer makes the required payments.

Do I still have to pay for utilities, water, sewer, phone, and internet?

Yes. You still have to pay whatever electric, gas, water, phone, or internet bills you normally pay. If you cannot pay now, you will have to pay later. DCA offers low-income tenants [assistance with some utility bills](#). You can also call the customer service number on your utility bill, or look up the number [here](#), to try to work out a payment plan; or you can check the [website](#) of the Board of Public Utilities for a list of agencies that offer assistance.