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National Coalition of 100 Black Women

NATIONAL COALITION OF 100 BLACK WOMEN, SOUTHERN NJ CHAPTER

COVID-19 RESOURCES AND TIPS

The following resources and tips may provide some financial relief for those Southern New Jersey families impacted by COVID-19:

TIP: Individuals with outstanding mortgages, car loans, auto insurance and credit card debt may request lenders for payment forbearance and/or loan deferment plans.

Mortgages:

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, puts in place two protections for homeowners with federally backed mortgages:

1. A foreclosure moratorium
2. A right to forbearance for homeowners who are experiencing a financial hardship due to the COVID-19 emergency

If your mortgage is a federally backed mortgage, you have two mortgage relief options under the CARES Act:

- First, your lender or loan servicer may not foreclose on you for 60 days after March 18, 2020. Specifically, the CARES Act prohibits lenders and servicers from beginning a judicial or non-judicial foreclosure against you, or from finalizing a foreclosure judgment or sale, during this period of time.
- Second, if you experience financial hardship due to the coronavirus pandemic, you have a right to request a [forbearance](#) for up to 180 days. You also have the right to request one extension for another up to 180 days. **You must contact your loan servicer** to request this forbearance. There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account. You do not need to submit additional documentation to qualify other than your claim to have a pandemic-related financial hardship.

In addition to the foreclosure moratorium and forbearance, if you are granted forbearance to delay making your monthly payments during this temporary period:

- You won't incur late fees
- ☐ You won't have delinquencies reported to credit reporting companies
- ☐ Foreclosure and other legal proceedings will be suspended

If you don't have a federally backed mortgage, you still may have relief options through your mortgage servicer or from your state. Please call your mortgage company directly and inquire about your options.

Protection for Tenants:

If you are renting from an owner who has a federally backed mortgage, the CARES Act provides for a suspension or moratorium on evictions. If your landlord has a federally backed mortgage or multi-family mortgage, you cannot be evicted for nonpayment of rent for 120 days beginning on March 27, 2020, the effective date of the CARES Act. After the 120-day period is up, the landlord cannot require you, the tenant, to vacate until providing you with a thirty-day notice to vacate.

If the property you rent isn't covered by the CARES Act, many states have suspended all evictions and foreclosures due to the pandemic. Check the websites of your state, county court websites for details.

Auto Loans:

Your auto loan lender may offer payment or debt relief, such as deferred payments or waived late fees, skipping payments and adding the skipped payments to the end of your loan. Please call your auto lender if your finances have been affected by COVID-19.

Food Assistance Programs in South Jersey

- Catholic Charities Food Assistance: (856) 845-9200
- Food Bank of South Jersey: (856) 662-4884
- Salvation Army Food Banks: (856) 331-1700
- South Jersey Food Bank Locations: (856) 662-4884
- Touch New Jersey Food Pantry: (856) 803-3030

If you or an elderly family member is in need of food, reach out to Meals on Wheels:

- Burlington County: (609) 702-7053
- Camden County (856) 374-MEAL
- Gloucester County (856) 686-8327

Information about SNAP and how to apply for help buying groceries are available [here](#).

COVID-19 SNAP Provision fact sheets from the House Agriculture Committee are available [here](#) and [here](#).

USDA-Food and Nutrition Service (FNS) Resource Home can be found [here](#).

Additional Resources:

- The New Jersey Government has a COVID-19 website with live updates and resources [here](#).
- All residents with questions or concerns about COVID-19 and resources available to them can call 2-1-1. NJ 211 is New Jersey's statewide, comprehensive, information and referral service operated by United Ways of New Jersey.
- Residents call also text NJCOVID to 898-211 to receive text information and stay informed. To receive live text assistance, residents can text their zip code to 898-211.
- The Center for Disease Control has a resource page [here](#)

Business Owners:

TIP: For business owners seeking assistance with applying for SBA loans or those in need of crisis business counseling:



**COVID-19 Crisis
Business Counseling
Schedule an Appointment Today!**

Need Help Navigating These Uncertain Times?

You Are Not Alone - We Are Here to Help

With numerous programs being launched to assist business owners impacted by COVID-19, it can be difficult to know which works for you and how to apply. We are here to help you:

- Develop strategies to keep your business afloat
- Identify the programs that are right for you
- Assist you in packaging your application
- Guide you through the application process



Start Preparing for the Application Process

Most programs will require you to document the health and performance of your business. Start preparing by collecting the following documents:

- 3 Years Personal & Business Tax Returns
- 6 months of Bank Statements

- 1 year of payroll records
- Profit & Loss Statements for the current year
- Monthly Business Budget

Online Business Counseling to Fit Your Schedule

We make it easy to get help! Give us a call, send us an e-mail or chat with us via video conference. We are happy to accommodate you how and when you would like to meet. Time is always in short supply, so we make our services available 5 days a week, and by appointment on weekends. Contact Us today!



Now is the Time to Act

Request an Appointment Today!

Or Call 856-338-1177