Anti-Poverty Network of NJ
COVID-19 Compilation Resource List
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NJ Dept of Banking and Insurance Recommendations Banking Division
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General Resources

COVID-19 toolkit for NJ
https://covidnj.com
- New & Updates
- Immediate Assistance
- Who is Profiting?
- Testing & Healthcare (Federal & State)
- Stress & Mental Health Resources
- Staying in Touch (but, no touching)
- Paying the Bills
- School & Childcare
- Got Something to Share?
- Report a Business Violating EO 107

NJ 211 & Poison control

https://reachnj.gov
- Have general questions about COVID-19?
- The NJ Poison Control Center and 211 have partnered with the State to provide information to the public on COVID-19:
  - Call: 2-1-1
  - Call (24/7): 1-800-962-1253
  - Text: NJCOVID to 898-211
- Visit https://covid19.nj.gov/ or nj.gov/health for additional information
- ReachNJ connects individuals who need counseling to live, trained addiction experts who answer the 24-hours-a-day, 7-days-a-week hotline and get callers help, regardless of their insurance status.
NJ Department of Human Services COVID19 resources
https://nj.gov/humanservices/coronavirus.html

- Recent press releases
- Childcare
- Developmental Disabilities: Individuals, Families and Providers
- Deaf and Hard of Hearing
- Mental Health & Addiction Services
- NJ FamilyCare/Medicaid
- Social Services

NJ Benefits Screening
https://njdca-housing.dynamics365portals.us/en-US

The NJ Department of Community Affairs has a great (and fast) survey to help you figure out which state assistance programs you qualify for.

NJ Benefits sign-up
https://www.njhelps.org

NJ Department of Human Services Policy Response

- Automatically extending for 60 days WorkFirst New Jersey cash assistance to individuals whose case is up for renewal in March or April;
- Extending all Emergency Assistance cases through April 30;
- Deeming the current state of emergency as a good cause exemption for the work requirements in WorkFirst New Jersey and SNAP and suspending all adverse actions for non-compliance;
- Convening New Jersey food banks and community pantries to focus on preparedness planning and distribution; and
- Working with homeless shelters to address cleaning and self-isolation policies.

NJ Division of Family Development Program Instruction
In response to the COVID-19 outbreak, Governor Murphy issued EO 103, directing all state agencies to appropriately prepare for and respond to this public health concern. In light of EO 103, this instruction authorizes the CWAs/MWAs to temporarily suspend or modify the following as to limit the potential spread of the virus, effective immediately:

- WFNJ face-to-face interviews
● GA 28-day protocol
● NJ SNAP and WFNJ work activity requirements
● WFNJ Redeterminations

**Federal Dept of Human Services TANF Q&A**


● How can states and tribes use TANF to help anyone affected by the COVID-19 emergency?
● What can TANF help with in the immediate crisis?
● Does a grantee need to submit a plan amendment before making program changes to respond to COVID-19?
● Are there additional funds in TANF to help with this?
● Are there ways that states or tribes can alter benefits or ease requirements of TANF applications or recipients during this emergency?
● What should States or Tribes do if participants cannot meet work requirements because of the COVID-19 pandemic?
● Will States or Tribes be held accountable for the work participation rates during the emergency?
● What should a state or tribe do if it is currently operating under a corrective compliance plan (CCP) for its work participation rate and thinks the pandemic will affect its ability to meet that CCP?
● Will states or tribes be able to expand what counts for work participation during the COVID-19 pandemic? For example will ACF allow more excused hours to count than under the current regulations?

**Communicable Disease Service Dashboard**


● Communicable Disease Service
● NJ COVID-19 Dashboard
● Map with cases listed by county

**NJ Executive Order 107**


How this might affect my business?


● Closing non-essential businesses
● Exemptions
Other special instances

NJ Dept of Environmental Protection Guidance on State Parks Procedures
https://www.njparksandforests.org/?utm_medium=email&utm_source=govdelivery

LSNJLAW Resources on COVID-19
https://www.lsnjlaw.org/Health-Care/Coronavirus/Pages/default.aspx

Department of Homeland Security Pushes Back Real-ID Deadline

Coalition on Human Needs Call to Action:
https://actionnetwork.org/letters/covid-comprehensive/?link_id=4&can_id=2251ab67f1b7b4ed715e90e9e452f399&source=email-tell-congress-we-have-more-work-to-do-2&email_referrer=email_755509&email_subject=send-congress-a-letter-tell-them-we-have-much-more-work-to-do

Provides platform to quickly write to your representatives

COVID-19 NJ Legislation
- **(A3841/S2300) Passed both Houses** (Marin, Bramnick, Chiaravalloti, Diegnan, Sarlo, Bucco) Extending the state’s April 15 tax deadline if the federal government extends its filing or payment deadline first. Granted by the Federal Government.
- **(A-3849/S-2302) Signed into Law** (Johnson, Moen, Timberlake, Bucco, Cruz-Perez, Weinberg, Ruiz, Addiego, Madden, Brown, Holzapfel, Singer, O’Scanlon) – Modifies deadlines by which a public agency is required to respond to requests for government records during a period of emergency
- **(A3850/S-2294) Signed into Law** (Murphy, DeCroce, Moen, Beach, A.M. Bucco, Weinberg, Cruz-Perez, Ruiz, Addiego, Madden, Holzapfel, Singer, O’Scanlon) Permits local government bodies in the state to hold public meetings electronically during an emergency.
● **(A3851/S-2295) Signed into Law** (Schaer, Scharfenberger, Reynolds-Jackson/A.M. Bucco, Gopal, Cruz-Perez, Madden, Ruiz, Scutari, Bateman, C.A. Brown, Holzapfel, Singer, O’Scanlon, Oroho) Appoints the director of the state’s Division of Local Government Services with the power to unilaterally extend the deadlines for counties and municipalities to adopt their annual operating budgets during an official emergency.

● **(A3858/ S2288) Passed both Houses** (Mukherji, Spearmen, Zwicker/ Greenstein, Vitale, Singer, Cruz-Perez, Ruiz, Brown) Requires Commissioner of Human Services to issue supplemental cash assistance payments to Work First New Jersey recipients under certain circumstances; makes appropriation.

● **(A-3861/S-2290) Signed into Law** (Karabinchak, Johnson, Greenwald, Diegnan, Ruiz, Testa, C.A. Brown, Holzapfel, Singer) – Permits corporations to hold shareholders’ meetings in part or solely by means of remote communication during state of emergency.

### CARES Act Oversight & Accountability Measures


### Distribution of CARES Relief Fund by State


### Health & Healthcare

#### NJ Department of Health

https://www.nj.gov/health/cd/topics/ncov.shtml

- How to Protect Yourself
- If You Think You Are Sick
- Symptoms
- Older Adults & Medical Conditions
- Prepare Your Family
● Travel
● Schools & Childcare
● Businesses & Employers
● Community & Faith-Based Organizations
● National Reported Cases Map

ACA Eligibility Under COVID19
Sign-up for NJFAMILYCARE here http://www.njfamilycare.org/default.aspx

Medicaid/Medicare Response to COVID19
Mental Health Telephone Support
New Jerseyans can call 1-866-202-HELP (4357) for free, confidential support. NJ Mental Health Cares will be answered from 8 a.m. to 8 p.m. seven days a week by live trained specialists.

Opioid Treatment Programs
● Issue guidance to Opioid Treatment Programs, which provide essential medication such as methadone or buprenorphine to individuals with an opioid use disorder, on ensuring the safe provision of medication including take-home medication;
● Releasing guidance mental health and substance use disorder providers on preparedness and response, including ensuring continued access to services for individuals in need of services; and
● Working closely with community providers to identify and ensure needs are met.

NJ Dept of Banking & Insurance COVID-19 & Health Insurance FAQS
https://www.state.nj.us/dobi/covid/faq.html

Medicaid Terminations Barred
https://www.lsnjlaw.org/Health-Care/Coronavirus/Pages/MEDICAID-TERMINATIONS-BARRED.aspx

NJ Department of Human Services Directive for NJFamilyCare (Medicaid and CHIP):
● Directs NJ FamilyCare, the State’s Medicaid program, to cover testing, visits for testing, and testing-related services without cost to members.
● Directs the waiving of COVID-19 testing, visits for testing, and testing-related services in the Children’s Health Insurance Program (CHIP).
The NJ FamilyCare program will also cover 90-day supplies of prescriptions for maintenance medications, will encourage providers to use telehealth for routine visits when telehealth options are available, will mobilize health plan care managers statewide to ensure that people who are at high risk due to medical conditions or disability receive the services and support they need.

- Directs hospitals to waive cost sharing for uninsured individuals who are eligible for charity care for medically necessary testing and testing-related services for the COVID-19 virus.

**NJ Department of Health Bulletin for Acute Care Hospitals for the Charity Care Program:**


- Advises hospitals to refrain from imposing cost sharing for uninsured individuals eligible for charity care, for any visit to the hospital, when the purpose of the visit is to be tested for COVID-19.
- Advises hospitals to waive any cost-sharing for COVID-19 laboratory tests for uninsured individuals eligible for charity care.

**NJ Division of Pension and Benefits for SHBP/SEHBP Action**

https://www.state.nj.us/treasury/pensions/covid-19.pdf

- Advises that for the SHBP and SEHBP, all cost sharing for emergency room (in or out of network hospitals), urgent care (in network), or provider office visits (in network) associated with medically necessary testing for COVID-19 are to be waived.
- Directs the Pharmacy Benefit Manager to lessen restrictions on early refill for Rx on maintenance medications so that individuals have access to medically necessary medications without waiting until the end of prescription cycle.
- Directs the Third-Party Administrator for the SHBP and SEHBP to inform beneficiaries about the availability of telemedicine and telehealth services.

**NJ Policy Responses to Telehealth**


**NJ Department of Human Services, Division of Medical Assistance and Health Services** is directing the Medicaid Managed Care Organizations
and for the Medicaid Fee for Service Program that MCOs and Medicaid/NJ FamilyCare will:

- Provide reimbursement to providers for telehealth, including tele-mental health services, in the same manner as for face-to-face services as long as the services are performed to the same standard of care as if the services were rendered in-person.
- Waive site of service requirements for telehealth, allowing NJ licensed clinicians (such as physicians, nurse practitioners, clinical psychologists, and licensed clinical social workers) to provide telehealth from any location and allowing individuals to receive services via telehealth from any location.
- Permit use of alternative technologies for telehealth such as telephonic and video technology commonly available on smart phones and other devices.

NJ Department of Banking and Insurance is directing carriers in the individual, small and large group markets to:

- Review their telemedicine and telehealth networks to ensure adequacy, given the apparent increased demand, as well as grant any requested in-plan exceptions for individuals to access out-of-network telehealth providers if network telehealth providers are not available, including, but not limited to, mental health and behavioral health providers, physical therapists, occupational therapists, and speech therapists, and any other health providers capable and authorized to provide telehealth or telemedicine services pursuant to State law or other State-issued guidance.
- Cover, without cost-sharing any healthcare services or supplies delivered or obtained via telemedicine or telehealth.
- Encourage providers to utilize telemedicine or telehealth services to minimize exposure of provider staff and other patients to those who may have the COVID-19 virus.
- Ensure that the rates of payment to in-network providers for services delivered via telemedicine or telehealth are not lower than the rates of payment established by the carrier for services delivered via traditional (i.e., in-person) methods.
- Notify providers of any instructions that are necessary to facilitate billing for telehealth services.
- Allow for telephonic telehealth services and flexibility in the specific technology used to deliver the services.
- Eliminate (may not impose) prior authorization requirements on medically necessary treatment that is delivered via telemedicine or telehealth.
● Disseminate information on their website, or other reasonable means, to notify individuals of these updates.

**NJ Department of Treasury, Division of Pension and Benefits has directed Horizon to:**

● Continue to provide 24/7 Access to Horizon Nurse Line over the phone at no cost to members.

● Cover, without cost-sharing, telehealth for in-network providers.

● Horizon Care Online, a consumer friendly, telehealth platform, is available to provide telehealth visits.

● Expand access to Telehealth/Telemedicine to include network providers outside of Horizon Care Online, including both mental and physical health providers in their network.

● Onboard a service entitled Inpathy, Inc., which allows those behavioral health providers that are currently in network to quickly onboard onto a Telehealth digital platform that will facilitate appointments between members and providers. The service is available for appointments from 7am to 11pm, 7 days per week.

● Additionally, CMS has recently relaxed telemedicine and telehealth restrictions for these products in the Medicare Advantage plans. Aetna, the SHBP/SEHBP's only MA provider, has contracted with a digital telemedicine provider to augment the capabilities of its current network in order to provide increased access to telemedicine services.

**NJ Department of Health, Charity Care Program:**

Charity Care Eligible patients will have access in the acute care setting that mirrors the Medicaid program changes detailed above.

**NJ Department of Children and Families, Children’s System of Care (CSOC):**

For all nonresidential mental health, substance use, and intellectual and developmental screening and treatment services contracted by CSOC and/or prior authorized by PerformCare, CSOC will:

● Provide reimbursement to providers for telehealth and tele-mental health services in the same manner as for face-to-face services as long as the services are performed to the same standard of care as if the services were rendered in-person.

● Waive site of service requirements for telehealth, allowing NJ licensed clinicians (such as physicians, nurse practitioners, clinical psychologists, and licensed
clinical social workers) to provide telehealth and telepsychiatry from any location and allowing individuals to receive services via telehealth from any location.

- Permit use of alternative technologies for telehealth and telepsychiatry as telephonic, video technology commonly available on smart phones and other devices.

NJ Division of Consumer Affairs, within the Department of Law & Public Safety will:

- Waive certain statutory and regulatory provisions, for the duration of the declared state of emergency, in order to reduce barriers for practitioners to engage in telemedicine, as authorized by legislation signed by Gov. Murphy on March 20, 2020.
- Specifically, these waivers will eliminate restrictions that prevented practitioners from establishing a doctor/patient relationship using telemedicine or telehealth, provide greater flexibility in the types of technologies that may be used, including the telephone, and remove requirements that patients be physically present at a specific address in order to engage in telehealth or telemedicine.
- Encourage licensees to utilize alternative technologies for telehealth such as audio-only telephone or video technology commonly available on smart phones and other devices. Providers now have the flexibility to use all available and appropriate technological devices to offer telehealth as long as these services meet the standard of care.

Quality Institute Telehealth Information


COVID-19 NJ Health Legislation

- (A3843/S-2283) Signed into Law (McKeon, Bramnick, Chaparro, Vitale, Lagana, Pou, Bateman) –Requires health insurers in the state to cover coronavirus testing and telemedicine during a public health emergency or declared state of emergency. “The bill requires the coverage to be provided to the same extent as for any other services under the health benefits plan, except that no cost-sharing may be imposed on the coverage provided pursuant to the bill,”.
- **(A3854/S-2286) Signed into Law** (Conaway, Munoz, Benson/Vitale, Gill, Cruz-Perez, Ruiz, Addiego, Greenstein, T. Kean, C.A. Brown, Holzapfel, Singer, O’Scanlon) Allows any licensed healthcare facility in the state to collect specimens for Covid-19 testing and give the health commissioner authority to waive healthcare staffing ratios during a public health crisis.

- **(A3856/S2297) Passed both Houses** (Downey, Wimberly, Gopal, Singer, Greenstein, Cruz-Perez, Pou, Ruiz, Addiego, Brown) Allocates $10 million to help sanitize nursing homes, urgent care centers, retirement centers, senior centers, group homes, psychiatric hospitals rehabilitation centers, homeless shelters and other agencies.

- **(A3860/ S2289) Signed into Law** (Pinkin, DeCroce, Benson, Vitale, Holzapfel) Allow health care providers in the state to provide and bill for telemedicine.

- **(A3862/ S2298) Signed into Law** (Giblin, Armato, Houghtaling, Pou, Kean) Permits the state’s professional licensing boards to expedite — including waiving criminal background checks — licenses and certifications to applicants who already hold a corresponding license or certification in another state.

### Employment & Business

**NJ Department of Labor COVID-19 Dashboard**


Lists scenarios to help determine what benefits a person may qualify for if they lost employment due to COVID-19.
NJ Unemployment Application
https://myunemployment.nj.gov

New guidance about when to file your weekly claim:
https://myunemployment.nj.gov/labor/myunemployment/schedule.shtml

If the last 4 digits of your Social Security Number are between:

0000 and 2500 please access the application between 8am and 10am
2501 and 5000 please access the application between 10am and 12pm
5001 and 7500 please access the application between 12pm and 2pm
7501 and 9999 please access the application between 2pm and 4pm

Regardless of the time you claim your benefit, your payment will be processed overnight.

If you miss your designated window, you may certify from 4pm to 7pm.

NJ COVID-19 Jobs and Hiring Portal
https://jobs.covid19.nj.gov

NJ Food Council Partnership with NJ Restaurant & Hospitality Association Job Opportunities

NJ Time to Care Coalition COVID19 Resources
http://www.njtimetocare.org/NJEECOVID19

NJ Guidance for Essential Retail Business
NJ Economic Development Authority (NJEDA) Package to Support Businesses and Workers Impacted by COVID-19


- Small Business Emergency Assistance Grant Program – A $5 million program that will provide grants up to $5,000 to small businesses in retail, arts, entertainment, recreation, accommodation, food service, and other services – such as repair, maintenance, personal, and laundry services – to stabilize their operations and reduce the need for layoffs or furloughs.

- Small Business Emergency Assistance Loan Program – A $10 million program that will provide working capital loans of up to $100,000 to businesses with less than $5 million in revenues. Loans made through the program will have ten-year terms with zero percent for the first five years, then resetting to the EDA’s prevailing floor rate (capped at 3.00%) for the remaining five years.

- Community Development Finance Institution (CDFI) Emergency Loan Loss Reserve Fund – A $10 million capital reserve fund to take a first loss position on CDFI loans that provide low interest working capital to micro businesses. This will allow CDFIs to withstand loan defaults due to the outbreak, which will allow them to provide more loans at lower interest rates to microbusinesses affected by the outbreak.

- CDFI Emergency Assistance Grant Program – A $1.25 million program that will provide grants of up to $250,000 to CDFIs to scale operations or reduce interest rates for the duration of the outbreak.

- NJ Entrepreneur Support Program – A $5 million program that will encourage continued capital flows to new companies, often in the innovation economy, and temporarily support a shaky market by providing 80 percent loan guarantees for working capital loans to entrepreneurs.

- Small Business Emergency Assistance Guarantee Program – A $10 million program that will provide 50 percent guarantees on working capital loans and waive fees on loans made through institutions participating in the NJEDA’s existing Premier Lender or Premier CDFI programs.

- Emergency Technical Assistance Program – A $150,000 program that will support technical assistance to New Jersey-based companies applying for assistance through the U.S. Small Business Administration. The organizations contracted will be paid based on SBA application submissions supported by the technical assistance they provide.
Self-Insured Non-Profits & Unemployment Insurance


NJ Division of Consumer Affairs Response to Price Gouging

https://www.njconsumeraffairs.gov/News/Pages/03172020.aspx

The Division reports having logged a total of 619 complaints related to alleged COVID-19 price gouging or other consumer protection violations, as of 2:00 p.m. on March 17. The number of complaints has more than doubled since March 12, when the tally stood at 270. Nearly all of the complaints were received since March 4. DCA has sent approximately 82 cease-and-desist or warning letters to businesses about which it has received complaints, or is sending those letters imminently. In addition, DCA has completed at least 159 inspections, and has issued or will imminently issue 13 subpoenas for additional information.

COVID-19 NJ Employment Legislation

- (A3845/S2284) **Signed into Law** (Freiman, Greenwald, Dancer, Cruz-Perez, Stack) Permits the state’s Economic Development Authority to offer business grants during a declared emergency to go toward “the planning, designing, acquiring, constructing, reconstructing, improving, equipping, furnishing of a program,” including grants for working capital and meeting payroll.
- (A3846/ S2293) **Passed both Houses** (Sumter, Chaparro, Quijano, Madden, Lagana) Creates “Temporary Lost Wage Unemployment Program;” allows persons to claim for lost wages due to coronavirus disease 2019, and employers to pay wages to workers ordered under quarantine by licensed healthcare practitioners: appropriate $20,000,000
- (A3848/S2301) **Signed into Law** (Lopez, Munoz, Downey, Weinberg, Greenstein, Gopal, Pou, Cruz-Perez, Ruiz, Addiego, Scutari) Prohibit employers in the state from firing an employee or refusing to reinstate an employee who takes time off work on the recommendation of their health care provider because the employee has or may have the novel coronavirus.
- (A3900/S2304) **Signed into Law** (Sweeney, Scutari, Sumter, Chaparro, Quijano) Approves family leave and disability benefits during epidemic-related
emergencies. An employer shall permit an employee to use the earned sick leave accrued pursuant to this act.

CARES Act Unemployment Compensation Factsheet


CARES Act Small Business Factsheet


Child Care & Education

NJ Department of Human Services Update


NJ Department of Human Services announced they will be: Waiving parent co-pays in state’s child care subsidy for parents who request it due to impacts from COVID-19, Providing an additional $100 per child per month to child care providers for children in the State child care subsidy program to help child care centers remain open during this critical time to support working parents, emergency and essential personnel; and Making grant funding available to child care centers to support cleaning supplies or services.

The Department of Human Services Division of Family Development will implement the following policies, effective immediately:

● Continue to pay child care providers for an extended period of time encouraged for those required to close by the health department, school district, or county executive related to COVID-19;
● Ensure providers commit to clean at the highest level of disinfection cleaning during this period of time;
● Waive parents/caregivers’ child care subsidy co-payments for parents who request it due to impacts from COVID-19;
● Provide child care providers who remain open during this critical time a differential of $100 per child each month above the state reimbursed rate for children enrolled in the child care subsidy program;
● Compensate providers who remain open even if children are absent due to COVID-19;
● Give extended time to working parents to submit verification of works hours for the initial application process;
● Extend recertification timelines for at least three months in order for child care services to remain open;
● Allow parents or caregivers to continue their child care subsidy if their hours are reduced or if they are laid off due to COVID-19; and
● Make grants available for child care providers who participate in the child care subsidy program, including family child care providers, to clean and sanitize their facility or home; or to purchase additional supplies or services necessary to keeping centers and homes safe and sanitary.

Child Care NJ
https://www.childcarenj.gov/Resources/Coronavirus
● Resources for parents about speaking to their children about COVID19
● Resources for child care providers
● COVID19 training about preventing the spread of communicable disease in child care settings

Child Care Centers Closures NJ Executive Order 110
Only childcare centers that are servicing the children of essential personnel and are able to comply with social distancing in childcare guidelines are to remain open.

**US Dept of Education Factsheet on Serving Children with Disabilities During COVID19**
https://edlawcenter.org/assets/files/pdfs/Newsblasts/Supplemental_Fact_Sheet.pdf

**Child Support During COVID19**
https://www.njchildsupport.org/Health-and-Safety

- Child Support payments continue to be processed.
- The New Jersey Family Support Payment Center continues to print and mail checks.
- Cash payments will no longer be accepted at local offices effective Monday, March 23.
- All online and retailer payment options remain available for customers.
- The New Jersey Family Support Services Center may be experiencing higher than usual call wait times.
- Enforcement of Relief to Litigants Rights hearings during the weeks of 3/16/20-3/27/20 are cancelled.
- Bench Warrant hearings shall be conducted using telephonic and video technology to the greatest extent possible.
- Child support proceedings are being conducted by phone or video conference to the greatest extent possible.

**NJ Council of Community Colleges COVID-19 & Students**

https://www.njccc.org/studentandcommunityresources

**COVID-19 NJ Child Care & Education Legislation**
- **(A3813/S2292) Passed both Houses** (Buzichelli, Schepisi, Lampitt) Allows school districts in the state to meet the requirement they operate for 180 days with remote learning in the event of unexpected closures during a declared state of emergency. A day of remote instruction would be considered a full day of school attendance for the purposes of graduation requirements and course credits, according to the bill.

- **(A3840/S-2281) Signed into Law** (Lampitt, Dunn, Quijano, Ruiz, Cunningham) Requires school districts in the state to provide meals to students eligible for free- or reduced- lunch and breakfast. Districts would be instructed to set up easily accessible distribution points including in high-density housing areas if there are any. Districts would have to deliver meals to students who are not within walking distance of a site. If a district cannot meet these requirements they must supply food vouchers that families can use at grocery stores.

- **(A3842/S2282) Passed both Houses** (Greenwald, Taliaferro, Quijano, Ruiz, Kean) Creates a grant program for schools in NJ to purchase technology equipment, like laptops, tablets and mobile hotspots for students to use either at school or at home. The bill is meant to close the digital divide between districts that can afford devices for every student and those that can not.

### Housing

**NJ Rental Assistance Programs**
[https://www.nj.gov/dca/divisions/dhcr/offices/srap.html](https://www.nj.gov/dca/divisions/dhcr/offices/srap.html)

**Help for Homeowners**
[https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx](https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx)

Fannie Mae, Freddie Mac (the Enterprises) and the Federal Home Loan Banks are taking steps to help people who have been impacted by the coronavirus. If your ability to pay your mortgage is impacted, and your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments for a temporary period, during which:

- You won’t incur late fees.
- You won’t have delinquencies reported to the credit bureaus.
- Foreclosure and other legal proceedings will be suspended
If you have trouble catching up at the end of this temporary relief period, additional assistance may be available. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement.

**NJ Mortgage Forbearance & Financial Proposal by Gov. Murphy**


**90-Day Grace Period for Mortgage Payments**

- Financial institutions will offer, consistent with applicable guidelines, mortgage payment forbearances of up to 90 days to borrowers economically impacted by COVID-19. In addition, those institutions will:
  - Provide borrowers a streamlined process to request a forbearance for COVID-19-related reasons, supported with available documentation;
  - Confirm approval of and terms of forbearance program; and
  - Provide borrowers the opportunity to request additional relief, as practicable, upon continued showing of hardship due to COVID-19.

**No Negative Credit Impacts Resulting from Relief**

- Financial institutions will not report derogatory tradelines (*e.g.*, late payments) to credit reporting agencies, consistent with applicable guidelines, for borrowers taking advantage of COVID-19-related relief.

**Moratorium on Initiating Foreclosure Sales or Evictions**

- For at least 60 days, financial institutions will not initiate foreclosure sales or evictions, consistent with applicable guidelines.

**Relief from Fees and Charges**

- For at least 90 days, financial institutions will waive or refund at least the following for customers who have requested assistance:
  - Mortgage-related late fees; and
  - Other fees, including early CD withdrawals (subject to applicable federal regulations).

**National Low Income Housing Coalition Guidance**

https://nlihc.org/coronavirus-and-housing-homelessness
CDC Guidelines for Homeless Shelters
- Interim Guidance for Homeless Shelters
- Cleaning and Disinfection Recommendations
- People Experiencing Unsheltered Homelessness

An Influenza Pandemic Planning Guide for Homeless and Housing Service Providers

COVID-19 NJ Housing Legislation
- (A3859/ S2276) Signed into Law (McKnight, Schepisi, Wimberly/ Cryan, Pou, Oroho, Cruz-Perez, Scutari, Kean, Brown, Holzapfel, Singer, Singleton) Orders prohibition of residential tenant eviction and eviction due to residential foreclosure during certain emergency circumstances.

Utilities

NJ Energy Assistance (LIHEAP) Eligibility & Application
https://www.nj.gov/dca/divisions/dhcr/offices/hea.html

Department of Community Affairs Update
New Jersey’s Board of Public Utilities has announced that all of NJ’s public electric, gas and water utilities have agreed to suspend service shutoffs. Participating Companies include: Atlantic City Electric, Jersey Central Power and Light, Orange Rockland Electric, PSE&G, Elizabethtown Gas, New Jersey Natural Gas, or South Jersey Gas.
Keep Americans Connected Pledge

- Not terminate service to any residential or small business customers because of their inability to pay their bills due to the disruptions caused by the coronavirus pandemic;
- Waive any late fees that any residential or small business customers incur because of their economic circumstances related to the coronavirus pandemic; and
- Open its Wi-Fi hotspots to any American who needs them.

Internet Essentials
https://www.internetessentials.com
Comcast basic Internet for $10/month or free for 60 days if eligible for free or reduced lunch programs, Medicaid or SNAP

COVID-19 NJ Utilities Legislation
- (AJR-158/SJR-77) Signed into Law (DeAngelo, DePhillips/Cruz-Perez, Pou, Ruiz, Greenstein, T. Kean, C.A. Brown, Holzapfel, Singer, O’Scanlon) – Urges FCC to take temporary measures to secure broadband access for those affected by COVID-19

Hunger

Hunger Free NJ Update
There have been significant state and federal responses aimed at addressing hunger during the COVID-19 outbreak. While there is still more to do, we have put together a web page that details new state and federal legislation designed to make it easier for schools to feed students during this closure, help people keep and apply for food assistance and increase funding for these programs.

FRAC COVID-19 Updates
https://frac.org/COVID-19-updates?eType=EmailBlastContent&eId=e7e44292-41a3-4576-a4ae-cfac5f04a376
Albertsons Companies Foundation Grants for Food Assistance Providers

https://albertsonscompaniesfoundation.versaic.com/login

Working in partnership with local organizations, the Albertsons Companies Foundation seeks to improve the quality of life in the communities we serve. By carefully directing the generous contributions of our customers, our vendor community, and employees, the foundation supports hunger relief, education, health and human services, and people with disabilities. We take pride in ensuring that the vast majority of the funds we raise stays in local communities and reflects what is important to our customers and employees.

Find NJ Food Assistance

https://hungerfreenj.org/food-assistance/

Both state and federal officials are working to provide more flexibility to feed people through federal nutrition programs. This includes waiving certain requirements for both applicants and current recipients of SNAP and WIC, as well as easing requirements for child nutrition programs.

Emergency Food Response


Food banks and pantries are trying to meet the growing need for emergency food assistance. Many are providing pre-packaged meals and bags on a drive-thru basis. Under new state legislation, New Jersey's major food banks will receive additional funds, but many still struggle to meet the demand.

NJ Child Nutrition - COVID-19 Needs and Resources Survey

https://docs.google.com/forms/d/e/1FAIpQLScGqSJyF6BaDdY00-nEvQoATbleTyZBV5fIPV0uhGnx3FTxUQ/viewform

- The Child Nutrition Fund, administered by Reinvestment Fund with support from Robert Wood Johnson Foundation, provides grants to organizations to feed children through the Child and Adult Care Food Program and the Summer Food Services Program.
- Reinvestment fund is exploring ways to increase its responsiveness to assist organizations in continuing access to child nutrition during school closures. Please help identify immediate resource needs by filling out this brief survey.
SNAP-Ed

https://njsnap-ed.gov

Making healthy food choices on a limited budget can be tough... and SNAP-Ed is here to help. Throughout this website, you will find handy tips for eating smart, delicious recipes that fit into even the toughest budgets, updates on outdoor activities in your area and tips on how to eat healthy and be active.

COVID-19 NJ Hunger Legislation

- **(A-3855/S-2287) Signed into Law** (Mosquera, Stanfield, Vainieri Huttle/T. Kean, Codey, Cruz-Perez, Ruiz, Addiego, Pennacchio, C.A. Brown, Holzapfel, Singer, O’Scanlon) – Requires food access information be displayed on websites of 2-1-1 system and executive branch departments during public health emergencies to the extent practicable
- **(A3857/ S2275) Passed both Houses** (Coughlin, Quijano, Speight, Jasey/ Cryan, Singer, Turner, Singleton, Cruz-Perez, Ruiz, Addiego, Scutari, Kean, Bateman, Brown, O’Scanlon, Oroho) Allocates $15 million to food banks in the state, including the Community Food Bank of New Jersey, the Food Bank of South Jersey and Fulfill of Monmouth and Ocean counties.
- **(A3865/ S2291) Signed into Law** (Chaparro, Reynolds-Jackson, Verrelli/Addiego, Bateman, Pou, Ruiz, C.A. Brown, Holzapfel, Singer, Turner) Limits grocery stores in the state from accepting returns during the coronavirus outbreak and for 30 days after the state of emergency “to protect the public health.” If an item is returned for manufacturer defects it can not be resold.
- **(A1104/ S687 (1R)) Passed both Houses** (Murphy, McKnight, Huttle) "Hunger-Free Students' Bill of Rights Act"; requires certain school meal information be provided to students' parents; establishes protocols for identifying eligible students for meal programs; prohibits stigmatizing students.

Disabilities

Department of Human Services Update
Temporarily closing congregate day programs for individuals with intellectual and developmental disabilities and supporting this transition;

Providing flexibility to families to quickly hire workers and working closely with program providers and direct support professionals during the closure;

Releasing guidance for community providers of services to the developmentally disabled on COVID-19 preparedness;

Keeping residents who are deaf or hard of hearing informed through American Sign Language videos, interpreters at State emergency response press conferences, and other activities; and

Conducting outreach to clients who depend on our Personal Assistance Service Program for individuals with physical disabilities and our Traumatic Brain Injury Fund to ensure needs are being met.

COVID19 resources in ASL


Disaster Relief for NJ residents with disabilities
https://www13.state.nj.us/SpecialNeeds/Signin?ReturnUrl=%2fSpecialNeeds%2f

Register Ready – New Jersey’s Special Needs Registry for Disasters” allows New Jersey residents with disabilities or access and functional needs and their families, friends, caregivers and associates an opportunity to provide information to emergency response agencies so emergency responders can better plan to serve them in a disaster or other emergency.

The information collected here is confidential and will not be available to the public. The information will be held securely and only used for emergency response and planning.

Supporting Vulnerable Populations

Coronavirus Survival Kit for Nonprofits: Reaching Donors in Uncertain Times
https://go.mobilecause.com/coronavirus-toolkit-20-rp
Provides templates for communication & virtual fundraising ideas

National Council of Nonprofits COVID-19 Resources

NJ Coalition to End Domestic Violence Guidance
https://njcedv.org/covid19/
Resources on the response to the Coronavirus

National Domestic Violence Hotline Guidance
https://www.thehotline.org/2020/03/13/staying-safe-during-covid-19/
Staying Safe During COVID-19

National Coalition Against Domestic Violence Guidance
https://ncadv.org/blog/posts/what-dv-orgs-need-to-know-coronavirus
What Domestic Violence Organizations Need to Know about Coronavirus

Tahirih Justice Center COVID-19 & Immigrant Survivors
Analysis: The Impact of COVID-19 on Immigrant Survivors of Gender-Based Violence

Re-Entering Populations Hotline
https://www.njreentry.org
24/7 hotline for any person leaving prison, jail, or an addiction treatment center who needs assistance with temporary emergency housing, medical and addiction treatment, and food services
Individuals can contact (551) 255-5500 or email Rev. Flores at bflores@njreentry.org. English and Spanish options are provided.

NJ Inmates Released due to COVID19 by County
Human Trafficking and COVID-19

https://www.acf.hhs.gov/otip/news/covid-19-resources-services-support

Department of Human Services Update


- Mobilizing nurse care managers at Medicaid health plans to call high risk populations to identify and address their critical needs including supplies such as durable medical equipment and food;
- Allowing older residents receiving prescription drugs through Medicaid or the state prescription drug assistance program (PAAD and Senior Gold) to refill their prescriptions early and receive 90-day supplies of maintenance medications;
- Working with our county partners to ensure that those receiving home-delivered meals continue to have access to food;
- Partnering with counties to end congregate dining in senior centers while helping to ensure that participants continue to have access to food;
- Working with counties to support telephone outreach to seniors known to be socially isolated;
- Encouraging health care providers to use telehealth for routine visits, as appropriate;
- Working closely with community and institutional providers to ensure resident needs are met; and
- Conducting telephonic outreach for our most vulnerable residents seeking enrollment in social service benefits.

Multi-Generation Household Factsheet


CARES Act Available Loans for Non-Profits
Consistent with safe-and-sound banking practices, relaxing due dates for loan payments (of all types, including mortgage, commercial, student and other consumer loans), extending grace periods, modifying terms on existing loans, easing credit card limits, extending new credit, waiving late fees and other fees, allowing customers to defer or skip payments, and delaying the submission of delinquency notices to credit bureaus.

Notify regulated banking entities to provide prompt notice of changes to branch operating hours; inform regulated entities of requirement to submit notices, inquiries, correspondence, and applications electronically, effective immediately and until further notice; inform regulated entities that in cases in which operational challenges persist, DOBI will expedite, as appropriate, requests to provide more convenient availability of services in affected communities; notify regulated entities that DOBI will work with them in scheduling examinations or inspections to minimize disruption and burden. The bulletin may be found here

Notify regulated mortgage lenders, loan servicers, and other regulated entities to provide prompt notice of changes to branch operating hours; inform regulated entities of requirement to submit notices, inquiries, correspondence, and applications electronically, effective immediately and until further notice; inform regulated entities that in cases in which operational challenges persist, DOBI will expedite, as appropriate, requests to provide more convenient availability of services in affected communities; notify regulated entities that DOBI will work with them in scheduling examinations or inspections to minimize disruption and burden. The bulletin may be found here
Issue guidance and inform mortgage lenders and certain regulated entities of no-action position regarding temporarily working from home due to COVID-19; Requires certain actions.