

Sandy-Impacted Forbearance Certification
Frequently Asked Questions

1. Am I eligible?

You may be eligible for certification if you meet all of the following criteria:

- i. You have an outstanding mortgage obligation on your primary residence, which has been damaged by Superstorm Sandy;
- ii. You have been approved for assistance through the RREM or LMI programs or have received rental assistance from FEMA; and
- iii. You have construction or elevation work that remains to be done on your primary residence, which is the result of damage sustained in Superstorm Sandy.

2. What if I don't have a mortgage?

You are not eligible for certification if you do not have a current mortgage.

3. When can I apply?

You can apply online at any time starting March 31, 2017 at 9 a.m. through May 31, 2017 at 5 p.m.

4. What if my secondary residence was damaged by Superstorm Sandy?

Secondary residences are not eligible for certification.

5. What if my primary residence was damaged by Superstorm Sandy but I have a mortgage on my secondary residence?

You must have an outstanding mortgage on your primary residence, and that primary residence must have been damaged by Superstorm Sandy.

6. I already completed all construction and elevation work on my primary residence – can I still be certified?

No.

7. Will DCA pay for all or part of my mortgage?

No. If you receive a certification of eligibility, you should contact your mortgage servicer directly to implement the period of forbearance.

8. Will my mortgage balance be reduced?

No, this certification does not reduce your mortgage balance. If you receive a certification of eligibility, you should contact your mortgage servicer directly to implement the period of forbearance.

9. Are there any programs that will help me pay my mortgage?

Please contact a HUD Approved Housing Counseling Agency. You can find an agency near you by visiting: <https://www.consumerfinance.gov/find-a-housing-counselor/>

10. How long is my period of forbearance?

It can vary depending on your circumstances. If you receive certification, your term of forbearance can last until the earlier of the following: 1) July 1, 2019, OR 2) one year after you are issued a Certificate of Occupancy by your local construction official. If you receive a certification of eligibility, you should contact your mortgage servicer directly to implement the period of forbearance.

11. Can you mail me an application, or can I print it out and mail it in?

No – the application must be completed online.

12. What if I don't have access to a computer/the internet at home?

You have some options for accessing the application. Free wireless connections are available at many coffee shops, book stores, local libraries, and community centers. If you don't have your own electronic device, you can use the computers at a local library and at most community centers.

If you are a senior, you can contact your Area Agency on Aging for assistance:
<http://www.state.nj.us/humanservices/doas/home/saaaa.html>.

Please note that you will need to have an email address to complete the application. You will receive your notification of eligibility or ineligibility through the email address you use to complete your application.

13. Do I need an email address to apply?

Yes, you need an email address to apply. There are many free email services that you can use to set up an email address such as [Gmail](#) and [Yahoo](#).

14. What information or materials will I need to complete my application?

All applicants will be required to submit mortgage information and a recent mortgage document. Some applicants will also need to submit documentation to prove that construction or elevation work is still required on their primary residence.

Mortgage Information: You will need to upload or mail in proof of your current mortgage. You should submit a recent document issued by your mortgage servicer (the entity to which you send your payments) that includes your loan number or mortgage ID number, the address of your residence, and your outstanding mortgage balance. Depending on your mortgage company, this document may be a monthly or quarterly mortgage statement, a mortgage payment coupon, or a similar document.

Foreclosure Information: If you are a party to a foreclosure action on your primary residence impacted by Superstorm Sandy, you will need to provide your docket number. A typical foreclosure docket number will begin with the letter F, followed by six numbers, and end with the last two digits of the year the matter was filed. For example: F-000123-17.

Proof of required construction/elevation work: If you are currently living in your Sandy-damaged primary residence and you still have remaining construction or elevation work to complete, you will need to upload or mail in a copy of your Certificate of Occupancy or Temporary Certificate of Occupancy that shows that construction or elevation work is still required. If you have not been issued one of these documents, you will be able to upload or mail in other proof, including a contract or permits for future construction or elevation work on your primary residence as a result of damage from Superstorm Sandy.

15. What is a Certificate of Occupancy or a Temporary Certificate of Occupancy?

A Certificate of Occupancy or Temporary Certificate of Occupancy is issued by your local construction official and allows you to reoccupy your residence. Your municipality's construction office can provide you with a copy if you don't have the original.

16. I don't know if I was issued a Certificate of Occupancy or Temporary Certificate of Occupancy. How do I find out and obtain a copy?

Contact your municipality's construction office for this information.

17. Will DCA verify the information I provide?

Yes – DCA will verify the accuracy of the information you submit.

18. Where do I send my mortgage document or other required documents?

You can send any required documentation to:

Department of Community Affairs
ATTN: Forbearance Documents
P.O. Box 800
Trenton, NJ 08625

19. What do I do if I'm having technical difficulties with the website?

For technical issues only, including error messages, please email the DCA help desk at helpdesk@dca.nj.gov.

20. Can I check my status after I submit my application?

Yes – you should log back in with your email address and password after you have submitted your application, especially if you are mailing in documentation. At the top of the page, you will see one of the following:

- i. *Incomplete* – you will see this if you have submitted your application and are mailing in documentation that has not yet been received by DCA.
- ii. *In Review* – you will see this if you have provided all required information and all documentation has been received by DCA.
- iii. *Eligibility Status Determined* – you will see this if the review of your application is complete. An email with your Certification of Eligibility or a notification of ineligibility will be sent to the email address you used to complete your application. If you do not see the email, check your “spam” or “junk” folder.

21. How will I be notified after my application has been reviewed?

An email will be sent to the email address you provided within 30 days after your COMPLETED application is received – your application is considered completed when all documentation you may be asked to provide has been received by DCA. You may need to check your “spam” or “junk” folder.

22. The application website says “Eligibility Status Determined,” but I have not received an email notification. What do I do?

Check your “spam” or “junk” folders. If you still do not see it, contact DCA at dfeedback@dca.nj.gov.

23. I have my Certification of Eligibility – do I stop paying my mortgage?

You should contact your mortgage servicer directly to implement the period of forbearance.

24. How do I receive a stay of foreclosure?

Please contact the Office of the Superior Court Clerk, Foreclosure Processing Services in Trenton. For general questions and status requests, please call (609) 421-6100 or e-mail SCCOForeclosure.Mailbox@njcourts.gov. Additional information can be found on the Judiciary’s web page at: <http://www.judiciary.state.nj.us/superior/overview.html>.

25. How do I make a complaint about my mortgage servicer?

Please contact the New Jersey Department of Banking and Insurance by calling 609-292-7272 or 1-800-446-7467 or by visiting <http://www.state.nj.us/dobi/consumer.htm>.

26. Can I appeal if I am found ineligible?

Yes, your notification of ineligibility will include information on your appeal rights and the procedure.