



May 15, 2020

Dear Northern New Jersey Landlords:

We hope that this letter finds you and your families safe and healthy.

As you may know, New Jersey Together is a coalition of more than 50 religious congregations and non-profits from a diverse range of traditions, primarily in Hudson & Morris Counties. The congregations and non-profits we serve include tens of thousands of members and constituents — many of them renters in buildings you own and manage.

These residents are teachers, police officers, firefighters, small business owners, civil servants, restaurant servers, hotel workers, retail staff, seniors, and more. Many are already facing extraordinary financial strain because of the COVID-19 pandemic. Many more will be hurt as the economic impact of the crisis deepens.

In this context, we write to ask you to take the following actions:

- **Take advantage of Gov. Murphy's actions with financial institutions and servicers to delay the collection of your mortgage(s) now; if your lender or servicer is not participating, press them for relief now; we are happy to support you in this push.**
- **Immediately offer to pass along those savings (without charging late fees) to tenants who show they're facing financial hardships in your buildings.**

As you know, on March 28th, Governor Murphy announced mortgage payment and financial protections in response to the spread of COVID-19 for at least 90 days. He secured participation from a host of major lenders, including Citigroup, JPMorgan Chase, U.S. Bank, Wells Fargo, and Bank of America. In total, 174 federal and state chartered banks, credit unions, and servicers are now participating. We are confident others would agree to participate if pressed.

Taking advantage of this relief and passing it on to tenants will be critical both for the economic recovery of our state as well as for the health and safety of its residents. It will significantly increase the financial security of your tenants and ensure they do not need to take unnecessary risks for themselves or their families. But more than that, your actions will help ensure the long-term viability of your rental assets. Good tenants are hard to find and their financial well-being is ultimately your financial well-being.

We recognize, however, that what we are asking is significant, and that there is more others can do to make more relief possible. In the coming weeks, we plan to forcefully press our elected leaders for significant rent relief. We hope you will join us in this push. We also plan to reach out to philanthropists and private donors

to set up funds that will do the same. If you see other ways we can work together to ease the burden on those who are financially impacted, we stand ready to work with you.

The COVID-19 pandemic has reminded us how interconnected we all are. We have all seen countless acts of courage and sacrifice across New Jersey: healthcare workers who care for infected patients, grocery store employees who keep the shelves stocked, bus drivers and train conductors who keep transit networks running.

We are asking you to do your part and to think creatively about solutions. To discuss, please reach out to our staff at housing@njtogether.org. You can also reach out to one of the leaders below.

Yours Sincerely,

Rev. Tom Murphy
St. Paul & Incarnation Church, Jersey City

Rabbi Leana Morritt
Temple Beth El, Jersey City

Uche Akpa
Fountain of Salvation Church, Jersey City

Brigid D'Souza
St. Aedan's Catholic Church, Jersey City

Rabbi Bronwen Mullin
Congregation B'nai Jacob, Jersey City

Charlie Metzger
Grace Church Van Vorst, Jersey City

Rev. Jessica Lambert
St. Paul Lutheran Church, Jersey City

Rev. Jon Brown
Old Bergen Church, Jersey City

Rabbi Elliott Tepperman
B'nai Keshet Reconstructionist Synagogue, Montclair

Rev. Dr. Douglas Maven
First AME Zion Church, Paterson

Rev. Beau Nelson
Saint Mark & Good Shepherd Lutheran Churches,
Morristown & Florham Park

Rev. Dr. David Smazik
The Presbyterian Church in Morristown

Rev. Dr. Sidney Williams
Bethel AME Church, Morristown

Rev. Dr. Cynthia Black
Church of the Redeemer, Morristown

Rev. Hernan Arias
St. Margaret of Scotland Catholic Church, Morristown

Rev. Alison Miller
Morristown Unitarian Universalist Fellowship

Brian Lozano
Wind of the Spirit Immigrant Resource Center

Rev. Dr. Frankie Timmers
Center for Spiritual Living Morristown