

# HOUSING PARTNERSHIP

NeighborWorks®  
HomeOwnership Center



Dear Homeowner,

This is a trying time for all of us; many have lost their jobs or had their incomes or savings negatively affected by the Covid crisis. We wanted to take this time to share some information and free resources that could help you and your family.

## **Mortgages and Foreclosures**

You may have heard that some lenders are offering a moratorium on payments but those are only offered to people who contact their lenders and explain their situation. It is important that you act quickly and that you understand the terms of the moratoriums.



We offer free, HUD-approved Foreclosure Prevention Counseling to help you avoid scams and understand what your options are if you're struggling with your mortgage during this crisis. To begin the process with a HUD-Certified housing counselor start here: <https://www.housingpartnershipnj.org/home-ownership-preservation/>

Freddie Mac has published an interactive guide to sustaining home ownership in a crisis. You can find that guide [here](#). They've also shared some [information on avoiding phone fraud](#).

## **For Renters**

We also offer free, confidential counseling to renters in the Morris, Sussex, and Warren County areas. We are a HUD-certified counseling agency who understands the process and can be your navigator to help you avoid eviction. For more information on our free rental counseling, [click here](#).

You'll find general answers to frequently asked renter questions [here](#).

We've also put together some other resources to help you and your families during this difficult time. Please share them with anyone who may find them useful. They're listed by category below.



## FREE COVID RESOURCES FOR YOU



### **Essential Workers**

We're grateful to all of the essential workers out there on the front lines, tirelessly working to make sure that we have access to food, healthcare, and emergency services. As a small token of our appreciation, The Housing Partnership is offering all essential workers 50% off our Homebuyer Education Course, helping them to start the journey to being homeowners!

Essential workers include doctors, nurses, police, fire, veterans, teachers, nonprofit employees, postal workers, and of course our grocery store employees! Simply register for our course and use discount code: HERO49 You can register for the course [here](#) and our staff will verify your essential worker status.

Thank you so much for all you do!



### **Future Homeowners**

Graduates of our Homebuyer Education Course are eligible for free one-on-one financial counseling! We're currently offering that service virtually to protect our clients during this time. Course graduates can [contact us anytime for an appointment.](#)

### **Student Loan Aid**

<https://www.studentaidpandemic.org/>

<http://freestudentloanadvice.org/>



### **Food**

Morris County has numerous food banks that are ready and willing to help. We've put together a list in two parts so you can find one closest to you and contact them. You'll find that list [here](#) and [here](#).

Schools are also distributing free meals to students during the crisis. Call your local Board of Education to get details on your school district's distribution plan, as every town's is different.



## Entertainment

Cirque du Soleil is [streaming their incredible circus performances on their site.](#)

[For sports fans](#), you can watch free archived past games -

from the NBA: <https://www.nba.com/nba-fan-letter-league-pass-free-preview>

and the NFL: <https://gamepass.nfl.com/packages?redirected=true>



## Education

For parents looking for educational resources for their children, there are many options available. Some of the best include:

The American Museum of Natural History's "Ology" website, including lessons in all kinds of sciences free for kids in grades K-12: <https://www.amnh.org/explore/ology>

They also have some great videos on their Youtube channel, including some behind-the-scenes videos of their exhibits on everything from space to dinosaurs:

<https://www.youtube.com/user/AMNHorg/videos>

Arizona State University has some great, free virtual field trips for kids, teaching them science and more: <https://vft.asu.edu/>

The University of Michigan is offering their Brain Ventures for free - great, short lessons for students in grades K-12 that begin with a driving question and then explain the answer in a fun way: <https://cdc.engin.umich.edu/daily-brain-venture/>

And apps like Duolingo offer free language-learning for students and adults alike: <https://www.duolingo.com/>

If you need to reach out to us, please call us at 973-659-9222 or email us at [contact@hpnj.us](mailto:contact@hpnj.us) and we'll be happy to help you in any way we can. We hope this helps you all a little bit as we all work together to keep our loved ones and our community safe.

Sending you warm wishes,

The Housing Partnership

