



**State of New Jersey**  
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**TO:** Foreclosure Mediation Outreach Partners

**FROM:** Shavar Jeffries, Counsel to the Attorney General  
Marisa Slaten, Special Assistant to the Attorney General

**DATE:** December 23, 2008

**RE:** NEW JERSEY JUDICIARY FORECLOSURE MEDIATION PROGRAM

**I. Program Summary**

The New Jersey Governor's Office has been working with the Administrative Office of the Courts (AOC), the Office of the Attorney General (OAG), the NJ Housing & Mortgage Finance Agency, the Public Advocate's Office of Dispute Settlement, and Legal Services to develop a statewide mortgage foreclosure mediation program.

Eligibility for the mediation program is limited to owner-occupied residential properties that are subject to a foreclosure complaint. The goal of the program is to assist homeowners to develop a compromise that benefits both the homeowner and servicers/lenders. To facilitate this process, the State will provide homeowners with access to housing counselors, mediators, and lawyers to support the mediation process. Starting in January 2009, homeowners throughout the State will be able to call a toll-free hotline (1-888-989-5277) and sign up for the program.

**II. Community Outreach**

Considering homeowners' reluctance to open mail from lenders, door-to-door outreach is an important feature of the mediation program. In this regard, the program seeks to partner with outreach workers from counties, municipalities, non-profits, and community organizations to help persuade homeowners to participate in the mediation. Each partner organization will be provided with a list of residences subject to foreclosure filings. The organization will be expected to assign its members to go door-to-door with a notice about the mediation opportunity and encourage homeowners to call the hotline, see a housing counselor, and participate in the program.

In addition to door-to-door outreach, we plan to raise awareness by coordinating public service announcements and press releases. Among other efforts, community-based organizations will be asked to disseminate the information to their membership via newsletters, announcements, and other media.

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