



NEW JERSEY GENERAL ASSEMBLY

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Memo:

A4999 – P.L. 2019 c. 66 in response to Kevin Hamilton’s inquiry about mortgage service companies’ compliance with the newly enacted law.

- **Note – As of July 28, 2019 (90 days after the act was approved on April 29, 2019), municipalities have the ability to adopt ordinances pursuant to this act.**
- **If** a municipality (where a property is registered/located) adopts an ordinance pursuant to this act, responsible parties should be aware of:
 1. The municipality’s ability to issue notice to creditors if there is failure to provide for the care, maintenance, security, and upkeep of the exterior of properties.
 - Responsible parties are required to correct any violations **within 30 days of receipt of the notice or within 10 days of receipt of the notice** (if the violation presents an imminent threat to public health or safety).
 - Responsible parties are subject to a fine of **\$1500/each day** of the violation if not corrected
 - Imposed fines will begin **31 days after receipt of violation notice or 11 days after receipt of notice** (in conjunction with notices to correct violations {listed above})
 2. The municipality’s ability to require out-of-State creditors appoint in-State representation to act for the creditor
 - Full name and contact information of the in-State representative must be provided to the municipality.
 - Failure to comply will result in a **\$2500/day** fine for each day of the violation
 - Fines begin on **the day after the 10 day period** that is set forth in **P.L. 2008, C. 127** (“The owner of any non-owner occupied residential property who takes title to the property as the result of a sheriff’s sale or deed in lieu of foreclosure, other than an owner who has previously provided notice to the municipality pursuant to section 17 of P.L.2008, c.127 (C.46:10B-51), **shall provide notice, within 10 business days, to the municipal clerk**, or any other designated municipal official, of the municipality wherein the property is located.”)