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## 18 months after Sandy, help arrives for homeowners in Cumberland County



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Cory Booker on the steps of Cumberland County Courthouse in Bridgeton last week to announce program to help homeowners with federally-backed mortgages avoid foreclosure (Joe Warner/South Jersey Times)



By [Amy Ellis Nutt/The Star-Ledger](#)  
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on April 20, 2014 at 6:05 AM, updated April 20, 2014 at 10:24 AM

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Hope can be a stubborn thing, stuttering to life in the most inhospitable of soils. For the people of



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Cumberland County, however, hope has been hard to cultivate in the 18 months since Hurricane Sandy.

On Gandy's Beach, on the shores of the Delaware Bay, a seafoam-green house still tilts into the water, as if on bended knee, the waves slapping against the walls of what was once someone's living room.

Weeds and winter detritus litter the yards of other, more habitable homes abandoned by owners or handed over to a bank.

No one, it seems, has escaped the misery of Sandy that still saturates South Jersey.

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salvaged what they could from their wrecked lives and livelihoods, but many were forced to give up their most precious possession — their home.

Last month, the Mortgage Bankers Association reported New Jersey surpassed Florida in having the highest share of seriously delinquent or foreclosed residential mortgages in the nation. South Jersey was the worst. Receipt of foreclosure notices in Cumberland County is 200 percent higher right now than at the same time last year, according to [realtytrac.com](http://realtytrac.com).

On Thursday, however, at Cumberland County Courthouse in Bridgeton, a sliver of hope poked through the post-winter gray, courtesy of U.S. Sen. Cory Booker (D-N.J.). Booker was there, along with Cumberland County Freeholder Director Joe Derella, Bridgeton Mayor Albert Kelly, Assemblywoman Celeste Riley (D-3rd Dist.) and Cumberland County Economic Development Director Jim Watson, to announce the county's inclusion in the Distressed Asset Stabilization Program.

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Administration, the program bundles distressed mortgages and sells them to an investor who promises to work with homeowners to modify their loans and create more lenient repayment schedules.

Last year the program was opened to a total of 651 families in the nine New Jersey counties designated by the federal government to receive 80 percent of the state's \$3 billion in Sandy money. Cumberland County was not one of them.

“At least 600 families have now been identified just in Cumberland,” Booker said. “That so many were eligible really speaks to the problems these people face — Cumberland County is just not on people's maps, so for us the big difference was forcing Cumberland County into the conversation in Washington.”

A year-and-a-half after Hurricane Sandy, the people here are still trying to be heard. Bob Campbell, the mayor of Downe Township, which includes the Delaware Bayshore towns of Fortescue, Money Island and Gandy's Beach, said he was grateful for the attention.

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Last May, Mike and Kate Nelson's home was partially

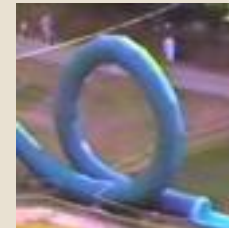
“I'm sure it will help people,” he said of the mortgage stabilization

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Nelson's home was partially submerged in Delaware Bay. Hurricane Sandy destroyed 8 of the 28 homes along the Cumberland County community of Bay Point.

*Andre Malok/The Star-Ledger*

program. "Booker got HUD to include Cumberland County and it will help and it's good. ... It's something, and something is better than nothing."

New Jersey Community Capital, a New Brunswick-based nonprofit lender that bought hundreds of distressed mortgages in those other nine counties last year, will also be purchasing the Cumberland County properties at an upcoming FHA auction. When it does, said Wayne Meyer, the company's president, he will offer all owners and occupants of homes who are behind in their mortgages — even those unrelated to Sandy — a chance to modify their payments so they're better aligned with the homeowner's income.

"That's our first priority," he said. "We offer that to everybody in the pool."

When he was mayor of Newark, Booker helped Meyer's group buy up hundreds of troubled mortgages in Essex County. The hope here is that the program will help keep intact the county's smaller towns teetering on extinction after



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homeowners walked away from properties too damaged by the storm to rebuild and summer businesses remained shuttered because of dwindling numbers of customers to serve.

Recovery, no matter how it's measured, has been stingiest along the western and southern edges of the county. In Gandy's Beach, a handful of storm-damaged homes have shiny new pine steps and porch railings, giving their well-weathered homes a patchwork look. Bulkhead repairs along Money Island, which began before Sandy, picked up again last year but are still incomplete and a Department of Transportation grant (not Sandy-related) has helped with municipal infrastructure, said Campbell.

One much-needed bit of restoration was the removal of silt and sand that clogged Fortescue Creek after the storm, preventing charter fishing boats from leaving Higbee's Marina at low tide. The state Department of Environmental Protection removed most of the blockage this winter.

“Gov. (Chris) Christie earmarked \$300,000 for emergency dredging of Fortescue Creek,” Campbell said. “But we still haven't received a single penny in economic development



assistance. None of it is from the \$3 billion for Sandy.”

Last week, Jim and Nancy’s grocery store and luncheonette in Downe Township stayed closed, and the owners said they wouldn’t reopen this season and instead would try to sell. That leaves just the Fortescue Grille and Higbee’s Marina Restaurant for eateries in the area, according to the mayor.

“No restaurants, no boat rentals, no bait shops,” Campbell said, “Everything’s gone. Nothing’s left.”

Still, the signs were up last week for “Live Crabs” and “Fresh Bunker” at Money Island Marina, and at Higbee’s bloodworms were selling, a dozen for 14 bucks (half-a-dozen for \$8). But the band of recreational fishermen along Fortescue beach, bundled up in winter jackets, had little to do. Most of them huddled in small groups staring at the slack lines of fishing poles that arched upward, expectantly, from the metal holsters plunged into the cold, damp sand. The stripers weren’t biting they said. Too cold.

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Senator Cory Booker looks over a house destroyed by Hurricane Sandy with Fortescue Mayor Bob Campbell as Booker tours the Cumberland County bayshore town in December.

*Tony Kurdzuk/The Star-Ledger*

“Weather’s been bad,” said Jim Lutz, the maintenance man



over at Higbee's Marina, who said only a couple of pleasure boats had gone out fishing so far this spring.

Booker says he is continuing to work to do what he can for South Jersey.

“I've definitely talked to the governor about several issues going on with Cumberland County,” he said. “He knows of my visit there and my concern. There's still a lot of need, and I'm still working on things. This is going to be a continuing, nonstop effort — ‘singles’ and ‘doubles’ — to get the county the help it deserves.”

None of it is likely to help Loris and Alberta Stiles, 80 and 72 respectively. Their beloved summer home in Fortescue was badly damaged by an early morning fire last Wednesday. They weren't home at the time, though they'd just moved in for the season. Sandy inundated the first floor of their two-story cottage on New Jersey Avenue, and it has taken the past year and a half to get things going again.

“We couldn't afford the flood insurance,” said Alberta Stiles of the house they bought 37 years ago. “We were getting it back together. I had new cabinets to put in, and I'd gotten the front porch fixed and cleaned up.”

They'll start over again, she said: "One day a time."

Foreclosure will never be an option.

The hood of her sweatshirt pulled up over her head, Stiles looked at the blackened open wound that was now the second floor of her home and began to cry. In her hands she cradled a charred ceramic bird she'd rescued from the remains of the house and gently stroked it with a single finger.

"'Hope' is the thing with feathers," Emily Dickinson once wrote. "That perches in the soul/ And sings the tune without the words/And never stops — at all."

*Staff writer Erin O'Neill contributed to this report.*

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