

coalition to save new jersey loans



challenge: In 2002, the New Jersey legislature passed A-75, the “New Jersey Home Ownership Security Act.” Aimed at protecting consumers from predatory lenders, the bill’s vague wording and extreme penalties forced many reputable lenders to leave the New Jersey mortgage refinancing market. Advocacy Solutions was engaged by Ameriquest Mortgage to develop a grassroots strategy aimed at mobilizing New Jersey mortgage lending professionals and consumers to contact their state lawmakers to demand that the bill be amended.



solution: ELECTRONIC ADVOCACY

- ☑ Within 48 hours, Advocacy Solutions designed and launched www.SaveNJloans.org, an electronic advocacy portal allowing supporters to learn more about the bill and to email/fax/write their lawmakers.
- ☑ In just six weeks, and purely by word of mouth, Advocacy Solutions recruited a 1,400 member coalition. Over the course of the 8 month campaign, supporters generated more than 7,000 letters/faxes/emails to 148 New Jersey legislators and the Governor’s office.
- ☑ Developed handbills, posters, and advocacy packets for coalition meetings held throughout New Jersey.

result: The act was amended, thus allowing Ameriquest and other lenders to return to the New Jersey mortgage market.