

orders as it would its own; it permits a judge to continue a case until evidence from the out-of-state obligee can be obtained; and, it allows the enforcement of a valid support order while it is being challenged on collateral issues.

—James Vaughan

TENANCY—CONDOMINIUM AND COOPERATIVE CONVERSIONS—SENIOR CITIZENS AND DISABLED PROTECTED TENANCY ACT—N.J. STAT. ANN. §§ 2A:18-61.22 to -61.39, § 2A:18-61.1, § 2A:18-61.11 (West Supp. 1981)

The purpose of this Act is to establish protections for certain senior citizens and disabled persons from forced eviction due to condominium or cooperative conversions. The New Jersey Legislature has found that the forced eviction and relocation of senior citizens from their established homes is harmful to their mental and physical health which, in turn, adversely affects the social, economic, and cultural characteristics of our communities. Due to the fact that the mobility of the handicapped is limited, as is the number of available housing units which are suitable to their needs, the forced eviction and displacement of such persons cause great harm.

The Act provides for a period of protective tenancy during which senior citizens and disabled persons are entitled to the fair enjoyment of their dwelling unit within the converted structure for a period of up to forty years. A landlord cannot evict senior citizens or disabled tenants for refusing to accept a change in the terms and conditions of the lease or rental unless the landlord proves that the change is reasonable and does not substantially reduce the rights and privileges to which such tenants were entitled prior to the conversion.

The Act is to be administered at the local level by the governing body of a municipality. The latter may designate its authority under this Act to a municipal agency or contract with a county office to act as an administrative agency. In the absence of such an authorization or contractual agreement, the local rent control board or the clerk of the municipality would act as the administrative agency.

Owners who seek to convert an apartment to a cooperative or condominium are required to notify the administrative agency of their intent,

prior to the filing of their registration to convert. The agency must then notify each residential tenant of the affected building of the procedures for applying for protected tenancy. Tenants seeking protected tenancy status must send an application to the agency within sixty days of the notification to convert. However, a tenant seeking protected tenancy status can apply for such status up until the date of the registration of the building's conversion with the New Jersey Department of Community Affairs.

The Act is limited to persons who are at least sixty-two years of age on the date of the conversion recording, or to their surviving spouse if that person should die after the building owner files the conversion, and to persons who are totally and permanently unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment, including blindness. In order for a person to qualify for the protection, the building must have been the principal residence of the senior citizen or disabled tenant for the two years immediately preceding the conversion recording. In addition, the tenant's annual household income must not exceed an amount equal to three times the county per capita personal income.

The administrative agency is responsible for terminating the protected tenancy status of a senior citizen or disabled person who is no longer qualified. Upon termination of the protected tenancy period, the senior citizen or disabled tenant is entitled to the notice and right of relocation to comparable housing accorded under current law.

—*Stephen J. McGee*

BANKING—AMENDMENTS TO THE TRUTH IN LENDING REGULATIONS—
15 U.S.C. §§ 1601 to 1700 (West Supp. 1981)

This legislation, more commonly known as Regulation Z, was issued by the Board of Governors of the Federal Reserve System to implement the federal Truth in Lending and Fair Credit Billing Acts contained in Title I of the Consumer Credit Protection Act. (15. U.S.C. 1601 to 1700 (West Supp. 1981)). The objective of the regulation is to facilitate the informed use of credit by consumers by requiring specific disclosures concerning credit terms and costs. (Regulation Z does not control the actual charges for consumer credit. It governs various credit and practices