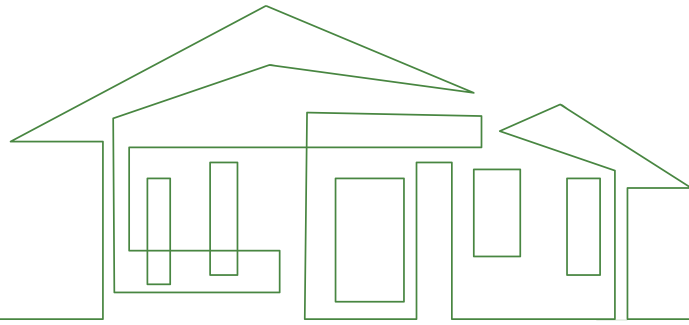
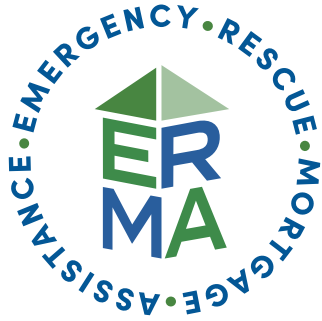


# MORTGAGE ASSISTANCE IS AVAILABLE



The Emergency Rescue Mortgage Assistance (ERMA) program provides financial assistance to eligible homeowners who have experienced a significant decrease in income or increase in expenses due to the COVID-19 pandemic.

## PROGRAM OVERVIEW:

- Up to \$35,000 per household for expenses which may include:
  - Mortgage reinstatement
  - Escrow shortages
  - Delinquent property taxes
  - Municipal or property tax liens
  - Mortgage payments, including principal, interest, taxes, and homeowner's insurance

## ELIGIBILITY:

- To qualify for assistance, a homeowner must:
  - Own and occupy an eligible one- to four unit primary residence
  - Have experienced a COVID-19 related financial hardship, and have been unable to remain current on mortgage payments
  - Meet household income limits
  - Have been current on mortgage and property taxes as of January 2020

## NEXT STEPS:

- Visit [www.njhousing.gov](http://www.njhousing.gov)
  - To apply for the ERMA program
  - To find a housing counselor near you for free counseling and ERMA application assistance
- If you need additional assistance, call 1-855-647-7700



ERMA is a federally-funded program administered by the New Jersey Housing and Mortgage Finance Agency.