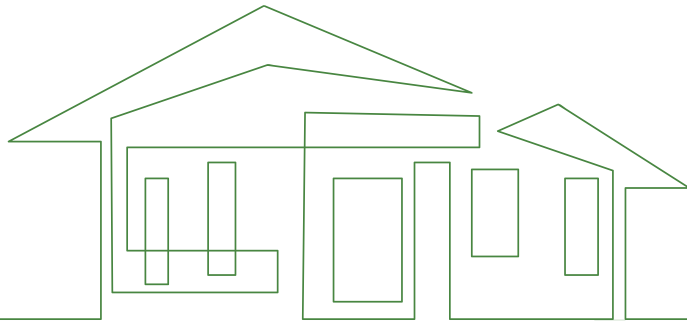
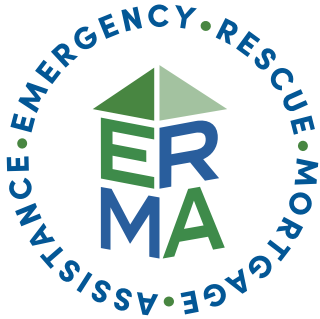


MORTGAGE ASSISTANCE IS AVAILABLE



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 \$75,000 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
 - 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.