



## New Jersey's Emergency Rescue Mortgage Assistance (ERMA) Program

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## What is HAF?

The Homeowner Assistance Fund (HAF) is a federal program authorized under the American Rescue Plan of 2021. It was established to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

## What is ERMA?

The Emergency Rescue Mortgage Assistance program (ERMA) was developed by the New Jersey Housing and Mortgage Finance Agency (NJHMFA) to deploy federally allocated HAF funds to assist eligible NJ homeowners who have been financially affected by COVID-19. The program will help homeowners bring their mortgages and other housing related expenses current.

## How do I apply for ERMA assistance?

## What if I do not have access to a computer?

You can contact the NJ ERMA team by calling (855) 647-7700. The program team will assign applicants to a participating local HUD certified housing counselor to provide free assistance with the application. Applicants may also connect with a HUD certified counseling agency on their own from this [list of Housing Counselors](#).

## What is the maximum amount of ERMA assistance a household can receive?

Households can receive up to \$75,000 in ERMA assistance.

## How can ERMA assistance be utilized?

ERMA funds can cover delinquent homeowner obligations including mortgage payment principal, interest, taxes and homeowner's insurance; reinstatement assistance; and other housing related costs including but not limited to escrow shortages, delinquent taxes, homeowner's insurance payments, and payments to lienholders who have advanced these delinquent payments during the homeowner's COVID-19 related hardship.

## How do individuals/households qualify for ERMA assistance?

To qualify for ERMA assistance, an individual/household must:

- Earn no more than 150% of the area median income for the region where the property is located, as set forth in the HUD standards summarized at this link: [HAF Income Limits](#)
- Have suffered a COVID-19 related hardship that began on or after January 21, 2020
- Have a loss of income or increase in COVID-19 related expenses during the time of hardship
- Require assistance with mortgage arrearage or other eligible housing related costs

## Are there property requirements for ERMA eligibility?

Yes. The home must be located in the State of New Jersey; include the applicant's primary residence; and encompass a one-to-four unit property, which may be a detached house, condominium unit or manufactured home on a foundation permanently affixed to real property.

## Are second homes or investment properties eligible for ERMA assistance?

No. A property must be the applicant's primary residence in order to be eligible to apply for assistance.

## Are there other approval requirements for the ERMA program?

Yes. Applicants should be aware of the following:

- Applicants must be behind on mortgage and/or other eligible housing related expenses and/or have a forbearance balance or escrow shortage
- Mortgage and/or other housing costs must not have been 30 or more days delinquent prior to January 21, 2020
- Unpaid mortgage balance must not exceed program limits for property type
- Your Servicer must be willing/able to accept and apply the program funds. While we strongly encourage program participation by all lenders and servicers, we cannot mandate their participation.

## Will there be a lien placed on my property if I receive assistance?

Yes, all assistance will be in the form of a subordinate lien that will be forgivable after a loan term of three (3) years.

## What happens if I sell or refinance my home during the three (3) year loan term?

If the property is sold or you receive cash back from refinancing the home during the three (3) year term, you must repay the ERMA Program funds from sale or loan proceeds.

\*Repayment is not required for rate and term only refinances



## What if I received assistance from New Jersey's Hardest Hit Fund (HHF) programs such as HomeKeeper and/or HomeSaver?

HHF is different from HAF. Therefore, you are eligible to apply and receive assistance if you meet the eligibility criteria.

## What if I have technical difficulties once I start my application?

You can call our NJ ERMA servicing team at (855) 647-7700 or connect via email at [HAFServicing@njhmfa.gov](mailto:HAFServicing@njhmfa.gov).

855-647-7700

[HAFServicing@njhmfa.gov](mailto:HAFServicing@njhmfa.gov)

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