

Governor Phil Murphy

Murphy-Oliver Administration Announces New Program for Struggling Homeowners

01/24/2022

Over \$325 million of federal funding to provide financial assistance and counseling for homeowners financially impacted by COVID-19

TRENTON – Governor Philip D. Murphy and Lt. Governor Sheila Y. Oliver today announced the upcoming launch of the Emergency Rescue Mortgage Assistance Program (ERMA), administered by the New Jersey Housing and Mortgage Finance Agency (NJHMFA). This program will provide up to \$35,000 in assistance to cover mortgage arrearages, delinquent property taxes, and other housing cost delinquencies for eligible homeowners negatively impacted by the COVID-19 pandemic. New Jersey's program utilizes \$325.9 million of federal Homeowner Assistance Fund (HAF) money, and is expected to help thousands of families get back on their feet, stabilizing New Jersey's most at-risk communities. Foreclosures don't just hurt the family experiencing them. They negatively impact the surrounding properties in their neighborhood and hurt their larger community. This assistance offers struggling families a lifeline, and can make other loss mitigation options, such as refinancing, viable.

"We are pleased to announce this new program that will alleviate COVID-19 related housing insecurity for thousands of New Jersey families," **said Governor Murphy**. "ERMA is a powerful addition to our portfolio of measures to prevent foreclosures and help New Jersey homeowners stay in their homes."

ERMA will also provide free housing counseling services to help New Jersey homeowners apply for this program, guide them through all available options, and even work with their loan servicers to achieve the best outcome available for their family. These counselors will also ensure that the process is accessible to those without access to internet or those having difficulties navigating the process.

"Working families have faced unprecedented burdens over the last two years. If you are struggling to pay your mortgage or other homeowner-associated obligations, the ERMA program can help you get back on your feet," **said Lt. Governor Oliver, who serves as Commissioner of the Department of Community Affairs and Chair of the NJHMFA board**. "We encourage all eligible homeowners to apply for assistance. If you are unsure if you're eligible, you should call [855-647-7700](tel:855-647-7700) to be put in touch with a housing counselor who can help guide you through the process and understand your options."

In December, New Jersey's ERMA program became one of the earliest HAF plans to receive United States Department of Treasury approval to launch. The program is financed through the federal Homeowner Assistance Fund (HAF) under the American Rescue Plan Act (ARPA).

"The ERMA program is designed to support as many vulnerable homeowners as possible in a meaningful and comprehensive way. This robust program reflects the tireless work of staff, legislators, advocates, and federal partners over the past months to identify means to protect those in need across our State. We know that NJHMFA and our housing counselor partners are poised to make a real difference in the lives of thousands of New Jersey families through this important work." **said NJHMFA Executive Director Melanie R. Walter**.

The ERMA application portal will open for applications at: www.njerma.com (<https://www.njerma.com/>) on **February 8, 2022** at 9AM.

Visit www.njhousing.gov/dca/hmfa/covid19/haf (<https://www.njhousing.gov/dca/hmfa/covid19/haf/>) to review program eligibility and sign up for program updates.

To qualify for the ERMA program, homeowners must meet the following requirements:

- Be a New Jersey homeowner with a demonstrated COVID-19-related financial hardship occurring after January 20, 2020;
- Own and occupy an eligible primary residence;
- Have an income below 150% of their Area Median Income (AMI).

NJHMFA will provide the centralized application intake platform, eligibility review, and payment of assistance, which will be made directly to the servicer.

ERMA applications can be submitted using a personal computer, laptop, smartphone, or tablet. Housing counselors are available to assist homeowners that need help completing the application or understanding all available options.

NJHMFA will work to accommodate homeowners with disabilities as well as to assist applicants with limited English proficiency. The application portal is available in many languages. Applicants seeking accommodations should contact NJHMFA at (855) 647-7700 for assistance.

"The launch of the New Jersey HMFA Emergency Rescue Mortgage Assistance Program is coming at a critical time as we continue to confront the dual challenges of the omicron variant and the unprecedented economic hardships brought on by the COVID-19 pandemic," **said U.S. Senator Bob**



Menendez. “Thousands of hardworking New Jersey families are struggling to keep a roof over their head and this program will provide the necessary lifeline to avoid foreclosure and keep them in their homes. Homeownership is critical to stabilizing neighborhoods and building strong communities and I am proud to have worked on securing this vital funding through the American Rescue Plan for New Jersey families.”

“Last year, I was proud to vote for the American Rescue Plan, the benefits of which are still being felt by New Jersey through new initiatives such as this one,” **said U.S. Senator Cory Booker.** “The Homeowner Assistance Fund will provide much-needed relief and support to thousands of homeowners across our state, helping them make mortgage payments and pay other expenses that have accrued due to the economic hardships caused by the COVID-19 pandemic. I applaud the NJHMFA for their hard work to implement ERMA and look forward to seeing the positive impact this vital program has on families in New Jersey.”

“I’m grateful for Governor Murphy and Lt. Governor Oliver’s partnership in bringing the ERMA program forward,” **said Congresswoman Bonnie Watson Coleman.** “The passage of the American Rescue Plan Act continues to benefit the people of New Jersey through this vitally important program. It is in everyone’s interest to see our families through this pandemic by keeping them in their homes. I encourage everyone experiencing hardship as a result of the pandemic to take part in this program and together the New Jersey family will come out on the other side of the pandemic stronger than ever.”

“Housing continues to be foundational to economic and social opportunity,” **said State Assembly Speaker Craig J. Coughlin.** “Helping lift the burden of owed mortgage and property tax payments due to pandemic-related financial struggles that no individual family could have foreseen, this assistance will ensure the most vulnerable homeowners among us are able to keep a roof over their families’ heads.”

“As we are arriving at the two-year mark of the most notable worldwide pandemic in modern history, many residents have yet to fully get back on their feet economically. This program will allow families who are financially struggling the peace of mind that their home will still be their safe haven by eliminating the burden of paying back housing cost delinquencies stemming from the pandemic,” **said State Senate President Nicholas Scutari.**

“Hardworking South Jersey residents whose lives were upended by COVID deserve to keep roofs over their heads,” **said Congressman Donald Norcross.** “I will continue advocating for South Jersey families in Congress, ensuring they can access the programs and services they need as we continue to weather the pandemic together.”

To receive updates and notifications on the program via email and/or text, visit the NJHMFA HAF page and complete the "Receive HAF Update Notifications" form at www.njhousing.gov/dca/hmfa/covid19/haf (<https://www.njhousing.gov/dca/hmfa/covid19/haf/>)

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY (NJHMFA)

NJHMFA, an independent agency of the DCA, is a statewide and national leader in providing and advocating for affordable housing and homeownership. The Agency provides financing to developers to create quality homes and provides mortgage loans and down payment and closing cost assistance to help homebuyers achieve their dream of homeownership. For more information about NJHMFA programs, visit www.njhousing.gov (<https://www.njhousing.gov/>)

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Office of Governor PO Box 001
Trenton, NJ 08625
609-292-6000

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