

A Helping Hand for Homeowners in Need

If you have experienced a financial hardship and an increase in housing related expenses associated with the coronavirus pandemic that created a risk of mortgage delinquency, mortgage default, foreclosure or property tax lien, the Homeowner Assistance Fund may be able to help.

[Apply Here](#)

[Required Documents](#)

Welcome to New Jersey's Emergency Rescue Mortgage Assistance (ERMA) Application Portal

New Jersey's Emergency Rescue Mortgage Assistance (ERMA) program provides financial assistance for eligible homeowners who have experienced a significant decrease of income or increase of expenses due to COVID-19 and have been unable to remain current with their mortgage payments.

Applicants may receive up to \$75,000 per household to cover:

- Mortgage reinstatement assistance
- Other eligible housing related costs, including:
 - Escrow shortages
 - Delinquent property taxes
 - Municipal or tax liens
 - Delinquent Homeowner Association (HOA) dues.
 - Up to four future mortgage payments, inclusive of principal, interest, taxes and homeowner's insurance

If eligible, you could receive up to \$75,000 in the form of a three-year forgivable loan, with no interest or payments due. If the property is sold, transferred, or refinanced (except for refinances for a lower rate and/or shorter term) or you do not maintain the property as your primary residence during the three (3) year term of the mortgage and note, you must repay the ERMA Program funds.

Click on the FAQ's (Frequently Asked Questions) at the top right of this page for additional detail regarding the program.

You can also email the ERMA team at HAFServicing@njhmfa.gov or call us at (855) 647-7700 between the hours of 8:30am and 5:30pm Monday through Friday.

Application Process

1. Pass the pre-screening.
2. Create your account.
3. Complete the online application and provide documents.
4. Sign and submit your application.
5. Wait to receive application updates on your account dashboard.

[Begin Application](#)



New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistance (ERMA) Program will assist New Jersey homeowners unable to pay their mortgages or other eligible housing expenses due to a COVID-19 related hardship.

ERMA Mortgage Reinstatement Program

The Mortgage Reinstatement component of ERMA will provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan. You may be eligible to receive a one-time payment to settle mortgage arrearages if you experienced a COVID related hardship and have since recovered but need help to bring your mortgage current.

All ERMA payments will be paid directly to your mortgage servicer on your behalf.

ERMA Mortgage Payment Assistance Program

The Mortgage Payment Assistance component of ERMA will provide funds to pay mortgage arrearages and an approved amount of forward monthly mortgage payments on behalf of homeowners unable to make their mortgage payments due to a continuing financial hardship associated with the COVID-19 pandemic. You may be eligible to receive a one-time payment to settle mortgage arrearages and up to 4 months of mortgage payment assistance (principal, interest, property taxes and insurance) if you have not fully recovered from a COVID related hardship.

All ERMA payments will be paid directly to your mortgage servicer.

ERMA Property Charge Default Resolution Program

The Property Charge Default Resolution component of ERMA will provide funds to resolve certain property charge defaults that threaten a homeowner's ability to sustain ownership of a property. You may be eligible to receive a one-time payment to settle past due property taxes, municipal liens or utility liens, and delinquent homeowner association (HOA) dues that threaten sustained ownership of the property.

All ERMA payments will be made to the tax office or lienholder.

Housing Counseling Program

The Housing Counseling Program exists to ensure the dissemination of information regarding the availability of assistance programs, help families determine eligibility for federal, state and local programs, and assist applicants with the ERMA program application process. [Click here](#) for a list of available Housing Counselors in your county.





[Begin Screening](#)

Already applied? [Check the status of your application.](#)

855-647-7700

HAFServicing@njhmfa.gov

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