



IF YOU HAVE BEEN IMPACTED BY COVID,

ARE A HOMEOWNER, AND HAVE FALLEN BEHIND OR ANTICIPATE FALLING BEHIND ON YOUR HOUSING PAYMENTS,

THERE IS HELP...

The ERMA Program – financed by the Homeowner Assistance Fund (HAF) – provides up to \$35,000 in assistance to cover mortgage arrearages and other housing cost delinquencies for eligible homeowners negatively impacted by the COVID-19 pandemic.



The application portal will open on February 8, 2022 and applications can be submitted at www.njerma.com. Residents can call 855-647-7700 to be connected to a housing counselor who can provide guidance through the process, as well as information regarding options and eligibility.