

(Trenton, NJ) – Governor Phil Murphy and Lt. Governor Sheila Oliver announced Monday that the state will soon launch an Emergency Rescue Mortgage Assistance Program (ERMA). The program, which will be administered by the New Jersey Housing and Mortgage Finance Agency (NJHMFA,) 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.

The program utilizes \$325.9 million of federal Homeowner Assistance Fund money and is expected to help thousands of families get back on their feet.

“This pandemic has taken an immense toll on homeowners as unemployment skyrocketed and many people were left with no tools to help pay their mortgages and property taxes,” Commissioner Director Louis Cappelli Jr. said. “This program will serve as a much-needed lifeline to our residents who are struggling and will aid them in getting back on track to staying in their homes. No one should have to worry about keeping a roof over their head during this pandemic so having this program available is crucial.”

The ERMA application portal will open for applications at: www.njerma.com on **February 8, 2022** at 9AM.

Visit 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. Applicants seeking accommodations should contact NJHMFA at (855) 647-7700 for assistance.

The state’s program will work in tandem with Camden County’s rental assistance program, the third round of which was launched earlier this month.

The Board of Commissioners is accepting applications from eligible renters facing financial hardship due to the pandemic. In total, the Board expects to invest approximately \$16 million in assistance, using funds which were designated for the county as part of President Joe Biden's American Recovery Plan (ARP) Act. The Board of Commissioners previously awarded more than \$11 million in rental assistance to county residents since the fall of 2020 using funds from the first and second CARES Act.

"Homeowners in Camden County also have the option to apply for our rental assistance program," Cappelli continued. "This is the third round of funding we're distributing because we know that this problem is ongoing and the Board is committed to helping every Camden County resident stay in their homes and on top of their bills."

The Camden County RECOVERS Rental Assistance Grant makes available up to **18 months** of back rent (dating back to March 13, 2020). In addition, the newest phase of the program will also include three months of prospective rental payments.

Utilities that are included in rent will be treated as rent and internet services may be considered an eligible utility. While tenants will apply to take part in the program, payments will be made directly to landlords, unless the landlord does not respond and then the payment will be made directly to the tenant.

In order to qualify for the Camden County Emergency Rental Assistance Program, applications must meet all three of the following conditions:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs or experienced financial hardship due to the COVID-19 pandemic.
- Demonstrates a risk of experiencing homelessness or housing instability (i.e. past due notice, rent notice, or eviction notice).
- Has a household income at or below 80% Area Median Income (AMI).
 - Preference will be given to households with income below 50% AMI.

Additionally, the program will have the following requirements:

- There must be no duplication of funds.
- The amount of rent to be reimbursed per month will be capped at Camden County's Fair Market Rent (FMR) Limits.
- A preference will be given to households with one or more individuals that have not been employed for more than 90 days.
- Landlords must agree to waive late fees and penalties.

More information regarding the Rental Assistance Program, how to apply, and the additional eligibility requirements is available by visiting www.camdencounty.com.