NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

NEW JERSEY'S HARDEST HIT FUND

New Jersey's Hardest Hit Fund (NJHHF) program is funded through a federal grant from the United States Treasury's Hardest Hit Fund. The New Jersey Housing and Mortgage Finance Agency (NJHMFA) is the official administrator of the program for the State of New Jersey. New Jersey's Hardest Hit Fund program consists of the NJ HomeSaver and NJ HomeKeeper programs.

PROGRAM DESCRIPTION:

- **HomeSaver:** New Jersey HomeSaver offers eligible homeowners up to $50,000 in financial assistance to help bring their household monthly payment to an affordable level through a refinance, recast, or permanent modification of the first mortgage loan.
- **HomeKeeper:** New Jersey HomeKeeper offers eligible homeowners up to $48,000 in financial assistance to cover arrearages and/or monthly mortgage payments (including principal, interest, taxes and insurance) for up to 12 months.

HOW TO APPLY:

To apply for NJ Hardest Hit Fund assistance you will need to use our web-based application system from a computer, tablet, cell phone or other web enabled device. Visit www.njhousing.gov/foreclosure and click on the *"Apply Now"* button to begin your application. Before you begin, please have your mortgage loan information and financial information available.

If you are attempting to reapply, please contact 1-855-647-7700 or 609-278-7660 for assistance.

ELIGIBILITY REQUIREMENTS:

- A New Jersey homeowner at risk of foreclosure through no fault of your own
- Own only one residential home (one, two, or three-units), and currently reside in that home
- Suffered a qualifying involuntary financial hardship that caused or will cause you to fall behind on your mortgage payment.

  Hardships include:

  – An involuntary loss of employment income

  – A reduction in household income due to underemployment or other demonstrated financial hardships including medical, divorce, disability or death

NJ HOMESAVER
Administered by the New Jersey Housing and Mortgage Finance Agency

THE NEW JERSEY HOME KEEPER PROGRAM

NJ HMFA
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WWW.NJHOUSING.GOV

EQUAL HOUSING OPPORTUNITY

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