



NJ's Hardest Hit Fund offers  
up to **\$50,000**  
in assistance to save your home.

Because it's more than  
*just a house.*

New Jersey's Hardest Hit Fund (NJHMF) programs are funded through a federal grant from the United States Treasury's Hardest Hit Fund.

**IF YOU ARE IN DANGER OF LOSING YOUR HOME TO FORECLOSURE,  
THE NJHMF PROGRAMS MAY BE ABLE TO HELP!**

**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:**

Visit [www.njhousing.gov/foreclosure](http://www.njhousing.gov/foreclosure) and click on the "Click Here to Apply" button to begin your application. Before you begin, please have your mortgage loan information and income for all borrowers and spouses.

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

**ELIGIBILITY REQUIREMENTS:**

- You are a New Jersey homeowner at risk of foreclosure through no fault of your own
- You own only one residential home (one, two, or three-units), and currently reside in that home
- You 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



**LEARN MORE AT [WWW.NJHOUSING.GOV/FORECLOSURE](http://WWW.NJHOUSING.GOV/FORECLOSURE)**