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Joseph N. DiVincenzo, Jr.
Essex County Executive

NEWS

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**ESSEX COUNTY EXECUTIVE DIVINCENZO ANNOUNCES
\$2 MILLION GRANT PROGRAM TO HELP ESSEX COUNTY RESIDENTS
WITH MORTGAGE ASSISTANCE**

To apply, visit <https://portal.neighborlysoftware.com/essexcountynj/Participant>

Essex County, NJ – Essex County Executive Joseph N. DiVincenzo, Jr. announced that Essex County is allocating \$2 million for a grant program to help residential property owners from Essex County who have been negatively impacted by the Coronavirus and are behind on their mortgage payments. Applications for the Essex County Coronavirus Mortgage Assistance Program are now available and can be found at <https://portal.neighborlysoftware.com/essexcountynj/Participant>. Grants will be awarded on a first come, first served basis.

“The Coronavirus pandemic has impacted the lives of people from all different segments of our County’s population both in a public health perspective and their financial strength. Being able to offer our Mortgage Assistance Program is another way we are helping our residents through these difficult and challenging times,” DiVincenzo said. “Providing these funds promotes home ownership and stabilizes our neighborhoods by helping residents stay current in their mortgage payments and remain in their homes,” he added.

“I am proud to partner with County Executive Joe DiVincenzo to allocate funding towards much needed programs to assist our residents in need. Earlier this fall, the Essex made funding available to individuals and families needing rental assistance, as well as small businesses needing lease assistance. Our mortgage assistance program aims to provide similar relief to Essex County homeowners who have also suffered financial hardship due to COVID-19,” Freeholder President Brendan Gill said.

Eligible residents can earn 150 percent above the Area Medium Income levels established by the Federal Office of Housing and Urban Development. This means an eligible single person can earn \$111,312 annually, a family of two can earn \$127,187, a family of three can earn \$143,125 and a family of four can earn \$159,000. Additional income eligibility requirements for larger families can be found on the application website.

In addition to completing a short questionnaire, applicants must be able to provide proof of income loss on or after March 1, 2020, because of the coronavirus pandemic. The property

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for which the applicant is seeking assistance must be their primary residence. Any grant awards from Essex County will be paid directly to the lending institution.

This is the most recent financial assistance initiative presented by the County Executive. Previous coronavirus financial relief programs include a \$10 million partnership with the NJ Economic Development Authority to support small businesses and non-profit organizations, a \$5.5 million Emergency Rental Assistance Program and a \$9 million partnership with the NJ Redevelopment Authority to offer the Essex County Small Business Lease Emergency Assistance Grant.

Essex County is utilizing money from the Federal CARES Act to fund the Essex County Coronavirus Mortgage Assistance Program.

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