



## DO YOU WANT TO PURCHASE A HOME?

**Review these possible down payment & closing cost assistance grants to help you. \***  
**To learn more about the grants below or request an application, contact CJHRC.**

### BERNARDS TOWNSHIP Down Payment and/or Closing Cost Assistance Grant

**Requirements:**

- The home being purchased MUST be an affordable unit/home in Bernards Township
- All applicant(s) MUST have a homebuyer education certificate from CJHRC prior to or within 14 business days of signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 3 times their gross annual income
- Completed application is submitted after Contract of Sale & receipt of the Home Inspection Report. For new construction, a Certificate of Occupancy is accepted.
- A scheduled phone appointment is required to submit application to CJHRC
- Property MUST be applicant(s) primary residence
- Cannot own any other real estate at time of application
- Applications are accepted until funds are depleted
- Buyers must have saved at least 3% of the purchase price (own funds, no gift money)

### FRANKLIN TOWNSHIP Down Payment and/or Closing Cost Affordability Assistance Grant

**Requirements:**

- The home being purchased MUST be an affordable unit/home in Franklin Township
- All applicant(s) MUST have a homebuyer education certificate from CJHRC prior to signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 3 times their gross annual income
- Completed application is submitted after Contract of Sale & receipt of the Home Inspection Report. For new construction, a Certificate of Occupancy is accepted.
- A scheduled phone appointment is required to submit application to CJHRC
- Property MUST be applicant(s) primary residence
- Cannot own any other real estate at time of application

### RARITAN TOWNSHIP (Hunterdon County) Down Payment and/or Closing Cost Assistance Grant

**Requirements:**

- The home being purchased MUST be an affordable unit/home in Raritan Township
- All applicant(s) MUST have a homebuyer education certificate from CJHRC prior to or within 14 business days of signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 3 times their gross annual income
- Completed application is submitted after Contract of Sale & receipt of the Home Inspection Report. For new construction, a Certificate of Occupancy is accepted.
- A scheduled phone appointment is required to submit application to CJHRC
- Property MUST be applicant(s) primary residence
- Cannot own any other real estate at time of application
- Applications are accepted until funds are depleted
- Buyers must have saved at least 3% of the purchase price (own funds, no gift money)

### SOMERSET COUNTY American Dream Downpayment Initiative (ADDI)

**Requirements:**

- The home being purchased MUST be in Somerset County
- Applicant(s) MUST live or work in Somerset County and be a first time homebuyer
- Applicant(s) MUST have a homebuyer education certificate from a HUD Certified housing counseling agency prior to signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 4 times total gross annual income
- Applicant(s) must have saved at least 5% of the purchase price
- Applicant(s) must meet household income guidelines
- Application is submitted after applicant(s) have a Contract of Sale & a Home Inspection Report (applications are accepted until funds are depleted)
- Buyers must have saved at least 3% of the purchase price (own funds, no gift money)





# CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

501(c)(3) non-profit & HUD Agency

(908)446-0036  
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Visit our website for updates  
www.cjhrc.org



## Other NJ Down Payment & Closing Cost Assistance Grants\*

### Green Brook Township Affordability Assistance Program

#### Requirements:

- The home being purchased MUST be a low-income affordable unit in Green Brook Township AND applicant household MUST be very low income
- Applicant(s) MUST have a homebuyer education certificate from CJHRC prior to signing a Contract of Sale
- Applicant(s) CANNOT mortgage more than 3 times total gross annual income
- Application is submitted after applicant(s) have a Contract of Sale & a Home Inspection Report (applications are accepted until funds are depleted)
- Property MUST be applicant(s) primary residence & applicant(s) cannot own other real estate

- ❖ **Homebuyer Dream Program (HDP) & Homebuyer Dream Program Plus (HDP Plus) (Federal Home Loan Bank of NY)** – Applications are being accepted; applicant(s) MUST have a homebuyer education certificate from a HUD Certified Housing Counseling Agency and a Contract of Sale before applying through a participating member. For a list of participating members, go to [FHLBNY Housing & Community Lending Programs | Housing Programs: HLB Participating Members](#)
- ❖ **Middlesex County American Dream Downpayment Initiative (ADDI)** (must purchase in Middlesex County)  
Contact Melissa Bellamy at 732-745-3025
- ❖ **NJHMFA Down Payment Assistance Program** -- [New Jersey Housing and Mortgage Finance Agency | Homebuyers \(nj.gov\)](#)
- ❖ **Advisors Mortgage Group, LLC** – NJHMFA \$15,000 First Time Buyer; Contact Nicholas Rosetti at 609-320-7560 or email <mailto:nrosetti@advisorsmortgage.com>
- ❖ **Affinity Federal Credit Union** – NJ Community Capital Grant Fund; Contact James Goodman at 908-860-7120 or email [jgoodman@mortgagedept.com](mailto:jgoodman@mortgagedept.com)
- ❖ **Bank of America (BOA)** – Community Homeownership Commitment Down Payment Grant;  
Contact Michelle Brown (NMLS ID 588929) at 732-917-7685 or email [michelle.j.brown@bofa.com](mailto:michelle.j.brown@bofa.com)
- ❖ **Bedminster Down payment Assistance**; Contact CGP&H (609) 664-2769 x 5 or email [homes@cqph.net](mailto:homes@cqph.net)
- ❖ **Citizens Bank** – Destination Home Mortgage & NJHMFA grant; Contact Richard Matos at 973-687-0993 or email [richard.matos@citizensbank.com](mailto:richard.matos@citizensbank.com)
- ❖ **Columbia Bank** – Access Homeownership, Advancing Access; and Homebuyer Dream Program;  
Contact Paula Matias at 201-726-2214 or email [pmatias@columbiabankonline.com](mailto:pmatias@columbiabankonline.com)
- ❖ **Fulton Bank, N.A.** - Closing Cost Assistance Program (CCAP) Contact Bob Davis at 973-945-6609 or email: [rdavis@fultonmortgagecompany.com](mailto:rdavis@fultonmortgagecompany.com)
- ❖ **Kearny Bank** – Homebuyer Dream Program & NJ Community Capital Grant; Contact Jacqueline Gibbs at [jqgibbs@kearnybank.com](mailto:jqgibbs@kearnybank.com)
- ❖ **Lakeland Bank** – Welcome Home Loan Product & Homebuyer Dream Program; Contact Luis Pachon at 908-472-4697
- ❖ **M&T Bank** – M&T Grant Program & Homebuyer Dream Program; Contact Lenworth Johnson at 516-425-8009 or email [ljohnson17@mtb.com](mailto:ljohnson17@mtb.com) or David Henry at 862-237-3746 or email [dhenry2@mtg.com](mailto:dhenry2@mtg.com)
- ❖ **Magyar Bank** – Homebuyer Dream Program; Contact Richard Stevens at 888-990-2265 X147 or at [affordablehousing@magbank.com](mailto:affordablehousing@magbank.com)
- ❖ **NewRez Home Loans** – NJHMFA \$22,000 grant; Contact Michelle Campbell at 908-507-9545 or [michelle.campbell@newrez.com](mailto:michelle.campbell@newrez.com)
- ❖ **Ocean First Bank** – Lender Credit; Contact Troy Ewen at 609-276-9556 or email or Tom Vogel at 732-939-2025
- ❖ **PNC Bank** – PNC Grant; Contact Camille Sanchez at 551-221-0051 or email [camille.sanchez@pnc.com](mailto:camille.sanchez@pnc.com) or contact Jeff Shapiro at 908-310-6347 or email [jeff.shapiro@pnc.com](mailto:jeff.shapiro@pnc.com)
- ❖ **Peapack-Gladstone Bank** – Homebuyer Dream Program; Contact Carolina Rozewski at [mrozewski@pgbank.com](mailto:mrozewski@pgbank.com) or Amaro Pereira at 908-334-8789 or email [apereira@pgbank.com](mailto:apereira@pgbank.com)
- ❖ **TD Bank** - TD Home Access & NJ Community Capital, Contact Jack Granger at 973-903-3252 or email [jack.granger@td.com](mailto:jack.granger@td.com) or Ralph Bosolet at 917-803-2735 or email [ralph.bosolet@td.com](mailto:ralph.bosolet@td.com)
- ❖ **Tomo Mortgage, LLC** – Tomo Low Income; contact Kyle Clark at 512-265-7109 or email [kyle@hellotomo.com](mailto:kyle@hellotomo.com)
- ❖ **Valley Bank** – Homebuyer Dream Program; Contact Lisa Haydon at 973-769-8652 or email [lhaydon@valley.com](mailto:lhaydon@valley.com) or David Debonis at 973-207-6500 or email [ddebonis@valley.com](mailto:ddebonis@valley.com)
- ❖ **Wells Fargo Home Mortgage** – Dream Plan Home; Contact Michael Lomio at 201-919-2692 or email [Michael.Lomio@wellsfargo.com](mailto:Michael.Lomio@wellsfargo.com)
- ❖ Check with your lender for any grants you may be eligible for.
- ❖ Check with the Town you are purchasing in to see if they offer any grants.

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