



Federal Home Loan Bank of New York (FHLB NY)

Homebuyer Dream Program (HDP) -- Income Limits in NJ - earning up to 80% Area Median Income (AMI)

Homebuyer Dream Program Plus (HDP Plus) -- Income Limits in NJ - earning over 80% Area Median Income (AMI), but not to exceed 120% AMI

Both the HDP and the HDP Plus grants have a maximum grant amount of \$19,500 per household with an additional \$500 towards defrayment of nonprofit counseling agency costs for a maximum amount of \$20,000.

To apply for either program, you need: A homebuyer education certificate and a Contract of Sale

Below is a list of lenders (as of 4/3/24) who participate in this grant program. To apply for a FHLB NY grant or for additional details on how the program works, contact one of the lenders below. To view the list online, go to: <https://www.fhlbny.com/community/housing-programs/hdp/participating-members>

| Bank | Address | Contact Person |
|---|---|--|
| 1166 Federal Credit Union | 95 Woodstown Road Unit C Swedesboro, NJ 08085 | Lauren Ayon layon@1166fcu.org |
| 1st Colonial Community Bank | 1040 Haddon avenue Collingswood NJ 08108 | Gino Brown gbrown@1stcolonial.com |
| Advanced Financial FCU | 785 Central Avenue New Providence, NJ 07974 | Stella Moreno stellam@advfinfcu.com |
| Amboy Bank | 3590 U.S Highway NO.9, Old Bridge, NJ 08857 | Gloria Dumm gdumm@amboybank.com |
| BCB Community Bank | 860 Broadway Bayonne NJ 07002 | Marion Condo mcondo@bcb.bank |
| Blue Foundry Bank | 19 Park Avenue Rutherford, NJ 07070 | Joseph Valenti jvalenti@bluefoundrybank.com |
| Bogota Savings Bank | 819 Teaneck Road Teaneck NJ 07666 | Rose Alvarado ralvarado@bogotasavingsbank.com |
| Century Savings Bank | 1376 W. Sherman Avenue Suite A Vineland, NJ 08360 | Nia Coombs ncoombs@centurysb.com |
| Columbia Bank | 19-01 Route 208 North Fair Lawn, NJ 07410 | Kim Tropeano HDPGrants@columbiabankonline.com |



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| Franklin Bank | 1179 Route 40 Woodstown, NJ 08098 | Megan C Flinn hdp@franklinbnk.com |
| Kearny Bank | 120 Passaic Ave Fairfield NJ 07004 | Jacqueline Gibbs Jagibbs@kearnybank.com |
| Lakeland Bank | 250 Oak Ridge Road Oak Ridge, NJ 07438 | Bruno Viscariello bviscariello@lakelandbank.com |
| Magyar Bank | 400 Somerset Street New Brunswick, NJ 08901 | Richard Stevens rstevens@magbank.com |
| Manasquan Bank | 2221 Landmark Place Wall Township NJ 08736 | Ralph Tancredi rtancredi@manasquan.bank |
| Member's 1st of NJ FCU | 37 West Landis Avenue Vineland, NJ 08360 | Eileen Crean ecrean@membersonenj.org |
| North Jersey Federal Credit Union | 711 Union Boulevard Totowa, NJ 07512 | Mariela Diaz mdiaz@njfcu.org |
| NVE Bank | 76 Engle Street Englewood, NJ 07631 | Olena Shumlin lending@nvebank.com |
| OceanFirst Bank, National Association | P.O Box 2009 Toms River NJ 08754 | Jeanette Berghino fhlbnyhdp@oceanfirst.com |
| Peapack-Gladstone Bank | 500 Hills Drive, Suite 300 P.O. Box 700 Bedminster, NJ 07921 | Carolina Rozewski hdp@pgbank.com |
| Provident Bank | 100 Wood Avenue South Iselin NJ 08830 | Qianna Whites qianna.white@provident.bank |
| RSI Bank | 1500 Irving Street Rahway, NJ 07065 | Michael Carbonaro mcarbonaro@rsi.bank |
| Schuylers Savings Bank | 24 Davis Avenue Kearny, NJ 07032 | Nancy Shaw nancy.s@schuylersavings.com |
| Sturdy Savings Bank | 9417 Third Avenue Stone Harbor, NJ 08247 | Charles Meachon cmeach@sturdyonline.com |
| United Poles Federal Credit Union | 412 New Brunswick Avenue Perth Amboy, NJ 08861 | Iwona Karpeta ikarpeta@up-fcu.com |
| United Teletech Financial Federal Credit Union | 205 Hance Avenue, Tinton Falls, NJ 07724 | Robert Salmon rsalmon@utcu.org |
| Valley National Bank | 1455 Valley Road Wayne, NJ 07470 | Sofi Cordero scordero@valley.com |

