

What is the Section 8 Home Ownership Program?

This Department of Community Affairs Program is federally funded enabling qualified first-time home buyers to review monthly assistance for homeownership expenses instead of monthly rental assistance.

Who can participate?

The program is available to DCA Housing Choice Voucher participants meeting the following criteria:

- Applicant is in good standing with DCA's Housing Choice Voucher Program
- Applicant is a first-time homebuyer (No one in the household has owned a home for at least three years)
- Applicant has been continuously employed on a full-time basis for at least one year before applying to the program
- Applicant has an annual earned income of at least \$20,800. This amount does not apply to elderly and disabled head of households
- Applicant must be willing to attend homeownership counseling assigned by DCA (The family must attend and satisfactorily complete DCA's housing counseling program)

In order to become a homeowner, you must:

- Contact the Homeownership hotline at 609-292-9025 and inquire about applying for assistance
- Submit an application
- Once deemed eligible, DCA will refer you to a housing counselor who will work with you to set up a personal plan of action

Once deemed mortgage ready:

- Attend a briefing at the local Field Office, obtain a homeownership voucher and required program materials, and commence housing search
- Work with the NJ Housing and Mortgage Finance Agency to become pre-qualified for a mortgage
- Locate a “potential” home – submit the sales contract and sales addendum to DCA for review and approval
- Schedule a private professional home inspection – submit report to DCA for review
- DCA conducts a Housing Quality Standards Inspection
- Based on the inspections and sales contract, DCA will approve or disapprove the unit
- DCA will reexamine your household income and composition on an annual basis and make appropriate adjustments to the amount of the monthly housing assistance payment

THINGS TO KNOW:

- Not all Public Housing Agencies (PHAs) participate in this program but there are participating programs in every state. New Jersey PHA’s that may participate are attached.
- You may be able to apply for this program in a participating PHA even if you don’t live in that zone. However, preference is given to residents and you may be required to live in the new zone for 1 year before receiving services. Contact your nearest PHA for more information. **Attached are the NJ PHAs that participate according to the website as of June 13, 2024.**
- Families who qualify can receive up to 15 years of Section 8 Home Ownership Assistance (on a 20+ year mortgage; only 10 years for mortgages for less than 20 years). If your household includes a disabled or elderly member, these limits do not apply.
- Participants usually need to make a down payment toward the purchase. You will be required to provide at least three percent (3%) of the home purchase price. At least one percent (1%) of the purchase price must come from the family’s personal resource, such as a savings account, IDA account or S8A Savings account. The remaining 2% can be made up with contributions from other programs.
- **Central Jersey Housing Resource Center (CJHRC) does not handle this program.**

NJ214	Lakewood Township Residential Assistance Prog	NJ030	West New York Housing Authority
NJ912	State of NJ Dept. of Comm. Affairs	NJ032	Rahway Housing Authority
NJ054	Housing Authority of the Township of Lakewood	NJ035	South Amboy Housing Authority
NJ006	Perth Amboy Housing Authority	NJ036	Guttenberg Housing Authority
NJ002	Newark Housing Authority	NJ037	Irvington Housing Authority
NJ059	Pleasantville Housing Authority	NJ039	Plainfield Housing Authority
NJ095	Monmouth County	NJ042	Franklin Housing Authority
NJ092	Morris County Housing Authority	NJ043	Edison Housing Authority
NJ010	Housing Authority of the City of Camden	NJ044	Highland Park Housing Authority
NJ033	Woodbridge Housing Authority	NJ046	Red Bank Housing Authority
NJ060	Keansburg Housing Authority	NJ047	Carteret Housing Authority
NJ204	Gloucester County Housing Authority	NJ048	Neptune Housing Authority
NJ008	Long Branch Housing Authority	NJ049	Bridgeton Housing Authority
NJ014	Housing Authority And Urban Redevelopment Age	NJ051	Glassboro Housing Authority
NJ065	Brick Housing Authority	NJ052	Boonton Housing Authority
NJ106	Sayreville Housing Authority	NJ055	Englewood Housing Authority
NJ025	Housing Authority of the City of Orange	NJ056	Berkeley Housing Authority
NJ050	East Orange Housing Authority	NJ058	Salem Housing Authority
NJ003	Elizabeth Housing Authority	NJ063	Vineland Housing Authority
NJ007	Asbury Park Housing Authority	NJ066	Housing Authority City of Linden
NJ061	Millville Housing Authority	NJ067	Bergen County Housing Authority
NJ068	Dover Housing Authority	NJ070	Cliffside Park Housing Authority
NJ004	North Bergen Housing Authority	NJ071	Fort Lee Housing Authority
NJ009	Housing Authority City of Jersey City	NJ073	Borough of Clementon Housing Authority
NJ011	Housing Authority of the Borough of Lodi	NJ074	Penns Grove Housing Authority
NJ012	Bayonne Housing Authority	NJ075	Edgewater Housing Authority
NJ013	Passaic Housing Authority	NJ077	Weehawken Housing Authority
NJ015	Hoboken Housing Authority	NJ081	Housing Authority of the Township of Middleto
NJ021	Paterson Housing Authority	NJ083	Secaucus Housing Authority
NJ022	New Brunswick Housing Authority	NJ084	Hunterdon County Division of Housing
NJ023	Morristown Housing Authority	NJ086	Montclair Housing Authority
NJ026	Union City Housing Authority	NJ088	Phillipsburg DCD
		NJ089	Clifton Housing Authority
		NJ090	Passaic County Housing Authority

NJ092	Morris County Housing Authority
NJ095	Monmouth County
NJ097	Somerville Housing Authority
NJ099	Bloomfield Township HA
NJ102	Warren County Housing Authority
NJ105	Madison Housing Authority
NJ106	Sayreville Housing Authority
NJ108	West Orange Housing Authority
NJ109	Union Township Housing Authority
NJ110	Old Bridge Housing Authority
NJ112	Manville Housing Authority
NJ113	Union County Housing Authority
NJ114	Middlesex County
NJ118	Pennsauken Housing Authority
NJ204	Gloucester County Housing Authority
NJ212	Hamilton Township HA
NJ214	Lakewood Township Residential Assistance Prog
NJ880	Collaborative Support Programs of NJ
NJ881	Community Enterprises Corporation
NJ882	Jersey City Episcopal Cdc
NJ912	State of NJ Dept. of Comm. Affairs