



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)





Other NJ Down Payment & Closing Cost Assistance Grants*

- ❖ **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; [Middlesex County American Dream Downpayment Program | Middlesex County NJ](#)
- ❖ **NJHMFA Down Payment Assistance Program (\$15,000) & NJHMFA First Generation Down Payment Assistance Program (\$7,000)** -- [New Jersey Housing and Mortgage Finance Agency | Homebuyers \(nj.gov\)](#)
- ❖ **Advisors Mortgage Group, LLC** – NJHMFA, NJCC, County grants; Contact Nicholas Rosetti at 609-320-7560 email <mailto:nrosetti@advisorsmortgage.com>
- ❖ **Affinity Federal Credit Union** – Homebuyer Dream Program & NJCC; Contact James Goodman at 908-860-7120 or email jgoodman@mortgagedept.com
- ❖ **Bank of America (BOA)** – Down Payment Grant and America Home Grant (combined \$17,500); Contact Michelle Brown (NMLS ID 588929) at 732-917-7685 or email michelle.j.brown@bofa.com
- ❖ **Bedminster Down payment Assistance**; Contact CGP&H (609) 664-2769 x 5 or email homes@cqph.net
- ❖ **CMG Home Loans** – NJHMFA and FHA Buyers Choice Contact Lisa Haydon at 862-269-9249 or email: lhaydon@cmghomeloans.com
- ❖ **Citizens Bank** – Citizens Closing Cost Assistance Program \$10,000; Contact Oray Carew at 609-690-1873 or email: oray.carew@citizensbank.com
- ❖ **Columbia Bank** – Columbia Bank Grant & Homebuyer Dream Program; Contact Paula Matias at 201-726-2214 or email pmatias@columbiabankonline.com
- ❖ **Fulton Bank, N.A.** - Closing Cost Assistance Program (CCAP) Contact Jason Solano at 908-420-9624 or email: jsolano@fultonmortgagecompany.com
- ❖ **Kearny Bank** – Homebuyer Dream Program; Contact Stephanie Chu at 551-336-7779 X77779 or email at schu@kearnybank.com
- ❖ **M&T Bank** – M&T Grant Program & Homebuyer Dream Program; Contact Lenworth Johnson at 516-425-8009 or email ljohnson17@mtb.com or Tiffany Alphonso at 732-773-3534 or email talphonso1@mtb.com
- ❖ **Magyar Bank** – Homebuyer Dream Program; Contact Richard Stevens at 888-990-2265 X147 or at affordablehousing@magbank.com
- ❖ **Millenium Home Mortgage, LLC** – NJHMFA \$22,000 grant; Contact Joseph Galayda at 908-233-6610 or email jgalayda@MHMLender.com
- ❖ **Ocean First Bank** – \$6,000 Lender Credit & Homebuyer Dream Program; Contact Troy Ewen at 609-276-9556 or email tewen@oceanfirst.com or contact Tom Vogel at 732-939-2025 or email tvogel@oceanfirst.com
- ❖ **PNC Bank** – PNC \$10,000 Grant; Contact Camille Sanchez at 551-221-0051 or email camille.sanchez@pnc.com or contact Jeff Shapiro at 908-310-6347 or email jeff.shapiro@pnc.com
- ❖ **Peapack Private Bank & Trust** – \$2,500 Lender Credit & Homebuyer Dream Program; Contact Amaro Pereira at 908-334-8789 or email apereira@pgbank.com
- ❖ **Provident Bank** – \$5,000-\$10,000 Buyers Advantage & Homebuyer Dream Program; Contact Jennifer Zinna-Chatman at 732-682-1076 or email jennifer.zinnachatman@provident.bank or Contact Luis Pachon at 908-472-4697 or email luis.pachon@provident.bank
- ❖ **TD Bank** - TD Home Access & NJ Community Capital, Contact Jack Granger at 973-903-3252 or email jack.granger@td.com or Ralph Bosolet at 917-803-2735 or email ralph.bosolet@td.com
- ❖ **The Federal Savings Bank** - NJHMFA \$22,000 grant; Contact Lisa Haydon at 201-255-8305 or email lhaydon@thefederalsavingsbank.com or Marc Sokobin at 929-562-2523 or email at msokobin@thefederalsavingsbank.com
- ❖ **Tomo Mortgage, LLC** – Tomo Affordable Grant; contact James McTernan at 239-372-4607 or email jamesm@tomomortgage.com
- ❖ **Valley Bank** – Homebuyer Dream Program; Contact David Debonis at 973-207-6500 or email ddebonis@valley.com
- ❖ **Wells Fargo Home Mortgage** – Dream Plan Home mortgage, Dream Home Plan closing cost credit and Homebuyer Access grant; Contact David B. Levy at 908-608-2210 or email David.B.Levy@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.