



# 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

**Homebuyer Dream Program Wealth Builder (HDP Wealth Builder)** -- Income Limits in NJ – equal to or less than 120% Area Median Income (AMI)

All grants above can provide up to a maximum of \$30,000 per household with \$500 going towards defrayment of nonprofit counseling agency costs for homebuyer education. You may be able to combine the HDP Wealth Builder with either HDP or HDP Plus for a total of \$60,000 per household.

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

Below is a list of lenders (as of 2/9/2026) 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.

<b>Bank</b>	<b>Address</b>	<b>Contact Person</b>
<b>1166 Federal Credit Union</b>	95 Woodstown Road Unit C Swedesboro, NJ 08085	Michael DiPlacido MDiPlacido@116fcu.org
<b>Advanced Financial FCU</b>	785 Central Avenue New Providence, NJ 07974	Nadia Ebanks nadiae@advfinfcu.com
<b>Affinity Federal Credit Union</b>	73 Mountain View Boulevard Basking Ridge, NJ 07920	Carolyn Morganbesser carolynm@affinityfcu.com
<b>Amboy Bank</b>	3590 U.S Highway NO.9 Old Bridge, NJ 08857	Gloria Dumm gdumm@amboybank.com
<b>BCB Community Bank</b>	860 Broadway Bayonne NJ 07002	Sandra Sievewright ssievewright@bcb.bank
<b>Blue Foundry Bank</b>	19 Park Avenue Rutherford, NJ 07070	Joseph Valenti mortgage@bluefoundrybank.com
<b>Century Savings Bank</b>	1376 W. Sherman Avenue Suite A Vineland, NJ 08360	Megan Lore mlore@centurysb.com
<b>Columbia Bank</b>	19-01 Route 208 North Fair Lawn, NJ 07410	Kim Tropeano HDPGrants@columbiabankonline.com



<b>Crest Savings Bank</b>	3301 Pacific Avenue Wildwood, NJ 08260	Maggie Colwell maggie.colwell@crestsavings.com
<b>First Financial Federal Credit Union</b>	391 US Highway 9 Freehold, NJ 07728-8562	Julie Brandt-Oliver Jbrandt-oliver@firstfcu.com
<b>Franklin Bank</b>	1179 Route 40 Woodstown, NJ 08098	Megan C Flinn hdp@franklinbnk.com
<b>Kearny Bank</b>	120 Passaic Ave Fairfield NJ 07004	Jacqueline Gibbs Jagibbs@kearnybank.com
<b>Magyar Bank</b>	400 Somerset Street New Brunswick, NJ 08901	Richard Stevens rstevens@magbank.com
<b>Manasquan Bank</b>	2221 Landmark Place Wall Township NJ 08736	Ralph Tancredi rtancredi@manasquan.bank
<b>Peapack Private Bank &amp; Trust</b>	500 Hills Drive Suite 300 Bedminster, NJ 07921-1538	Amaro Pereira hdp@peapackprivate.com
<b>Provident Bank</b>	239 Washington Street Jersey City, NJ 07302	Bruno Viscariello <a href="mailto:bruno.viscariello@provident.bank">bruno.viscariello@provident.bank</a>
<b>Sturdy Savings Bank</b>	506 South Main Street Cape May Court House, NJ 08210	Charles Meachon cmeach@sturdyonline.com
<b>The Bank of Princeton</b>	183 Bayard Lane Princeton, NJ 08540	Mary Beth Gorecki mgorecki@thebankofprinceton.com
<b>United Roosevelt Savings Bank</b>	11-15 Cooke Avenue Carteret, NJ 07008	Christne Germann cgermann@ursb.bank
<b>Valley National Bank</b>	1455 Valley Road Wayne, NJ 07470	Sofi Cordero scordero@valley.com

