



Division of Housing & Community Development

830 Bergen Avenue, 5B
Jersey City, NJ 07306
201-369-4520

HUD Certified Pre-Purchase Housing Counseling Providers

Garden State Episcopal & Housing Partnership NYC
646-217-3370

<https://housingpartnership.com/for-home-buyers/home-buyer-education/>

New Jersey Citizen Action
973-643-8800
<https://njcitizenaction.org/>

North Hudson Community Action Corp.
201-866-3140
<http://nhcac.org/social-services-2-2/>

Urban League of Essex County
973-624-9535
http://www.ulec.org/housing_counseling

Affordable Housing Opportunities

CAPC
973-841-2674
<http://www.capcnj.org/key-projects/>

Garden State Episcopal CDC
201-209-9301
<http://gsecdc.org/newhomes/>

NJ Housing Resource Center
877-428-8844
<http://nj.gov/njhrc/>

Hudson County Homebuyer Resources

Purchasing a home is one of the biggest financial decisions that a family will make. Being educated about the process can help save money, obtain a quality mortgage loan, access down payment & closing cost assistance, and sustain homeownership. This guide features useful information to help achieve the dream of homeownership.

Down Payment & Closing Costs Assistance Programs

Hudson County Economic Development Corp. Address Yourself

Up to \$15,000 in down payment and closing cost assistance to households purchasing a home in Hudson County; income eligibility limits apply. Veterans receive priority consideration.

<http://www.hcedhousing.org>

Jersey City

Golden Neighborhoods

Up to \$40,000 in down payment and closing costs assistance to households purchasing a home in Jersey City; income eligibility & purchase limits apply.

201-547-6910

<http://www.cityofjerseycity.com/CityHall/HousingAndDevelopment/communitydevelopment>

NJ Housing & Mortgage Finance Agency Down Payment Assistance Program

Provides up to \$10,000 in down payment as a second mortgage; income eligibility & purchase limits apply.

800-NJ-HOUSE

<https://www.theroadhomenj.com/>

Federal Home Loan Bank of New York Homebuyer Dream Program

Provides up to \$9,500 towards down payment and closing costs to first time homebuyers through approved community based lenders; income eligibility & purchase limits apply.

<https://www.fhlbny.com/community/housing-programs/hdp/homebuyer-information>



The following lenders have specific mortgage products to assist low-moderate income households purchase their first home which may feature competitive interest rates, no mortgage insurance, reduced fees, and closing cost assistance. Each lender sets its own eligibility determination and underwriting criteria. Please contact the lender for more information.

Lender & Program	Eligibility	Contact
Bank of America America's Home First Mortgage	<80% AMI or Purchasing in Low and Moderate Income Census Tracts	Aaron Ritter aaron.ritter@bankofamerica.com (917) 414-5468
CitiBank HomeRun Mortgage	<80% AMI or Purchasing in Low and Moderate Income Census Tracts	Gil Ledany gil.ledany@citi.com (201) 921-3455
Columbia Bank	<80% AMI or Purchasing in Low and Moderate Income Census Tracts	Jack Granger jgranger@columbiabankonline.com (973) 903-3252
Investors Bank Home Ownership Made Easy (HOME)	<100% AMI or Purchasing in Low and Moderate Income Census Tracts	Maria Rodriguez mrodriguez@myinvestorsbank.com (973) 924-2424
JP Morgan Chase DreaMaker Mortgage	<100% AMI or Purchasing in Low and Moderate Income Census Tracts	David Forbes David.Forbes@chase.com (646) 773-7413
M&T Bank Get Started Mortgage	<80% AMI or Purchasing in Low and Moderate Income Census Tracts	Lillian Hernandez lhernandez@mtb.com (609) 658-7607
M&T Bank HomeReady	No Income Restrictions, Purchase in Census Tracts with >51% African American and/or Hispanic Population	Lillian Hernandez lhernandez@mtb.com (609) 658-7607
NJ Housing & Mortgage Finance Agency First-Time Homebuyer Mortgage Program	<140% AMI or Purchasing in an Urban Target Area	NJHMFA (800) 654-6879
Oritani Bank Low/Moderate Income Mortgage Loan	<80% AMI	John Krantz jkrantz@oritani.com (201) 497-1220
Oritani Bank First Time Homebuyers Loan Program	<115% AMI	John Krantz jkrantz@oritani.com (201) 497-1220
PNC PNC Community Mortgage	Household Income <\$55,120	Mark Purrington mark.purrington@pnc.com (973) 390-1448
Provident Bank Neighborhood CRA Program	<100% AMI	Sonja Leaven-Davis sonja.leavendavis@providentnj.com (732) 726-5525
Santander Bank Affordable Mortgage Program	<120% AMI or Purchasing in Low and Moderate Income Census Tracts	Toby Baba turney.baba@santander.us (347) 322-0624
TD Bank Right Step Mortgage	<80% AMI or Purchasing in Low and Moderate Income Census Tracts	Michael Douglas michael.douglas@td.com (973) 204-4119
Valley National Bank Community Home Ownership	<80% AMI or Purchasing in Low and Moderate Income Census Tracts	Michael Henriques michael.henriques@valley.com (201) 978-9682
Wells Fargo Home Opportunities	<80% AMI or Purchasing in Low and Moderate Income Census Tracts	Todd Meyer Todd.M.Meyer@wellsfargo.com (515) 429-2921

Hudson County 2020 HUD Area Median Income Limits

Household #	80% AMI	100% AMI	120% AMI	140% AMI
1	\$55,280	\$69,100	\$82,920	\$96,740
2	63,120	69,100	94,680	110,460
3	71,040	88,880	106,560	124,320
4	78,880	98,600	118,320	138,040
5	85,200	106,500	127,800	149,100
6	91,520	114,400	137,280	160,160

Low-Moderate Income Census Tract Locator

As some of the mortgage products listed above may have location eligibility requirements, please search the Federal Financial Institutions Council website to determine if a specific location may qualify.

1. Visit <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>
2. Enter property address and click "search".
3. Click the "Census Demographic Data" button to display Tract Income Level and Tract Minority % information for the Census Tract.