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.hcedchousing.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

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/njhrcc/
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.

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<tr>
<th>Lender &amp; Program</th>
<th>Eligibility</th>
<th>Contact</th>
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| 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  
jkantz@oritani.com  
(201) 497-1220 |
| Oritani Bank First Time Homebuyers Loan Program | <115% AMI                                             | John Krantz  
jkantz@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.leaven.davis@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 |

<table>
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<tr>
<th>Hudson County 2020 HUD Area Median Income Limits</th>
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<tbody>
<tr>
<td>Household #</td>
</tr>
<tr>
<td>1</td>
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<td>2</td>
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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.
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.