



**CENTRAL JERSEY
HOUSING RESOURCE CENTER (CJHRC)**

501(c)(3) non-profit & HUD Agency

☎ (908)446-0036
✉ 2cjhrc@gmail.com

Visit our website for updates

www.cjhrc.org



#HUDCertifiedProudt



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)

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7/31/2026



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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 & NJHMFA First Generation Down Payment Assistance Program --** [New Jersey Housing and Mortgage Finance Agency | Loan Products Fact Sheets and Materials](#)
- ❖ **Advisors Mortgage Group, LLC** – NJHMFA grants; Contact Nicholas Rosetti 732-292-3133 X162 or email nrosetti@advisorsmortgage.com
- ❖ **Affinity Federal Credit Union** – Homebuyer Dream Program, Trenton Initiative, NJCC & Brunswick; Contact James Goodman at 908-860-7120 or email jgoodman@mortgagedept.com
- ❖ **Bank of America (BOA)** – Community Homeownership Commitment; 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; Contact Deborah Mason at 215-209-9483 or email: deborah.mason@citizensbank.com
- ❖ **Columbia Bank** – Columbia Bank Grant & Homebuyer Dream Program; Contact Paula Matias at 201-726-2214 or email pmatias@columbiabankonline.com
- ❖ **Cross Country Mortgage, LLC** – CCM Smart Start; Contact Jennifer Zinna Chatman at 732-682-1076 or email jennifer.zinnachatman@ccm.com
- ❖ **Fulton Bank, N.A.** - Closing Cost Assistance Program (CCAP) Contact Chris Cantagallo at 732-644-8865 or email: ccantagallo@fultonmortgagecompany.com
- ❖ **Loan Depot** -- NJHMFA grant; contact Jackelyn Maldonado at 609-389-8630 or email jmaldonado@loandepot.com
- ❖ **M&T Bank** – M&T Grant Program & Homebuyer Dream Program; Contact David Henry at 862-237-3746 or email dhenry2@mtb.com or Tiffany Alphonso at 732-773-3534 or email talphonso@mtb.com
- ❖ **Magyar Bank** – Homebuyer Dream Program; Contact Richard Stevens at 888-990-2265 X147 or email affordablehousing@magbank.com
- ❖ **Millenium Home Mortgage, LLC** – NJHMFA grant; Contact Michelle McDermott at 908-233-6610 or email michelle@mhmlender.com
- ❖ **PNC Bank** – PNC and Low-Income Grant (can be combined); 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** – Lender Credit & Homebuyer Dream Program; Contact Amaro Pereira at 908-334-8789 or email apereira@pgbank.com
- ❖ **Provident Bank** – Buyers Advantage & Homebuyer Dream Program; Contact Luis Pachon at 908-472-4697 or email luis.pachon@provident.bank or Jennifer Piro at 201-306-8446 or email jennifer.piro@provident.bank
- ❖ **TD Bank** - NJ Community Capital, Contact Patrick Nicholson at 201-803-3504 or email patrick.nicholson@td.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.

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