



Federal Home Loan Bank of New York (FHLBNY)

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 FHLBNY grant or for additional details on how the program works, contact one of the lenders below.

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



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

