



Trenton Neighborhood Initiative Homebuyer Assistance Program Down Payment Assistance Information

- Up to \$10,000-\$20,000 down payment and/or closing cost assistance (based on need) to eligible homebuyers purchasing in Trenton, NJ.
- Recoverable grants with a 5-year term and due in full upon the sale of the property or refinance of the first existing mortgage. Any homeowner who remains in place for 5 years will have their DPA recoverable grant forgiven.
- Primary residence (1-4 Family) only. No investment or second homes.

Participant Eligibility

- Income qualified at 100% of HUD's Area Median Income (AMI) or below for Trenton, NJ adjusted for household size.
- Must have at least the lesser of one escrowed mortgage payment or \$1,500 of their own funds as of application date.
- Must complete homeownership coaching or counseling from a nonprofit HUD approved counseling organization within the last 12 months.
- Must have a pre-approval letter from an approved lender and a fully executed purchase contract for an eligible property in Trenton, NJ.
- The maximum purchase price of the property is \$625,000.
- Purchase price cannot exceed the appraised value of the home.
- Must be closing the first mortgage within 90 days of commitment.
- ITIN holders are eligible.

Below is a breakdown of the current income limits for 2025:

1 Person Household	\$88,900
2 Person Household	\$101,600
3 Person Household	\$114,300
4 Person Household	\$126,900
5 Person Household	\$137,100
6 Person Household	\$147,300
7 Person Household	\$157,400
8+ Person Household	\$167,600

To enroll in the Address Yourself homeownership program, complete the enrollment form by visiting:
www.addressyourself.org or scan the QR code.



For general information, contact New Jersey Community Capital at:
addressyourself@newjerseycommunitycapital.org or (732) 640-2061