

## New Jersey Housing and Mortgage Finance Agency

<http://www.state.nj.us/dca/hmfa/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Homeward Bound Homebuyer Mortgage</li> <li>• Stay at Home Streamline Refinance Program</li> <li>• Police and Firefighter Retirement System Mortgage Program</li> <li>• First-Time Homebuyer</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance
<b>Down Payment/Closing Cost Assistance:</b>	Smart Start Program (deferred, forgivable loan)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, police and firefighters
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Not required
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### New Jersey Down Payment and Closing Cost Assistance

<http://www.state.nj.us/dca/hmfa/homeownership/buyers/smart/>

#### New Jersey First Mortgage Programs

<http://www.state.nj.us/dca/hmfa/homeownership/buyers/>

#### New Jersey Participating Lenders List

[http://www.state.nj.us/dca/hmfa/media/download/buyer/hb\\_lender\\_list.pdf](http://www.state.nj.us/dca/hmfa/media/download/buyer/hb_lender_list.pdf)