



## ADDRESS YOURSELF

●  
PREPARING YOU  
FOR SUCCESSFUL  
HOMEOWNERSHIP

### Veterans: Purchase your home today!

Address Yourself and Hudson County Economic Development Corporation are partnering to offer **grants of \$15,000** to veterans looking to purchase their home in Hudson County. We are available to support your family every step of the way: from strengthening your credit score to closing on your home and maintaining financial stability throughout the life of your mortgage.

### The Grant

If you're a veteran shopping for a home in Hudson County, you're in luck! Our program **offers \$15,000 in down payment assistance grants** to veteran families buying a home in Hudson County with combined incomes lower than \$118,350.00 a year<sup>1</sup>. These funds are free of charge and can be used to pay closing costs, increase your down payment size or fulfill down payment requirements.

Not a veteran? Not to worry. A portion of these grants have been set aside for low-income Hudson County non-veteran residents.

Ready to buy your home? Apply today!

### The Process

If you're not quite ready to buy your home, our counselors can create a customized plan to improve your credit, reduce your debt, and help you save for a down payment at no cost to you. Our nonprofit housing counselors have exclusive access to mortgage underwriting technology, which banks use to determine whether you qualify for a loan. Counselors will determine precisely what steps are necessary for you become eligible for a mortgage. If needed, they will create an action plan and work with you to improve your credit, reduce your debt, and help you find available down payment grant funds, if available.



### Ready? Let's Get Started.

Make an appointment with a Housing Counselor on our website:

[www.hcedchousing.org](http://www.hcedchousing.org)

2020 Annual Family Income Limits		
Family of 1	\$	82,875.00
Family of 2	\$	94,725.00
Family of 3	\$	106,575.00
Family of 4	\$	118,350.00
Family of 5	\$	127,875.00
Family of 6	\$	137,325.00
Family of 7	\$	146,775.00
Family of 8	\$	156,225.00

<sup>1</sup>refers to the limit for a four person family. See table to the right for other family sizes

# Our Partners

## Counselors

Navicore Solutions is a nonprofit HUD-approved counseling agency that specializes in credit repair and budgeting, and can offer its services in a variety of languages.

## Nonprofits

Address Yourself is an affordable housing initiative run by New Jersey Community Capital (NJCC), a community development financial institution (CDFI) that has provided support to over 100 nonprofits throughout New Jersey since 1987.

## Government Partners

The Hudson County Economic Development Corporation (HCEDC) is a not-for-profit corporation organized to encourage business retention and expansion in Hudson County by providing assistance in the areas of access to business loans, education, information and housing. If you are interested in learning more about HCEDC visit [www.hudsonedc.org](http://www.hudsonedc.org) or call 201 – 369 – 4370.



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