



HOME

HOMEOWNERSHIP

RENTALS

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FORECLOSURE

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CONSUMER HOTLINE: 1-800-NJHOUSE

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Smart Start

Accumulating the funds for downpayment and closing costs is a common barrier to potential homeowners.

The **Smart Start Program** is available to participants in the Agency's First-Time Homebuyer program who are purchasing homes in Smart Growth Areas. The program helps these families by offering a second mortgage for downpayment and/or closing costs up to 4% of the first mortgage.

Further detail is available on our [Smart Start Fact Sheet \(351k PDF\)](#) or call [1-800-NJ-HOUSE](tel:1-800-NJ-HOUSE).

**SMART
START**
RECEIVE DOWNPAYMENT
ASSISTANCE