



FACT SHEET

TOPIC: *Welcome Home Program*
(Formerly “The Homeownership for Permanency Program”)

Adopting or obtaining Kinship Legal Guardianship?

WHAT YOU NEED TO KNOW

What is *Welcome Home Program*?

The *Welcome Home* Program is a homeownership mortgage assistance program.

What is the program’s purpose?

Welcome Home is designed to support family stability and access to safe and permanent housing.

How does the program work?

Welcome Home provides assistance through homeownership counseling and low-interest loans to purchase a home or to make improvements or modifications to a home in order to accommodate a larger family.

Who does the program serve?

Welcome Home Serves families who are in the process of adopting through the Division of Youth and Family Services (DYFS) or a NJ licensed adoption agency or families who are obtaining Kinship Legal Guardianship (KLG).

Who provides funding and administers the program?

The New Jersey Housing and Mortgage Finance Agency (NJHMFA) an affiliate of the New Jersey Department of Community Affairs.

Does the program provide mortgage assistance to families who have previously adopted or obtained KLG?

No. *Welcome Home* is only available to families who are in the process of newly adopting or obtaining KLG. NJHMFA does have a variety of other mortgage loan programs.

Does *Welcome Home* provide mortgage refinance loans?

No. *Welcome Home* does not provide Mortgage refinance loans to obtain a lower interest rate or to access cash.

How do I get more information?

To get more information about eligibility requirements and qualifications contact a Community Development Officer at NJHMFA 609-278-7521, and speak to your child’s caseworker.

January 2009 Fact Sheet #3

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