

Start Your Journey to Homeownership in Ocean County

We connect Ocean County residents with trusted lenders and resources to make homeownership more accessible for low- to moderate-income households, including \$25,000 on financial assistance, reduced bank fees and closing costs.

Eligibility based on

U.S. citizenship | Residency in Ocean County | Stable employment and income | Credit history | Income limit

2026 HUD income limits

Household Size	Income	Household Size	Income
1	\$72,950	5	\$112,550
2	\$83,400	6	\$120,900
3	\$93,800	7	\$129,250
4	\$104,200	8	\$137,550

Purchase price of home up to \$521,000

How It Works

1. Review if you qualify for the program.
2. Contact the Housing Counselor: Mark Lamela mlamela@oceaninc.org or call (732) 244-5333 x1110.
3. Complete the pre-application.
4. Attend the homeownership workshop.
5. Get your certificate of eligibility.
6. Find your home and check its eligibility.
7. Mortgage approvals.
8. Grant approval.
9. And finally closing!



Program administered by
O.C.E.A.N., Inc.
Helping People. Changing Lives.
40 Main St. | Toms River, NJ 08753
oceaninc.org/housing-

Program by
Ocean County Board of Commissioners
Department of Planning
planning.co.ocean.nj.us Phone: 732-929-2054

***Ocean County
First Time
Homebuyers
Program***



More Info



**EQUAL HOUSING
OPPORTUNITY**