

Statewide Limits

For The First-Time Homebuyer Program

Effective Date 07.28.25

MAXIMUM INCOME LIMITS

Limits are listed from lowest to highest COUNTIES	Percent of Area Median Income (AMI)	
	100% 1-2 FAMILY HOUSEHOLD	115% 3+ FAMILY HOUSEHOLD
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson, Mercer, Salem	\$131,700	\$151,455
Warren	\$133,700	\$153,755
Essex, Morris, Sussex, Union	\$135,300	\$155,595
Monmouth, Ocean	\$136,800	\$157,320
Bergen, Passaic	\$137,100	\$157,665
Hunterdon, Middlesex, Somerset	\$153,400	\$176,410

MAXIMUM PURCHASE PRICE LIMITS

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, Mercer, Warren	\$544,233	\$696,817	\$842,238	\$1,046,783
Cape May	\$617,242	\$790,200	\$955,165	\$1,187,039
Burlington, Camden, Gloucester & Salem	\$692,456	\$886,490	\$1,071,544	\$1,331,656
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$1,255,921	\$1,608,094	\$1,943,681	\$2,415,683

Limits are listed from lowest to highest

*Federal Housing Administration (FHA) & Veteran Administration (VA) maximum mortgage amounts prevail if more restrictive.



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