

Urban Target Area Limits

For The First-Time Homebuyer Program

Effective Date 07.28.24

MAXIMUM INCOME LIMITS

Limits are listed from lowest to highest COUNTIES	Percent of Area Median Income (AMI)	
	120% 1-2 FAMILY HOUSEHOLD	140% 3+ FAMILY HOUSEHOLD
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson, Mercer, Salem	\$158,040	\$184,380
Warren	\$160,440	\$187,180
Essex, Morris, Sussex, Union	\$162,360	\$189,420
Monmouth, Ocean	\$164,160	\$191,520
Bergen, Passaic	\$164,520	\$191,940
Hunterdon, Middlesex, Somerset,	\$184,080	\$214,760

MAXIMUM PURCHASE PRICE LIMITS

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, Mercer, Warren	\$665,173	\$851,665	\$1,029,402	\$1,279,401
Burlington, Camden, Gloucester, Salem,	\$754,406	\$965,800	\$1,167,423	\$1,450,825
Cape May	\$846,336	\$1,083,488	\$1,309,664	\$1,627,580
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$1,535,015	\$1,965,448	\$2,375,610	\$2,952,501

Limits are listed from lowest to highest

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

The following areas are identified as Urban Target Areas. Entire municipalities may not be a designated Urban Target Area (UTA).

Please use the Site Evaluator online tool at www.njhousing.gov/homeownership/buyers/site/ or contact an NJHMFA participating lender to determine if your property is within a UTA.

Atlantic County: Absecon, Atlantic City, Hamilton, Pleasantville, Ventnor City

Bergen County: Elmwood Park, Fairview, South Hackensack, Wallington

Burlington County: Burlington, Delran, Palmyra, Washington, Woodland

Camden County: Berlin, Camden, Cherry Hill, Gloucester City, Pennsauken, Pine Hill, Woodlynne

Cape May County: Lower, West Wildwood, Wildwood Crest

Cumberland County: Bridgeton, Commercial, Millville, Vineland

Essex County: Belleville, City of Orange, East Orange, Glen Ridge, Irvington, Maplewood, Newark, South Orange Village

Gloucester County: Elk, Westville

Hudson County: Bayonne, Guttenberg, Harrison, Hoboken, Jersey City, Kearny, Union City, Weehawken, West New York

Mercer County: Trenton

Middlesex County: Cranbury, New Brunswick, North Brunswick, Old Bridge, Perth Amboy, South Amboy

Monmouth County: Asbury Park, Freehold, Long Branch, West Long Branch

Morris County: Mount Olive

Ocean County: Berkeley, Lakewood, Manchester, Toms River, Tuckerton

Passaic County: Passaic, Paterson, Totowa

Salem County: Elsinboro, Penns Grove, Quinton

Somerset County: Green Brook, North Plainfield, South Bound Brook

Union County: Elizabeth, Hillside, Linden, Plainfield

Warren County: Phillipsburg

