

Urban Target Area Limits

For The First-Time Homebuyer Program

Effective Date 08.14.23

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, Essex, Gloucester, Hudson, Morris, Salem, Sussex, Warren & Union	\$148,200	\$172,900
Mercer	\$150,240	\$175,280
Monmouth & Ocean	\$151,440	\$176,680
Bergen & Passaic	\$152,040	\$177,380
Hunterdon, Middlesex & Somerset	\$166,200	\$193,900

MAXIMUM PURCHASE PRICE LIMITS

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, Mercer, Warren	\$588,104	\$753,025	\$910,164	\$1,131,156
Burlington, Camden, Gloucester & Salem	\$659,084	\$843,726	\$1,019,897	\$1,267,459
Cape May	\$683,441	\$874,937	\$1,057,586	\$1,314,304
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$1,357,164	\$1,737,767	\$2,100,407	\$2,610,419

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: Atlantic City, Hamilton Twp., Somers Point

Bergen: Garfield, Hackensack

Burlington: Maple Shade, Mount Holly, Southampton

Camden: Camden, Lindenwold, Pennsauken

Cape May: Woodbine, Lower Township, Middle Township

Cumberland: Commercial Township, Downe, Bridgeton, Millville, Vineland

Essex: Newark, East Orange, Irvington, Montclair, West Orange, City of Orange Twp.

Hudson: Jersey City, Bayonne, Kearny Town, Harrison Town, North Bergen, Guttenberg Town, West New York, Union City, Hoboken, West New York

Mercer: Trenton

Middlesex: Perth Amboy, New Brunswick, Old Bridge, Edison, Woodbridge

Monmouth: Red Bank, Long Branch, Asbury Park, Neptune Twp., Freehold

Morris: Morristown, Victory Gardens

Ocean: Lakewood, Manchester Twp., Berkeley Twp.

Passaic: Clifton, Passaic, Paterson

Salem: Penns Grove, Salem City

Union: Elizabeth, Plainfield

Warren: Phillipsburg



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