

Urban Target Area Limits

For First-Time Homebuyers

Effective Date 12.1.22

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, & Union | \$141,000 | \$164,500 |
| Bergen & Passaic | \$153,240 | \$178,780 |
| Warren | \$141,960 | \$165,620 |
| Mercer | \$143,040 | \$166,880 |
| Monmouth & Ocean | \$148,320 | \$173,040 |
| Hunterdon, Middlesex & Somerset | \$162,720 | \$189,840 |

MAXIMUM PURCHASE PRICE LIMITS

| COUNTIES | 1 - FAMILY | 2 - FAMILY | 3 - FAMILY | 4 - FAMILY |
|--|------------|-------------|-------------|-------------|
| Atlantic, Cumberland, Mercer, Warren | \$427,198 | \$546,995 | \$661,137 | \$821,687 |
| Burlington, Camden, Gloucester & Salem | \$484,644 | \$620,416 | \$749,942 | \$932,021 |
| Cape May | \$497,490 | \$636,868 | \$769,847 | \$956,697 |
| Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union | \$985,842 | \$1,262,310 | \$1,525,756 | \$1,896,208 |

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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