

# Urban Target Area Limits

## For First-Time Homebuyers

Effective date 5.01.21

### 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, & Salem	\$127,200	\$148,400
Mercer County	\$128,160	\$149,520
Essex, Morris, Sussex, & Union	\$128,880	\$150,360
Monmouth & Ocean	\$130,680	\$152,460
Warren	\$133,200	\$155,400
Bergen & Passaic	\$135,840	\$158,480
Hunterdon, Middlesex, & Somerset	\$147,840	\$172,480

### MAXIMUM PURCHASE PRICE LIMITS

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, & Mercer	\$381,308	\$488,215	\$590,106	\$733,378
Warren	\$398,682	\$510,391	\$616,909	\$766,709
Burlington, Camden, Cape May, Gloucester, & Salem	\$461,437	\$590,694	\$714,066	\$887,406
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, & Union	\$879,942	\$1,126,712	\$1,361,845	\$1,692,475

#### 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/](http://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

