

Urban Target Area Limits

For The First-Time Homebuyer Program

Effective Date 05.20.24

MAXIMUM INCOME LIMITS

Limits are listed from lowest to highest COUNTIES	Percent of Area Median Income (AMI)	
	120%	140%
	1-2 FAMILY HOUSEHOLD	3+ FAMILY HOUSEHOLD
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson, Salem, & Warren	\$150,360	\$175,420
Mercer	\$151,080	\$176,260
Bergen & Passaic	\$155,400	\$181,300
Essex, Morris, Sussex, Union	\$156,360	\$182,420
Monmouth & Ocean	\$156,720	\$182,840
Hunterdon, Middlesex & Somerset	\$175,440	\$204,680

MAXIMUM PURCHASE PRICE LIMITS

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, Mercer, Warren	\$624,481	\$799,563	\$966,475	\$1,201,130
Burlington, Camden, Gloucester & Salem	\$688,046	\$894,879	\$1,081,750	\$1,344,323
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$1,441,111	\$1,845,217	\$2,230,334	\$2,771,867

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

