

# 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/](http://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



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