

Urban Target Area Limits

MAXIMUM INCOME LIMITS - TARGET AREA

COUNTIES	Percent of Area Median Income (AMI)		Effective
	120%	140%	
	1-2 FAMILY HOUSEHOLD	3+ HOUSEHOLD	
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson & Salem	\$114,120	\$133,140	04/01/18
Monmouth & Ocean	\$119,160	\$139,020	04/01/18
Essex & Union	\$114,480	\$133,560	04/01/18
Mercer	\$118,680	\$138,460	04/01/18
Passaic	\$122,760	\$143,220	04/01/18
Middlesex	\$129,480	\$151,060	04/01/18

MAXIMUM PURCHASE PRICE LIMITS - TARGET AREA

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY	Effective
Atlantic	\$355,882	\$455,586	\$550,675	\$684,363	04/30/18
Burlington	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Camden	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Cape May	\$465,882	\$596,419	\$720,936	\$895,924	04/30/18
Cumberland	\$331,423	\$424,329	\$512,921	\$637,409	04/30/18
Essex	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Gloucester	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Hudson	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Mercer	\$388,235	\$496,998	\$600,752	\$746,593	04/30/18
Middlesex	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Monmouth	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Ocean	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Passaic	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Salem	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Union	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18

*Federal Housing Administration (FHA) & Veteran Administration (VA) maximum mortgage amounts prevail if more restrictive.

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, Kearney 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

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.

Need health insurance?

To enroll, view coverage, and learn how the law affects you, visit the official site of the Affordable Care Act (ACA) at healthcare.gov.



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