Last updated May 5, 2026, by New Jersey Housing and Mortgage Finance Agency (NJHMFA). Effective June 15, 2026.

UHAC 2026 Affordable Housing Regional Income Limits by Household Size

Regional Income Limits		Household Size										
		1 Person	1.5 Persons	2 Persons	2.5 Persons	3 Persons	4 Persons	4.5 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Region 1	Median	$90,700	$97,150	$103,600	$110,100	$116,600	$129,500	$134,700	$139,900	$150,300	$160,600	$171,000
Bergen, Hudson,	Moderate (80%)	$72,560	$77,720	$82,880	$88,080	$93,280	$103,600	$107,760	$111,920	$120,240	$128,480	$136,800
Passaic, Sussex	Low (50%)	$45,350	$48,575	$51,800	$55,050	$58,300	$64,750	$67,350	$69,950	$75,150	$80,300	$85,500
	Very Low (30%)	$27,210	$29,145	$31,080	$33,030	$34,980	$38,850	$40,410	$41,970	$45,090	$48,180	$51,300
Region 2	Median	$96,500	$103,400	$110,300	$117,200	$124,100	$137,800	$143,350	$148,900	$159,900	$170,900	$181,900
Essex, Morris,	Moderate (80%)	$77,200	$82,720	$88,240	$93,760	$99,280	$110,240	$114,680	$119,120	$127,920	$136,720	$145,520
Union, Warren	Low (50%)	$48,250	$51,700	$55,150	$58,600	$62,050	$68,900	$71,675	$74,450	$79,950	$85,450	$90,950
	Very Low (30%)	$28,950	$31,020	$33,090	$35,160	$37,230	$41,340	$43,005	$44,670	$47,970	$51,270	$54,570
Region 3	Median	$108,400	$116,150	$123,900	$131,650	$139,400	$154,800	$161,000	$167,200	$179,600	$192,000	$204,400
Hunterdon, Middlesex,	Moderate (80%)	$86,720	$92,920	$99,120	$105,320	$111,520	$123,840	$128,800	$133,760	$143,680	$153,600	$163,520
Somerset	Low (50%)	$54,200	$58,075	$61,950	$65,825	$69,700	$77,400	$80,500	$83,600	$89,800	$96,000	$102,200
	Very Low (30%)	$32,520	$34,845	$37,170	$39,495	$41,820	$46,440	$48,300	$50,160	$53,880	$57,600	$61,320
Region 4	Median	$98,400	$105,400	$112,400	$119,450	$126,500	$140,500	$146,150	$151,800	$163,000	$174,300	$185,500
Mercer, Monmouth,	Moderate (80%)	$78,720	$84,320	$89,920	$95,560	$101,200	$112,400	$116,920	$121,440	$130,400	$139,440	$148,400
Ocean	Low (50%)	$49,200	$52,700	$56,200	$59,725	$63,250	$70,250	$73,075	$75,900	$81,500	$87,150	$92,750
	Very Low (30%)	$29,520	$31,620	$33,720	$35,835	$37,950	$42,150	$43,845	$45,540	$48,900	$52,290	$55,650
Region 5	Median	$85,900	$92,050	$98,200	$104,350	$110,500	$122,700	$127,650	$132,600	$142,400	$152,200	$162,000
Burlington, Camden,	Moderate (80%)	$68,720	$73,640	$78,560	$83,480	$88,400	$98,160	$102,120	$106,080	$113,920	$121,760	$129,600
Gloucester	Low (50%)	$42,950	$46,025	$49,100	$52,175	$55,250	$61,350	$63,825	$66,300	$71,200	$76,100	$81,000
	Very Low (30%)	$25,770	$27,615	$29,460	$31,305	$33,150	$36,810	$38,295	$39,780	$42,720	$45,660	$48,600
Region 6	Median	$71,900	$77,050	$82,200	$87,350	$92,500	$102,700	$106,850	$111,000	$119,200	$127,400	$135,600
Atlantic, Cape May,	Moderate (80%)	$57,520	$61,640	$65,760	$69,880	$74,000	$82,160	$85,480	$88,800	$95,360	$101,920	$108,480
Cumberland, Salem	Low (50%)	$35,950	$38,525	$41,100	$43,675	$46,250	$51,350	$53,425	$55,500	$59,600	$63,700	$67,800
	Very Low (30%)	$21,570	$23,115	$24,660	$26,205	$27,750	$30,810	$32,055	$33,300	$35,760	$38,220	$40,680

Bedroom Count	Household Size (Family)*	Household Size (Senior)**
0BR	1 Person	1 Person
1BR	1.5 Persons	1.5 Persons
2BR	3 Persons	2 Persons
3BR	4.5 Persons	2.5 Persons
4BR	6 Persons	N/A

Maximum Sale Price Increase***	
Region 1	1.81%
Region 2	1.85%
Region 3	0.91%
Region 4	4.38%
Region 5	2.76%
Region 6	0.00%

Maximum Rent Increase****	
Statewide	4.7%

Net Asset Limit*****	
Statewide	$328,000

Updated 10/22/26
Effective Immediately

* N.J.A.C. 5:80-26.4(i).
** N.J.A.C. 5:80-26.4(j).
*** N.J.A.C. 5:80-26.7(c).
**** N.J.A.C. 5:80-26.13(b).
***** N.J.A.C. 5:80-26.17(b)3.