

# 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<br><b>COUNTIES</b>                             | Percent of Area Median Income (AMI) |                            |
|---|-------------------------------------|----------------------------|
|   | 120%                                | 140%                       |
|   | <b>1-2 FAMILY HOUSEHOLD</b>         | <b>3+ FAMILY HOUSEHOLD</b> |
| 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

| <b>COUNTIES</b>  | <b>1 - FAMILY</b> | <b>2 - FAMILY</b> | <b>3 - FAMILY</b> | <b>4 - FAMILY</b> |
|--|-------------------|-------------------|-------------------|-------------------|
| Atlantic, Cumberland, Mercer, Warren   | \$624,481         | \$799,563         | \$966,475         | \$1,201,130       |
| Burlington, Camden, Cape May<br>Gloucester & Salem   | \$699,046         | \$894,879         | \$1,081,750       | \$1,344,323       |
| Bergen, Essex, Hudson, Hunterdon,<br>Middlesex, Monmouth, Morris, Ocean,<br>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/](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

