Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Atlantic County to use based on the projects Placed in Service Date:

Atlantic County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 1 ATLANTIC COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	14,400	16,440	18,510	20,550	22,200	23,850	25,500	27,150
40%	19,200	21,920	24,680	27,400	29,600	31,800	34,000	36,200
50%	24,000	27,400	30,850	34,250	37,000	39,750	42,500	45,250
60%	28,800	32,880	37,020	41,100	44,400	47,700	51,000	54,300
80%	38,400	43,840	49,360	54,800	59,200	63,600	68,000	72,400

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	360	385	462	534	596	658	
40%	480	514	617	712	795	877	
50%	600	642	771	890	993	1,096	
60%	720	771	925	1,068	1,192	1,316	
80%	960	1,028	1,234	1,425	1,590	1,755	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 1 ATLANTIC COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	15,150	17,310	19,470	21,630	23,370	25,110	26,850	28,560
40%	20,200	23,080	25,960	28,840	31,160	33,480	35,800	38,080
50%	25,250	28,850	32,450	36,050	38,950	41,850	44,750	47,600
60%	30,300	34,620	38,940	43,260	46,740	50,220	53,700	57,120
80%	40,400	46,160	51,920	57,680	62,320	66,960	71,600	76,160

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	378	405	486	562	627	692	
40%	505	541	649	750	837	923	
50%	631	676	811	937	1,046	1,154	
60%	757	811	973	1,125	1,255	1,385	
80%	1,010	1,082	1,298	1,500	1,674	1,847	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Bergen County to use based on the projects Placed in Service Date:

Bergen County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 3 BERGEN COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,470	22,260	25,050	27,810	30,060	32,280	34,500	36,720
40%	25,960	29,680	33,400	37,080	40,080	43,040	46,000	48,960
50%	32,450	37,100	41,750	46,350	50,100	53,800	57,500	61,200
60%	38,940	44,520	50,100	55,620	60,120	64,560	69,000	73,440
80%	51,920	59,360	66,800	74,160	80,160	86,080	92,000	97,920

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	486	521	626	723	807	890	
40%	649	695	835	964	1,076	1,187	
50%	811	869	1,043	1,205	1,345	1,483	
60%	973	1,043	1,252	1,446	1,614	1,780	
80%	1,298	1,391	1,670	1,929	2,152	2,374	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 3 BERGEN COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	20,040	22,890	25,740	28,590	30,900	33,180	35,460	37,740
40%	26,720	30,520	34,320	38,120	41,200	44,240	47,280	50,320
50%	33,400	38,150	42,900	47,650	51,500	55,300	59,100	62,900
60%	40,080	45,780	51,480	57,180	61,800	66,360	70,920	75,480
80%	53,440	61,040	68,640	76,240	82,400	88,480	94,560	100,640

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	501	536	643	743	829	915	
40%	668	715	858	991	1,106	1,220	
50%	835	894	1,072	1,239	1,382	1,525	
60%	1,002	1,073	1,287	1,487	1,659	1,830	
80%	1,336	1,431	1,716	1,983	2,212	2,440	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Burlington County to use based on the projects Placed in Service Date:

Burlington County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 5 BURLINGTON COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,040	19,470	21,900	24,330	26,280	28,230	30,180	32,130
40%	22,720	25,960	29,200	32,440	35,040	37,640	40,240	42,840
50%	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550
60%	34,080	38,940	43,800	48,660	52,560	56,460	60,360	64,260
80%	45,440	51,920	58,400	64,880	70,080	75,280	80,480	85,680

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	426	456	547	632	705	778	
40%	568	608	730	843	941	1,038	
50%	710	760	912	1,054	1,176	1,298	
60%	852	912	1,095	1,265	1,411	1,557	
80%	1,136	1,217	1,460	1,687	1,882	2,077	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 5 BURLINGTON COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,130	19,560	22,020	24,450	26,430	28,380	30,330	32,280
40%	22,840	26,080	29,360	32,600	35,240	37,840	40,440	43,040
50%	28,550	32,600	36,700	40,750	44,050	47,300	50,550	53,800
60%	34,260	39,120	44,040	48,900	52,860	56,760	60,660	64,560
80%	45,680	52,160	58,720	65,200	70,480	75,680	80,880	86,080

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	428	458	550	636	709	782	
40%	571	611	734	848	946	1,043	
50%	713	764	917	1,060	1,182	1,304	
60%	856	917	1,101	1,272	1,419	1,565	
80%	1,142	1,223	1,468	1,696	1,892	2,087	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Camden County to use based on the projects Placed in Service Date:

Camden County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 7 CAMDEN COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,040	19,470	21,900	24,330	26,280	28,230	30,180	32,130
40%	22,720	25,960	29,200	32,440	35,040	37,640	40,240	42,840
50%	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550
60%	34,080	38,940	43,800	48,660	52,560	56,460	60,360	64,260
80%	45,440	51,920	58,400	64,880	70,080	75,280	80,480	85,680

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	426	456	547	632	705	778	
40%	568	608	730	843	941	1,038	
50%	710	760	912	1,054	1,176	1,298	
60%	852	912	1,095	1,265	1,411	1,557	
80%	1,136	1,217	1,460	1,687	1,882	2,077	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 7 CAMDEN COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,130	19,560	22,020	24,450	26,430	28,380	30,330	32,280
40%	22,840	26,080	29,360	32,600	35,240	37,840	40,440	43,040
50%	28,550	32,600	36,700	40,750	44,050	47,300	50,550	53,800
60%	34,260	39,120	44,040	48,900	52,860	56,760	60,660	64,560
80%	45,680	52,160	58,720	65,200	70,480	75,680	80,880	86,080

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	428	458	550	636	709	782	
40%	571	611	734	848	946	1,043	
50%	713	764	917	1,060	1,182	1,304	
60%	856	917	1,101	1,272	1,419	1,565	
80%	1,142	1,223	1,468	1,696	1,892	2,087	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Cape May County to use based on the projects Placed in Service Date:

Cape May County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2015
5/14/2010 to 5/31/2011	FY2015
6/1/2011 to 11/30/2011	FY2015
12/01/2011 to 12/10/2012	FY2015
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 9 CAPE MAY COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	15,810	18,060	20,310	22,560	24,390	26,190	27,990	29,790
40%	21,080	24,080	27,080	30,080	32,520	34,920	37,320	39,720
50%	26,350	30,100	33,850	37,600	40,650	43,650	46,650	49,650
60%	31,620	36,120	40,620	45,120	48,780	52,380	55,980	59,580
80%	42,160	48,160	54,160	60,160	65,040	69,840	74,640	79,440

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	395	423	507	586	654	722	
40%	527	564	677	782	873	963	
50%	658	705	846	978	1,091	1,203	
60%	790	846	1,015	1,173	1,309	1,444	
80%	1,054	1,129	1,354	1,565	1,746	1,926	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 9 CAPE MAY COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	16,110	18,390	20,700	22,980	24,840	26,670	28,500	30,360
40%	21,480	24,520	27,600	30,640	33,120	35,560	38,000	40,480
50%	26,850	30,650	34,500	38,300	41,400	44,450	47,500	50,600
60%	32,220	36,780	41,400	45,960	49,680	53,340	57,000	60,720
80%	42,960	49,040	55,200	61,280	66,240	71,120	76,000	80,960

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	402	431	517	597	666	735	
40%	537	575	690	797	889	981	
50%	671	718	862	996	1,111	1,226	
60%	805	862	1,035	1,195	1,333	1,471	
80%	1,074	1,150	1,380	1,594	1,778	1,962	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Cumberland County to use based on the projects Placed in Service Date:

Cumberland County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2013
5/14/2010 to 5/31/2011	FY2013
6/1/2011 to 11/30/2011	FY2013
12/01/2011 to 12/10/2012	FY2013
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 11 CUMBERLAND COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	13,650	15,600	17,550	19,500	21,060	22,620	24,180	25,740
40%	18,200	20,800	23,400	26,000	28,080	30,160	32,240	34,320
50%	22,750	26,000	29,250	32,500	35,100	37,700	40,300	42,900
60%	27,300	31,200	35,100	39,000	42,120	45,240	48,360	51,480
80%	36,400	41,600	46,800	52,000	56,160	60,320	64,480	68,640

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	341	365	438	507	565	624	
40%	455	487	585	676	754	832	
50%	568	609	731	845	942	1,040	
60%	682	731	877	1,014	1,131	1,248	
80%	910	975	1,170	1,352	1,508	1,664	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 11 CUMBERLAND COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	14,430	16,470	18,540	20,580	22,230	23,880	25,530	27,180
40%	19,240	21,960	24,720	27,440	29,640	31,840	34,040	36,240
50%	24,050	27,450	30,900	34,300	37,050	39,800	42,550	45,300
60%	28,860	32,940	37,080	41,160	44,460	47,760	51,060	54,360
80%	38,480	43,920	49,440	54,880	59,280	63,680	68,080	72,480

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	360	386	463	535	597	658	
40%	481	515	618	713	796	878	
50%	601	643	772	891	995	1,098	
60%	721	772	927	1,070	1,194	1,317	
80%	962	1,030	1,236	1,427	1,592	1,757	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Essex County to use based on the projects Placed in Service Date:

Essex County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2015
5/14/2010 to 5/31/2011	FY2015
6/1/2011 to 11/30/2011	FY2015
12/01/2011 to 12/10/2012	FY2015
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 13 ESSEX COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,230	21,960	24,720	27,450	29,670	31,860	34,050	36,240
40%	25,640	29,280	32,960	36,600	39,560	42,480	45,400	48,320
50%	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
60%	38,460	43,920	49,440	54,900	59,340	63,720	68,100	72,480
80%	51,280	58,560	65,920	73,200	79,120	84,960	90,800	96,640

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	480	514	618	714	796	878	
40%	641	686	824	952	1,062	1,171	
50%	801	858	1,030	1,190	1,327	1,464	
60%	961	1,029	1,236	1,428	1,593	1,757	
80%	1,282	1,373	1,648	1,904	2,124	2,343	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 13 ESSEX COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,380	22,140	24,900	27,660	29,880	32,100	34,320	36,540
40%	25,840	29,520	33,200	36,880	39,840	42,800	45,760	48,720
50%	32,300	36,900	41,500	46,100	49,800	53,500	57,200	60,900
60%	38,760	44,280	49,800	55,320	59,760	64,200	68,640	73,080
80%	51,680	59,040	66,400	73,760	79,680	85,600	91,520	97,440

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	484	519	622	719	802	885	
40%	646	692	830	959	1,070	1,181	
50%	807	865	1,037	1,198	1,337	1,476	
60%	969	1,038	1,245	1,438	1,605	1,771	
80%	1,292	1,384	1,660	1,918	2,140	2,362	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Gloucester County to use based on the projects Placed in Service Date:

Gloucester County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 15 GLOUCESTER COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,040	19,470	21,900	24,330	26,280	28,230	30,180	32,130
40%	22,720	25,960	29,200	32,440	35,040	37,640	40,240	42,840
50%	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550
60%	34,080	38,940	43,800	48,660	52,560	56,460	60,360	64,260
80%	45,440	51,920	58,400	64,880	70,080	75,280	80,480	85,680

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	426	456	547	632	705	778	
40%	568	608	730	843	941	1,038	
50%	710	760	912	1,054	1,176	1,298	
60%	852	912	1,095	1,265	1,411	1,557	
80%	1,136	1,217	1,460	1,687	1,882	2,077	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 15 GLOUCESTER COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,130	19,560	22,020	24,450	26,430	28,380	30,330	32,280
40%	22,840	26,080	29,360	32,600	35,240	37,840	40,440	43,040
50%	28,550	32,600	36,700	40,750	44,050	47,300	50,550	53,800
60%	34,260	39,120	44,040	48,900	52,860	56,760	60,660	64,560
80%	45,680	52,160	58,720	65,200	70,480	75,680	80,880	86,080

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	428	458	550	636	709	782	
40%	571	611	734	848	946	1,043	
50%	713	764	917	1,060	1,182	1,304	
60%	856	917	1,101	1,272	1,419	1,565	
80%	1,142	1,223	1,468	1,696	1,892	2,087	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Hudson County to use based on the projects Placed in Service Date:

Hudson County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2013
1/1/2009 to 5/13/2010	FY2013
5/14/2010 to 5/31/2011	FY2013
6/1/2011 to 11/30/2011	FY2013
12/01/2011 to 12/10/2012	FY2013
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 17 HUDSON COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	16,110	18,390	20,700	22,980	24,840	26,670	28,500	30,360
40%	21,480	24,520	27,600	30,640	33,120	35,560	38,000	40,480
50%	26,850	30,650	34,500	38,300	41,400	44,450	47,500	50,600
60%	32,220	36,780	41,400	45,960	49,680	53,340	57,000	60,720
80%	42,960	49,040	55,200	61,280	66,240	71,120	76,000	80,960

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	402	431	517	597	666	735	
40%	537	575	690	797	889	981	
50%	671	718	862	996	1,111	1,226	
60%	805	862	1,035	1,195	1,333	1,471	
80%	1,074	1,150	1,380	1,594	1,778	1,962	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 17 HUDSON COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	16,110	18,390	20,700	22,980	24,840	26,670	28,500	30,360
40%	21,480	24,520	27,600	30,640	33,120	35,560	38,000	40,480
50%	26,850	30,650	34,500	38,300	41,400	44,450	47,500	50,600
60%	32,220	36,780	41,400	45,960	49,680	53,340	57,000	60,720
80%	42,960	49,040	55,200	61,280	66,240	71,120	76,000	80,960

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	402	431	517	597	666	735	
40%	537	575	690	797	889	981	
50%	671	718	862	996	1,111	1,226	
60%	805	862	1,035	1,195	1,333	1,471	
80%	1,074	1,150	1,380	1,594	1,778	1,962	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Hunterdon County to use based on the projects Placed in Service Date:

Hunterdon County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 19 HUNTERDON COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	21,840	24,960	28,080	31,170	33,690	36,180	38,670	41,160
40%	29,120	33,280	37,440	41,560	44,920	48,240	51,560	54,880
50%	36,400	41,600	46,800	51,950	56,150	60,300	64,450	68,600
60%	43,680	49,920	56,160	62,340	67,380	72,360	77,340	82,320
80%	58,240	66,560	74,880	83,120	89,840	96,480	103,120	109,760

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	546	585	702	810	904	997	
40%	728	780	936	1,081	1,206	1,330	
50%	910	975	1,170	1,351	1,507	1,663	
60%	1,092	1,170	1,404	1,621	1,809	1,995	
80%	1,456	1,560	1,872	2,162	2,412	2,661	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 19 HUNTERDON COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	22,050	25,200	28,350	31,500	34,020	36,540	39,060	41,580
40%	29,400	33,600	37,800	42,000	45,360	48,720	52,080	55,440
50%	36,750	42,000	47,250	52,500	56,700	60,900	65,100	69,300
60%	44,100	50,400	56,700	63,000	68,040	73,080	78,120	83,160
80%	58,800	67,200	75,600	84,000	90,720	97,440	104,160	110,880

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	551	590	708	819	913	1,008	
40%	735	787	945	1,092	1,218	1,344	
50%	918	984	1,181	1,365	1,522	1,680	
60%	1,102	1,181	1,417	1,638	1,827	2,016	
80%	1,470	1,575	1,890	2,184	2,436	2,688	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Mercer County to use based on the projects Placed in Service Date:

Mercer County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2015
5/14/2010 to 5/31/2011	FY2015
6/1/2011 to 11/30/2011	FY2015
12/01/2011 to 12/10/2012	FY2015
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

2015 INCOME LIMITS

Housing Program: 2 Tax Credits | HUD Area: 21 MERCER COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	20,370	23,280	26,190	29,100	31,440	33,780	36,090	38,430
40%	27,160	31,040	34,920	38,800	41,920	45,040	48,120	51,240
50%	33,950	38,800	43,650	48,500	52,400	56,300	60,150	64,050
60%	40,740	46,560	52,380	58,200	62,880	67,560	72,180	76,860
80%	54,320	62,080	69,840	77,600	83,840	90,080	96,240	102,480

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	509	545	654	756	844	931	
40%	679	727	873	1,009	1,126	1,242	
50%	848	909	1,091	1,261	1,407	1,552	
60%	1,018	1,091	1,309	1,513	1,689	1,863	
80%	1,358	1,455	1,746	2,018	2,252	2,484	

2015 HERA INCOME LIMITS

Housing Program: 15 HERA Income Limits | HUD Area: 21 MERCER COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	20,940	23,940	26,940	29,910	32,310	34,710	37,110	39,510
40%	27,920	31,920	35,920	39,880	43,080	46,280	49,480	52,680
50%	34,900	39,900	44,900	49,850	53,850	57,850	61,850	65,850
60%	41,880	47,880	53,880	59,820	64,620	69,420	74,220	79,020
80%	55,840	63,840	71,840	79,760	86,160	92,560	98,960	105,360

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	523	561	673	777	867	957	
40%	698	748	898	1,037	1,157	1,277	
50%	872	935	1,122	1,296	1,446	1,596	
60%	1,047	1,122	1,347	1,555	1,735	1,915	
80%	1,396	1,496	1,796	2,074	2,314	2,554	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Middlesex County to use based on the projects Placed in Service Date:

Middlesex County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 23 MIDDLESEX COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	21,840	24,960	28,080	31,170	33,690	36,180	38,670	41,160
40%	29,120	33,280	37,440	41,560	44,920	48,240	51,560	54,880
50%	36,400	41,600	46,800	51,950	56,150	60,300	64,450	68,600
60%	43,680	49,920	56,160	62,340	67,380	72,360	77,340	82,320
80%	58,240	66,560	74,880	83,120	89,840	96,480	103,120	109,760

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	546	585	702	810	904	997	
40%	728	780	936	1,081	1,206	1,330	
50%	910	975	1,170	1,351	1,507	1,663	
60%	1,092	1,170	1,404	1,621	1,809	1,995	
80%	1,456	1,560	1,872	2,162	2,412	2,661	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 23 MIDDLESEX COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	22,050	25,200	28,350	31,500	34,020	36,540	39,060	41,580
40%	29,400	33,600	37,800	42,000	45,360	48,720	52,080	55,440
50%	36,750	42,000	47,250	52,500	56,700	60,900	65,100	69,300
60%	44,100	50,400	56,700	63,000	68,040	73,080	78,120	83,160
80%	58,800	67,200	75,600	84,000	90,720	97,440	104,160	110,880

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	551	590	708	819	913	1,008	
40%	735	787	945	1,092	1,218	1,344	
50%	918	984	1,181	1,365	1,522	1,680	
60%	1,102	1,181	1,417	1,638	1,827	2,016	
80%	1,470	1,575	1,890	2,184	2,436	2,688	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Monmouth County to use based on the projects Placed in Service Date:

Monmouth County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2013
5/14/2010 to 5/31/2011	FY2013
6/1/2011 to 11/30/2011	FY2013
12/01/2011 to 12/10/2012	FY2013
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 25 MONMOUTH COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,260	22,020	24,780	27,510	29,730	31,920	34,140	36,330
40%	25,680	29,360	33,040	36,680	39,640	42,560	45,520	48,440
50%	32,100	36,700	41,300	45,850	49,550	53,200	56,900	60,550
60%	38,520	44,040	49,560	55,020	59,460	63,840	68,280	72,660
80%	51,360	58,720	66,080	73,360	79,280	85,120	91,040	96,880

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	481	516	619	715	798	880	
40%	642	688	826	954	1,064	1,174	
50%	802	860	1,032	1,192	1,330	1,468	
60%	963	1,032	1,239	1,431	1,596	1,761	
80%	1,284	1,376	1,652	1,908	2,128	2,349	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 25 MONMOUTH COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,290	22,050	24,810	27,540	29,760	31,950	34,170	36,360
40%	25,720	29,400	33,080	36,720	39,680	42,600	45,560	48,480
50%	32,150	36,750	41,350	45,900	49,600	53,250	56,950	60,600
60%	38,580	44,100	49,620	55,080	59,520	63,900	68,340	72,720
80%	51,440	58,800	66,160	73,440	79,360	85,200	91,120	96,960

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	482	516	620	716	798	881	
40%	643	689	827	955	1,065	1,175	
50%	803	861	1,033	1,193	1,331	1,469	
60%	964	1,033	1,240	1,432	1,597	1,763	
80%	1,286	1,378	1,654	1,910	2,130	2,351	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Morris County to use based on the projects Placed in Service Date:

Morris County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2015
5/14/2010 to 5/31/2011	FY2015
6/1/2011 to 11/30/2011	FY2015
12/01/2011 to 12/10/2012	FY2015
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

2015 INCOME LIMITS

Housing Program: 2 Tax Credits HUD Area 27 MORRIS COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,230	21,960	24,720	27,450	29,670	31,860	34,050	36,240
40%	25,640	29,280	32,960	36,600	39,560	42,480	45,400	48,320
50%	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
60%	38,460	43,920	49,440	54,900	59,340	63,720	68,100	72,480
80%	51,280	58,560	65,920	73,200	79,120	84,960	90,800	96,640

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	480	514	618	714	796	878	
40%	641	686	824	952	1,062	1,171	
50%	801	858	1,030	1,190	1,327	1,464	
60%	961	1,029	1,236	1,428	1,593	1,757	
80%	1,282	1,373	1,648	1,904	2,124	2,343	

2015 HERA INCOME LIMITS

Housing Program: 15 HERA Income Limits HUD Area 27 MORRIS COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,380	22,140	24,900	27,660	29,880	32,100	34,320	36,540
40%	25,840	29,520	33,200	36,880	39,840	42,800	45,760	48,720
50%	32,300	36,900	41,500	46,100	49,800	53,500	57,200	60,900
60%	38,760	44,280	49,800	55,320	59,760	64,200	68,640	73,080
80%	51,680	59,040	66,400	73,760	79,680	85,600	91,520	97,440

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	484	519	622	719	802	885	
40%	646	692	830	959	1,070	1,181	
50%	807	865	1,037	1,198	1,337	1,476	
60%	969	1,038	1,245	1,438	1,605	1,771	
80%	1,292	1,384	1,660	1,918	2,140	2,362	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Ocean County to use based on the projects Placed in Service Date:

Ocean County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2013
5/14/2010 to 5/31/2011	FY2013
6/1/2011 to 11/30/2011	FY2013
12/01/2011 to 12/10/2012	FY2013
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 29 OCEAN COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,260	22,020	24,780	27,510	29,730	31,920	34,140	36,330
40%	25,680	29,360	33,040	36,680	39,640	42,560	45,520	48,440
50%	32,100	36,700	41,300	45,850	49,550	53,200	56,900	60,550
60%	38,520	44,040	49,560	55,020	59,460	63,840	68,280	72,660
80%	51,360	58,720	66,080	73,360	79,280	85,120	91,040	96,880

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	481	516	619	715	798	880	
40%	642	688	826	954	1,064	1,174	
50%	802	860	1,032	1,192	1,330	1,468	
60%	963	1,032	1,239	1,431	1,596	1,761	
80%	1,284	1,376	1,652	1,908	2,128	2,349	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 29 OCEAN COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,290	22,050	24,810	27,540	29,760	31,950	34,170	36,360
40%	25,720	29,400	33,080	36,720	39,680	42,600	45,560	48,480
50%	32,150	36,750	41,350	45,900	49,600	53,250	56,950	60,600
60%	38,580	44,100	49,620	55,080	59,520	63,900	68,340	72,720
80%	51,440	58,800	66,160	73,440	79,360	85,200	91,120	96,960

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	482	516	620	716	798	881	
40%	643	689	827	955	1,065	1,175	
50%	803	861	1,033	1,193	1,331	1,469	
60%	964	1,033	1,240	1,432	1,597	1,763	
80%	1,286	1,378	1,654	1,910	2,130	2,351	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Passaic County to use based on the projects Placed in Service Date:

Passaic County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 31 PASSAIC COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,470	22,260	25,050	27,810	30,060	32,280	34,500	36,720
40%	25,960	29,680	33,400	37,080	40,080	43,040	46,000	48,960
50%	32,450	37,100	41,750	46,350	50,100	53,800	57,500	61,200
60%	38,940	44,520	50,100	55,620	60,120	64,560	69,000	73,440
80%	51,920	59,360	66,800	74,160	80,160	86,080	92,000	97,920

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	486	521	626	723	807	890	
40%	649	695	835	964	1,076	1,187	
50%	811	869	1,043	1,205	1,345	1,483	
60%	973	1,043	1,252	1,446	1,614	1,780	
80%	1,298	1,391	1,670	1,929	2,152	2,374	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 31 PASSAIC COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	20,040	22,890	25,740	28,590	30,900	33,180	35,460	37,740
40%	26,720	30,520	34,320	38,120	41,200	44,240	47,280	50,320
50%	33,400	38,150	42,900	47,650	51,500	55,300	59,100	62,900
60%	40,080	45,780	51,480	57,180	61,800	66,360	70,920	75,480
80%	53,440	61,040	68,640	76,240	82,400	88,480	94,560	100,640

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	501	536	643	743	829	915	
40%	668	715	858	991	1,106	1,220	
50%	835	894	1,072	1,239	1,382	1,525	
60%	1,002	1,073	1,287	1,487	1,659	1,830	
80%	1,336	1,431	1,716	1,983	2,212	2,440	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Salem County to use based on the projects Placed in Service Date:

Salem County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area: 33 SALEM COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,040	19,470	21,900	24,330	26,280	28,230	30,180	32,130
40%	22,720	25,960	29,200	32,440	35,040	37,640	40,240	42,840
50%	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550
60%	34,080	38,940	43,800	48,660	52,560	56,460	60,360	64,260
80%	45,440	51,920	58,400	64,880	70,080	75,280	80,480	85,680

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	426	456	547	632	705	778	
40%	568	608	730	843	941	1,038	
50%	710	760	912	1,054	1,176	1,298	
60%	852	912	1,095	1,265	1,411	1,557	
80%	1,136	1,217	1,460	1,687	1,882	2,077	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area: 33 SALEM COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	17,130	19,560	22,020	24,450	26,430	28,380	30,330	32,280
40%	22,840	26,080	29,360	32,600	35,240	37,840	40,440	43,040
50%	28,550	32,600	36,700	40,750	44,050	47,300	50,550	53,800
60%	34,260	39,120	44,040	48,900	52,860	56,760	60,660	64,560
80%	45,680	52,160	58,720	65,200	70,480	75,680	80,880	86,080

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	428	458	550	636	709	782	
40%	571	611	734	848	946	1,043	
50%	713	764	917	1,060	1,182	1,304	
60%	856	917	1,101	1,272	1,419	1,565	
80%	1,142	1,223	1,468	1,696	1,892	2,087	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Somerset County to use based on the projects Placed in Service Date:

Somerset County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2012
5/14/2010 to 5/31/2011	FY2012
6/1/2011 to 11/30/2011	FY2012
12/01/2011 to 12/10/2012	FY2012
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 35 SOMERSET COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	21,840	24,960	28,080	31,170	33,690	36,180	38,670	41,160
40%	29,120	33,280	37,440	41,560	44,920	48,240	51,560	54,880
50%	36,400	41,600	46,800	51,950	56,150	60,300	64,450	68,600
60%	43,680	49,920	56,160	62,340	67,380	72,360	77,340	82,320
80%	58,240	66,560	74,880	83,120	89,840	96,480	103,120	109,760

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	546	585	702	810	904	997	
40%	728	780	936	1,081	1,206	1,330	
50%	910	975	1,170	1,351	1,507	1,663	
60%	1,092	1,170	1,404	1,621	1,809	1,995	
80%	1,456	1,560	1,872	2,162	2,412	2,661	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 35 SOMERSET COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	22,050	25,200	28,350	31,500	34,020	36,540	39,060	41,580
40%	29,400	33,600	37,800	42,000	45,360	48,720	52,080	55,440
50%	36,750	42,000	47,250	52,500	56,700	60,900	65,100	69,300
60%	44,100	50,400	56,700	63,000	68,040	73,080	78,120	83,160
80%	58,800	67,200	75,600	84,000	90,720	97,440	104,160	110,880

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	551	590	708	819	913	1,008	
40%	735	787	945	1,092	1,218	1,344	
50%	918	984	1,181	1,365	1,522	1,680	
60%	1,102	1,181	1,417	1,638	1,827	2,016	
80%	1,470	1,575	1,890	2,184	2,436	2,688	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Sussex County to use based on the projects Placed in Service Date:

Sussex County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2015
5/14/2010 to 5/31/2011	FY2015
6/1/2011 to 11/30/2011	FY2015
12/01/2011 to 12/10/2012	FY2015
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area | 37 SUSSEX COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,230	21,960	24,720	27,450	29,670	31,860	34,050	36,240
40%	25,640	29,280	32,960	36,600	39,560	42,480	45,400	48,320
50%	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
60%	38,460	43,920	49,440	54,900	59,340	63,720	68,100	72,480
80%	51,280	58,560	65,920	73,200	79,120	84,960	90,800	96,640

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	480	514	618	714	796	878	
40%	641	686	824	952	1,062	1,171	
50%	801	858	1,030	1,190	1,327	1,464	
60%	961	1,029	1,236	1,428	1,593	1,757	
80%	1,282	1,373	1,648	1,904	2,124	2,343	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area | 37 SUSSEX COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,380	22,140	24,900	27,660	29,880	32,100	34,320	36,540
40%	25,840	29,520	33,200	36,880	39,840	42,800	45,760	48,720
50%	32,300	36,900	41,500	46,100	49,800	53,500	57,200	60,900
60%	38,760	44,280	49,800	55,320	59,760	64,200	68,640	73,080
80%	51,680	59,040	66,400	73,760	79,680	85,600	91,520	97,440

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	484	519	622	719	802	885	
40%	646	692	830	959	1,070	1,181	
50%	807	865	1,037	1,198	1,337	1,476	
60%	969	1,038	1,245	1,438	1,605	1,771	
80%	1,292	1,384	1,660	1,918	2,140	2,362	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Union County to use based on the projects Placed in Service Date:

Union County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2015
5/14/2010 to 5/31/2011	FY2015
6/1/2011 to 11/30/2011	FY2015
12/01/2011 to 12/10/2012	FY2015
12/11/2012 to 12/17/2013	FY2015
12/18/2013 to 3/05/2015	FY2015
3/06/2015 to Present	FY2015

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NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits HUD Area 39 UNION COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,230	21,960	24,720	27,450	29,670	31,860	34,050	36,240
40%	25,640	29,280	32,960	36,600	39,560	42,480	45,400	48,320
50%	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
60%	38,460	43,920	49,440	54,900	59,340	63,720	68,100	72,480
80%	51,280	58,560	65,920	73,200	79,120	84,960	90,800	96,640

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	480	514	618	714	796	878	
40%	641	686	824	952	1,062	1,171	
50%	801	858	1,030	1,190	1,327	1,464	
60%	961	1,029	1,236	1,428	1,593	1,757	
80%	1,282	1,373	1,648	1,904	2,124	2,343	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits HUD Area 39 UNION COUNTY Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,380	22,140	24,900	27,660	29,880	32,100	34,320	36,540
40%	25,840	29,520	33,200	36,880	39,840	42,800	45,760	48,720
50%	32,300	36,900	41,500	46,100	49,800	53,500	57,200	60,900
60%	38,760	44,280	49,800	55,320	59,760	64,200	68,640	73,080
80%	51,680	59,040	66,400	73,760	79,680	85,600	91,520	97,440

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	484	519	622	719	802	885	
40%	646	692	830	959	1,070	1,181	
50%	807	865	1,037	1,198	1,337	1,476	
60%	969	1,038	1,245	1,438	1,605	1,771	
80%	1,292	1,384	1,660	1,918	2,140	2,362	

Determination of Maximum Income Limits

The following table outlines the maximum set of Income Limits for existing projects within Warren County to use based on the projects Placed in Service Date:

Warren County, New Jersey	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2015 HERA Special
1/1/2009 to 5/13/2010	FY2013
5/14/2010 to 5/31/2011	FY2013
6/1/2011 to 11/30/2011	FY2013
12/01/2011 to 12/10/2012	FY2013
12/11/2012 to 12/17/2013	FY2013
12/18/2013 to 3/05/2015	FY2014
3/06/2015 to Present	FY2015

2015 Income Limits have been published with a March 6, 2015 effective date. As per Revenue Ruling 94-57, income limits must be implemented on the effective date or 45 days from the published date, whichever is later, which means this year's limits must be implemented no later than April 19, 2015.

NJHMFA

2015 INCOME LIMITS

Date: 03/06/2015

Housing Program: 2 Tax Credits | HUD Area | 41 WARREN COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	18,360	21,000	23,610	26,220	28,320	30,420	32,520	34,620
40%	24,480	28,000	31,480	34,960	37,760	40,560	43,360	46,160
50%	30,600	35,000	39,350	43,700	47,200	50,700	54,200	57,700
60%	36,720	42,000	47,220	52,440	56,640	60,840	65,040	69,240
80%	48,960	56,000	62,960	69,920	75,520	81,120	86,720	92,320

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	459	492	590	681	760	839	
40%	612	656	787	909	1,014	1,119	
50%	765	820	983	1,136	1,267	1,398	
60%	918	984	1,180	1,363	1,521	1,678	
80%	1,224	1,312	1,574	1,818	2,028	2,238	

NJHMFA

2015 HERA INCOME LIMITS

Date: 03/06/2015

Housing Program: 15 HERA Income Limits | HUD Area | 41 WARREN COUNTY | Effective date: 03/06/2015

INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	19,470	22,230	25,020	27,780	30,030	32,250	34,470	36,690
40%	25,960	29,640	33,360	37,040	40,040	43,000	45,960	48,920
50%	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
60%	38,940	44,460	50,040	55,560	60,060	64,500	68,940	73,380
80%	51,920	59,280	66,720	74,080	80,080	86,000	91,920	97,840

BY BEDROOM	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
30%	486	521	625	722	806	889	
40%	649	695	834	963	1,075	1,186	
50%	811	868	1,042	1,204	1,343	1,482	
60%	973	1,042	1,251	1,445	1,612	1,779	
80%	1,298	1,390	1,668	1,927	2,150	2,372	