

**2025 NEW JERSEY Multifamily Tax Subsidy Projects (MTSP) INCOME LIMITS**  
**FOR PROJECTS PLACED IN SERVICE AFTER 12/31/08**

COUNTIES	INCOME LIMIT %	1 PERSON	1.5 PERSON	2 PERSON	3 PERSON	4 PERSON	4.5 PERSON	5 PERSON	6 PERSON	7 PERSON	7.5 PERSON	8 PERSON
ATLANTIC	20%	\$14,040	\$15,040	\$16,040	\$18,040	\$20,040	\$20,850	\$21,660	\$23,260	\$24,860	\$25,660	\$26,460
	30%	\$21,060	\$22,560	\$24,060	\$27,060	\$30,060	\$31,275	\$32,490	\$34,890	\$37,290	\$38,490	\$39,690
	40%	\$28,080	\$30,080	\$32,080	\$36,080	\$40,080	\$41,700	\$43,320	\$46,520	\$49,720	\$51,320	\$52,920
	50%	\$35,100	\$37,600	\$40,100	\$45,100	\$50,100	\$52,125	\$54,150	\$58,150	\$62,150	\$64,150	\$66,150
	60%	\$42,120	\$45,120	\$48,120	\$54,120	\$60,120	\$62,550	\$64,980	\$69,780	\$74,580	\$76,980	\$79,380
	70%	\$49,140	\$52,640	\$56,140	\$63,140	\$70,140	\$72,975	\$75,810	\$81,410	\$87,010	\$89,810	\$92,610
	80%	\$56,160	\$60,160	\$64,160	\$72,160	\$80,160	\$83,400	\$86,640	\$93,040	\$99,440	\$102,640	\$105,840
	100%	\$70,200	\$75,200	\$80,200	\$90,200	\$100,200	\$104,250	\$108,300	\$116,300	\$124,300	\$128,300	\$132,300
BERGEN PASSAIC	20%	\$19,200	\$20,570	\$21,940	\$24,680	\$27,420	\$28,520	\$29,620	\$31,820	\$34,020	\$35,110	\$36,200
	30%	\$28,800	\$30,855	\$32,910	\$37,020	\$41,130	\$42,780	\$44,430	\$47,730	\$51,030	\$52,665	\$54,300
	40%	\$38,400	\$41,140	\$43,880	\$49,360	\$55,580	\$57,040	\$58,500	\$63,640	\$68,040	\$70,220	\$72,400
	50%	\$48,000	\$51,425	\$54,850	\$61,700	\$68,550	\$71,300	\$74,050	\$79,550	\$85,050	\$87,775	\$90,500
	60%	\$57,600	\$61,710	\$65,820	\$74,040	\$82,260	\$85,560	\$88,860	\$95,460	\$102,060	\$105,330	\$108,600
	70%	\$67,200	\$71,995	\$76,790	\$86,380	\$95,970	\$99,820	\$103,670	\$111,370	\$119,070	\$122,885	\$126,700
	80%	\$76,800	\$82,280	\$87,760	\$98,720	\$109,680	\$114,080	\$118,480	\$127,280	\$136,080	\$140,440	\$144,800
	100%	\$96,000	\$102,850	\$109,700	\$123,400	\$137,100	\$142,600	\$148,100	\$159,100	\$170,100	\$175,550	\$181,000
HUDSON	20%	\$18,760	\$20,100	\$21,440	\$24,120	\$26,800	\$27,880	\$28,960	\$31,100	\$33,240	\$34,310	\$35,380
	30%	\$28,140	\$30,150	\$32,160	\$36,180	\$40,200	\$41,820	\$43,440	\$46,650	\$49,860	\$51,465	\$53,070
	40%	\$37,520	\$40,200	\$42,880	\$48,240	\$53,600	\$55,760	\$57,920	\$62,200	\$66,480	\$68,620	\$70,760
	50%	\$46,900	\$50,250	\$53,600	\$60,300	\$67,000	\$69,700	\$72,400	\$77,750	\$83,100	\$85,775	\$88,450
	60%	\$56,280	\$60,300	\$64,320	\$72,360	\$80,400	\$83,640	\$86,880	\$93,300	\$99,720	\$102,930	\$106,140
	70%	\$65,660	\$70,350	\$75,040	\$84,420	\$93,800	\$97,580	\$101,360	\$108,850	\$116,340	\$120,085	\$123,830
	80%	\$75,040	\$80,400	\$85,760	\$96,480	\$107,200	\$111,520	\$115,840	\$124,400	\$132,960	\$137,240	\$141,520
	100%	\$93,800	\$100,500	\$107,200	\$120,600	\$134,000	\$139,400	\$144,800	\$155,500	\$166,200	\$171,550	\$176,900
MIDDLESEX SOMERSET HUNTERDON	20%	\$21,480	\$23,020	\$24,560	\$27,620	\$30,680	\$31,910	\$33,140	\$35,600	\$38,060	\$39,280	\$40,500
	30%	\$32,220	\$34,530	\$36,840	\$41,430	\$46,020	\$47,865	\$49,710	\$53,400	\$57,090	\$58,920	\$60,750
	40%	\$42,960	\$46,040	\$49,120	\$55,240	\$61,360	\$63,820	\$66,280	\$71,200	\$76,120	\$78,560	\$81,000
	50%	\$53,700	\$57,550	\$61,400	\$69,050	\$76,700	\$79,775	\$82,850	\$89,000	\$95,150	\$98,200	\$101,250
	60%	\$64,440	\$69,060	\$73,680	\$82,860	\$92,040	\$95,730	\$99,420	\$106,800	\$114,180	\$117,840	\$121,500
	70%	\$75,180	\$80,570	\$85,960	\$96,670	\$107,380	\$111,685	\$115,990	\$124,600	\$133,210	\$137,480	\$141,750
	80%	\$85,920	\$92,080	\$98,240	\$110,480	\$122,720	\$127,640	\$132,560	\$142,400	\$152,240	\$157,120	\$162,000
	100%	\$107,400	\$115,100	\$122,800	\$138,100	\$153,400	\$159,550	\$165,700	\$178,000	\$190,300	\$196,400	\$202,500
MONMOUTH OCEAN	20%	\$19,160	\$20,530	\$21,900	\$24,640	\$27,360	\$28,460	\$29,560	\$31,740	\$33,940	\$35,030	\$36,120
	30%	\$28,740	\$30,795	\$32,850	\$36,960	\$41,040	\$42,690	\$44,340	\$47,610	\$50,910	\$52,545	\$54,180
	40%	\$38,320	\$41,060	\$43,800	\$49,280	\$54,720	\$56,920	\$59,120	\$63,480	\$67,880	\$70,060	\$72,240
	50%	\$47,900	\$51,325	\$54,750	\$61,600	\$68,400	\$71,150	\$73,900	\$79,350	\$84,850	\$87,575	\$90,300
	60%	\$57,480	\$61,590	\$65,700	\$73,920	\$82,080	\$85,380	\$88,680	\$95,220	\$101,820	\$105,090	\$108,360
	70%	\$67,060	\$71,855	\$76,650	\$86,240	\$95,760	\$99,610	\$103,460	\$111,090	\$118,790	\$122,605	\$126,420
	80%	\$76,640	\$82,120	\$87,600	\$98,560	\$109,440	\$113,840	\$118,240	\$126,960	\$135,760	\$140,120	\$144,480
	100%	\$95,800	\$102,650	\$109,500	\$123,200	\$136,800	\$142,300	\$147,800	\$158,700	\$169,700	\$175,150	\$180,600
ESSEX MORRIS SUSSEX UNION	20%	\$18,960	\$20,310	\$21,660	\$24,360	\$27,060	\$28,150	\$29,240	\$31,400	\$33,560	\$34,640	\$35,720
	30%	\$28,440	\$30,465	\$32,490	\$36,540	\$40,590	\$42,225	\$43,860	\$47,100	\$50,340	\$51,960	\$53,580
	40%	\$37,920	\$40,620	\$43,320	\$48,720	\$54,120	\$56,300	\$58,480	\$62,800	\$67,120	\$69,280	\$71,440
	50%	\$47,400	\$50,775	\$54,150	\$60,900	\$67,650	\$70,375	\$73,100	\$78,500	\$83,900	\$86,600	\$89,300
	60%	\$56,880	\$60,930	\$64,980	\$73,080	\$81,180	\$84,450	\$87,720	\$94,200	\$100,680	\$103,920	\$107,160
	70%	\$66,360	\$71,085	\$75,810	\$85,260	\$94,710	\$98,525	\$102,340	\$109,900	\$117,460	\$121,240	\$125,020
	80%	\$75,840	\$81,240	\$86,640	\$97,440	\$108,240	\$112,600	\$116,960	\$125,600	\$134,240	\$138,560	\$142,880
	100%	\$94,800	\$101,550	\$108,300	\$121,800	\$135,300	\$140,750	\$146,200	\$157,000	\$167,800	\$173,200	\$178,600
BURLINGTON CAMDEN GLOUCESTER SALEM	20%	\$16,720	\$17,920	\$19,120	\$21,500	\$23,880	\$24,840	\$25,800	\$27,720	\$29,620	\$30,580	\$31,540
	30%	\$25,080	\$26,880	\$28,680	\$32,250	\$35,820	\$37,260	\$38,700	\$41,580	\$44,430	\$45,870	\$47,310
	40%	\$33,440	\$35,840	\$38,240	\$43,000	\$47,760	\$49,680	\$51,600	\$55,440	\$59,240	\$61,160	\$63,080
	50%	\$41,800	\$44,800	\$47,800	\$53,750	\$59,700	\$62,100	\$64,500	\$69,300	\$74,050	\$76,450	\$78,850
	60%	\$50,160	\$53,760	\$57,360	\$64,500	\$71,640	\$74,520	\$77,400	\$83,160	\$88,860	\$91,740	\$94,620
	70%	\$58,520	\$62,720	\$66,920	\$75,250	\$83,580	\$86,940	\$90,300	\$97,020	\$103,670	\$107,030	\$110,390
	80%	\$66,880	\$71,680	\$76,480	\$86,000	\$95,520	\$99,360	\$103,200	\$110,880	\$118,480	\$122,320	\$126,160
	100%	\$83,600	\$89,600	\$95,600	\$107,500	\$119,400	\$124,200	\$129,000	\$138,600	\$148,100	\$152,900	\$157,700
CAPE MAY	20%	\$16,900	\$18,100	\$19,300	\$21,720	\$24,140	\$25,110	\$26,080	\$28,000	\$29,940	\$30,900	\$31,860
	30%	\$25,350	\$27,150	\$28,950	\$32,580	\$36,210	\$37,665	\$39,120	\$42,000	\$44,910	\$46,350	\$47,790
	40%	\$33,800	\$36,200	\$38,600	\$43,440	\$48,280	\$50,220	\$52,160	\$56,000	\$59,880	\$61,800	\$63,720
	50%	\$42,250	\$45,250	\$48,250	\$54,300	\$60,350	\$62,775	\$65,200	\$70,000	\$74,850	\$77,250	\$79,650
	60%	\$50,700	\$54,300	\$57,900	\$65,160	\$72,420	\$75,330	\$78,240	\$84,000	\$89,820	\$92,700	\$95,580
	70%	\$59,150	\$63,350	\$67,550	\$76,020	\$84,490	\$87,885	\$91,280	\$98,000	\$104,790	\$108,150	\$111,510
	80%	\$67,600	\$72,400	\$77,200	\$86,880	\$96,560	\$100,440	\$104,320	\$112,000	\$119,760	\$123,600	\$127,440
	100%	\$84,500	\$90,500	\$96,500	\$108,600	\$120,700	\$125,550	\$130,400	\$140,000	\$149,700	\$154,500	\$159,300
WARREN	20%	\$17,600	\$18,860	\$20,120	\$22,620	\$25,140	\$26,150	\$27,160	\$29,180	\$31,180	\$32,190	\$33,200
	30%	\$26,400	\$28,290	\$30,180	\$33,930	\$37,710	\$39,225	\$40,740	\$43,770	\$46,770	\$48,285	\$49,800
	40%	\$35,200	\$37,720	\$40,240	\$45,240	\$50,280	\$52,300	\$54,320	\$58,360	\$62,360	\$64,380	\$66,400
	50%	\$44,000	\$47,150	\$50,300	\$56,550	\$62,850	\$65,375	\$67,900	\$72,950	\$77,950	\$80,475	\$83,000
	60%	\$52,800	\$56,580	\$60,360	\$67,860	\$75,420	\$78,450	\$81,480	\$87,540	\$93,540	\$96,570	\$99,600
	70%	\$61,600	\$66,010	\$70,420	\$79,170	\$87,990	\$91,525	\$95,060	\$102,130	\$109,130	\$112,665	\$116,200
	80%	\$70,400	\$75,440	\$80,480	\$90,480	\$100,560	\$104,600	\$108,640	\$116,720	\$124,720	\$128,760	\$132,800
	100%	\$88,000	\$94,300	\$100,600	\$113,100	\$125,700	\$130,750	\$135,800	\$145,900	\$155,900	\$160,950	\$166,000
MERCER	20%	\$17,780	\$19,050	\$20,320	\$22,860	\$25,380	\$26,400	\$27,420	\$29,460	\$31,480	\$32,500	\$33,520
	30%	\$26,670	\$28,575	\$30,480	\$34,290	\$38,070	\$39,600	\$41,130	\$44,190	\$47,220	\$48,750	\$50,280
	40%	\$35,560	\$38,100	\$40,640	\$45,720	\$50,760	\$52,800	\$54,840	\$58,920	\$62,960	\$65,000	\$67,040
	50%	\$44,450	\$47,625	\$50,800	\$57,150	\$63,450	\$66,000	\$68,550	\$73,650	\$78,700	\$81,250	\$83,800
	60%	\$53,340	\$57,150	\$60,960	\$68,580	\$76,140	\$79,200	\$82,260	\$88,380	\$94,440	\$97,500	\$100,560
	70%	\$62,230	\$66,675	\$71,120	\$80,010	\$88,830	\$92,400	\$95,970	\$103,110	\$110,180	\$113,750	\$117,320
	80%	\$71,120	\$76,200	\$81,280	\$91,440	\$101,520	\$105,600	\$109,680	\$117,840	\$125,920	\$130,000	\$134,080
	100%	\$88,900	\$95,250	\$101,600	\$114,300	\$126,900	\$132,00					

**2025 NEW JERSEY HERA Special INCOME LIMITS  
FOR PROJECTS PLACED IN SERVICE ON OR BEFORE 12/31/08**

The counties listed below are subject to Section 3009(a)(E)(ii) of the Housing and Economic Recovery Act of 2008 (Public Law 110-289), which defines projects in service in either 2007 or 2008 as "HUD Hold Harmless Impacted project(s)". These project(s) are given special income limits as defined in part (a)(E)(ii)(II) of Section 3009.

Projects in all other counties should continue to use HUD's MTSP income limits as before.

COUNTIES	INCOME LIMIT %	1 PERSON	1.5 PERSON	2 PERSON	3 PERSON	4 PERSON	4.5 PERSON	5 PERSON	6 PERSON	7 PERSON	7.5 PERSON	8 PERSON
ATLANTIC	50%	\$35,200	\$37,700	\$40,200	\$45,250	\$50,250	\$52,275	\$54,300	\$58,300	\$62,350	\$64,350	\$66,350
	60%	\$42,240	\$45,240	\$48,240	\$54,300	\$60,300	\$62,730	\$65,160	\$69,960	\$74,820	\$77,220	\$79,620
	100%	\$70,400	\$75,400	\$80,400	\$90,500	\$100,500	\$104,550	\$108,600	\$116,600	\$124,700	\$128,700	\$132,700
BERGEN PASSAIC	50%	\$48,300	\$51,750	\$55,200	\$62,100	\$69,000	\$71,775	\$74,550	\$80,050	\$85,600	\$88,350	\$91,100
	60%	\$57,960	\$62,100	\$66,240	\$74,520	\$82,800	\$86,130	\$89,460	\$96,060	\$102,720	\$106,020	\$109,320
	100%	\$96,600	\$103,500	\$110,400	\$124,200	\$138,000	\$143,550	\$149,100	\$160,100	\$171,200	\$176,700	\$182,200
HUDSON	50%											
	60%	Not Applicable										
	100%											
MIDDLESEX SOMERSET HUNTERDON	50%											
	60%	Not Applicable										
	100%											
MONMOUTH OCEAN	50%											
	60%	Not Applicable										
	100%											
ESSEX MORRIS SUSSEX UNION	50%	\$47,750	\$51,150	\$54,550	\$61,350	\$68,150	\$70,900	\$73,650	\$79,100	\$84,550	\$87,275	\$90,000
	60%	\$57,300	\$61,380	\$65,460	\$73,620	\$81,780	\$85,080	\$88,380	\$94,920	\$101,460	\$104,730	\$108,000
	100%	\$95,500	\$102,300	\$109,100	\$122,700	\$136,300	\$141,800	\$147,300	\$158,200	\$169,100	\$174,550	\$180,000
BURLINGTON CAMDEN GLOUCESTER SALEM	50%											
	60%	Not Applicable										
	100%											
CAPE MAY	50%	\$43,650	\$46,750	\$49,850	\$56,100	\$62,300	\$64,800	\$67,300	\$72,300	\$77,300	\$79,775	\$82,250
	60%	\$52,380	\$56,100	\$59,820	\$67,320	\$74,760	\$77,760	\$80,760	\$86,760	\$92,760	\$95,730	\$98,700
	100%	\$87,300	\$93,500	\$99,700	\$112,200	\$124,600	\$129,600	\$134,600	\$144,600	\$154,600	\$159,550	\$164,500
WARREN	50%	\$46,800	\$50,150	\$53,500	\$60,200	\$66,850	\$69,525	\$72,200	\$77,500	\$82,900	\$85,575	\$88,250
	60%	\$56,160	\$60,180	\$64,200	\$72,240	\$80,220	\$83,430	\$86,640	\$93,000	\$99,480	\$102,690	\$105,900
	100%	\$93,600	\$100,300	\$107,000	\$120,400	\$133,700	\$139,050	\$144,400	\$155,000	\$165,800	\$171,150	\$176,500
MERCER	50%	\$46,500	\$49,825	\$53,150	\$59,800	\$66,400	\$69,075	\$71,750	\$77,050	\$82,350	\$85,000	\$87,650
	60%	\$55,800	\$59,790	\$63,780	\$71,760	\$79,680	\$82,890	\$86,100	\$92,460	\$98,820	\$102,000	\$105,180
	100%	\$93,000	\$99,650	\$106,300	\$119,600	\$132,800	\$138,150	\$143,500	\$154,100	\$164,700	\$170,000	\$175,300
CUMBERLAND	50%											
	60%	Not Applicable										
	100%											

Source: U.S. Department of Housing and Urban Development

Effective: 4/1/2025

The information contained in this chart was compiled from information derived from the United States Department of Housing and Urban Development and is intended solely as a courtesy to assist applicants in preparation of their application for low income housing tax credits. NJHMFA is not responsible for any errors contained in this chart, typographical or otherwise. Applicants are independently responsible for charging rents which do not exceed the rent restrictions prescribed under federal law for low income housing tax credits, notwithstanding the information contained in this chart.