

# Statewide Limits

## For First-Time Homebuyers

Effective Date 12.1.22

### MAXIMUM INCOME LIMITS

Limits are listed from lowest to highest

COUNTIES	Percent of Area Median Income (AMI)	
	100% 1-2 FAMILY HOUSEHOLD	115% 3+ FAMILY HOUSEHOLD
Atlantic, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Morris, Salem, Sussex, & Union	\$117,500	\$135,125
Bergen & Passaic	\$127,700	\$146,855
Warren	\$118,300	\$136,045
Mercer	\$119,200	\$137,080
Monmouth & Ocean	\$123,600	\$142,140
Hunterdon, Middlesex & Somerset	\$135,600	\$155,940

### MAXIMUM PURCHASE PRICE LIMITS

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, Mercer, Warren	\$349,525	\$447,542	\$540,930	\$672,290
Burlington, Camden, Gloucester & Salem	\$396,527	\$507,613	\$613,589	\$762,562
Cape May	\$407,037	\$521,073	\$629,874	\$782,752
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$806,598	\$1,032,799	\$1,248,345	\$1,551,443

Limits are listed from lowest to highest

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



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