

DIRECT LOAN PROGRAM INCOME LIMITS

STATE:NEW JERSEY

----- A J U S T E D I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Warren County								
VERY-LOW INCOME	58100	58100	58100	58100	76700	76700	76700	76700
LOW INCOME	96200	96200	96200	96200	127000	127000	127000	127000
Maximum Loan Limit \$377,600								
Atlantic County								
VER-LOW INCOME	44550	44550	44550	44550	58850	58850	58850	58850
LOW INCOME	71300	71300	71300	71300	94100	94100	94100	94100
Maximum Loan Limit \$377,600								
Bergen-Passaic County								
VERY-LOW INCOME	64800	64800	64800	64800	85550	85550	85550	85550
LOW INCOME	96200	96200	96200	96200	127000	127000	127000	127000
Maximum Loan Limit \$871,400 (Bergen not eligible)								
Hudson County								
VERY-LOW INCOME	60850	60850	60850	60850	80350	80350	80350	80350
LOW INCOME	97350	97350	97350	97350	128500	128500	128500	128500
Hudson not eligible								
Middlesex-Somerset-Hunterdon Counties								
VERY-LOW INCOME	71450	71450	71450	71450	94350	94350	94350	94350
LOW INCOME	96200	96200	96200	96200	127000	127000	127000	127000
Maximum Loan Limit \$871,400								
Monmouth-Ocean Counties								
VERY-LOW INCOME	64500	64500	64500	64500	85150	85150	85150	85150
LOW INCOME	96200	96200	96200	96200	127000	127000	127000	127000
Maximum Loan Limit \$871,400								
Essex, Morris, Sussex, Union Counties								
VERY-LOW INCOME	60900	60900	60900	60900	80400	80400	80400	80400
LOW INCOME	96200	96200	96200	96200	127000	127000	127000	127000
Maximum Loan Limit \$871,400 (Essex and Union not eligible)								
Cape May County								
VERY-LOW INCOME	50250	50250	50250	50250	66350	66350	66350	66350
LOW INCOME	80400	80400	80400	80400	106150	106150	106150	106150
Maximum Loan Limit \$438,800								
Burlington, Camden, Gloucester, Salem Counties								
VERY-LOW INCOME	55800	55800	55800	55800	73300	73300	73700	73700
LOW INCOME	89300	89300	89300	89300	117900	117900	117900	117900
Maximum Loan Limit \$423,200								
Mercer County								
VERY-LOW INCOME	63100	63100	63100	63100	83300	83300	83300	83300
LOW INCOME	96200	96200	96200	96200	127000	127000	127000	127000
Maximum Loan Limit \$377,600								
Cumberland County								
VERY-LOW INCOME	42500	42500	42500	42500	56100	56100	56100	56100
LOW INCOME	68000	68000	68000	68000	89750	89750	89750	89750
Maximum Loan Limit \$377,600								

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:NEW JERSEY

--- ADJUSTED INCOME LIMITS ---

PROGRAM	1-4 PERSON	5-8 PERSON	
Warren County	RHS MOD. INC-GUAR. LOAN	133600	176350
Atlantic County	RHS MOD. INC-GUAR. LOAN	115150	152000
Bergen-Passaic Counties	RHS MOD. INC-GUAR. LOAN	138300	182550
Hudson County	RHS MOD. INC-GUAR. LOAN	139950	184750
Middlesex-Somerset-Hunterdon Counties	RHS MOD. INC-GUAR. LOAN	138300	182550
Monmouth-Ocean Counties	RHS MOD. INC-GUAR. LOAN	138300	182550
Essex, Morris, Sussex, Union Counties	RHS MOD. INC-GUAR. LOAN	138300	182550
Cape May County	RHS MOD. INC-GUAR. LOAN	115600	152600
Burlington, Camden, Gloucester, Salem Counties	RHS MOD. INC-GUAR. LOAN	128350	169400
Mercer County	RHS MOD. INC-GUAR. LOAN	138300	182550
Cumberland County	RHS MOD. INC-GUAR. LOAN	115150	152000

* ADD 8% OF 1-4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 ** MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR THE
 AVG OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

Revised 7/2023

