

# Statewide Limits

## For First-Time Homebuyers

Effective date 5.01.21

### 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, Gloucester, Hudson, & Salem	\$106,000	\$121,900
Mercer	\$106,800	\$122,820
Essex, Morris, Sussex, & Union	\$107,400	\$123,510
Monmouth & Ocean	\$108,900	\$125,235
Warren	\$111,000	\$127,650
Bergen & Passaic	\$113,200	\$130,180
Hunterdon, Middlesex, & Somerset	\$123,200	\$141,680

### MAXIMUM PURCHASE PRICE LIMITS

COUNTIES	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY
Atlantic, Cumberland, & Mercer	\$311,979	\$399,448	\$482,814	\$600,037
Warren	\$326,195	\$417,592	\$504,744	\$627,308
Burlington, Camden, Cape May, Gloucester, & Salem	\$377,540	\$483,295	\$584,235	\$726,059
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, & Union	\$719,953	\$921,855	\$1,114,236	\$1,384,752

Limits are listed from lowest to highest

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

