

NEW JERSEY ELIGIBLE AREAS



NEW JERSEY



RURAL DEVELOPMENT HOUSING LOAN PROGRAMS

*For more information, please contact
your nearest*

USDA Rural Development Office

State Office

**521 Fellowship Road, Suite 130
Mt. Laurel, NJ 08054
Phone: 856-787-7700
Fax: 855-305-7343**

Vineland Area Office

**1318 S. Main Road
Bldg. 5, Suite A
Vineland, NJ 08360
Phone: 856-285-7679
Fax: 855-305-7400**

Centralized Mailbox:

nj.direct.Origination@usda.gov

*Information is also available on our
web site at*

<http://www.rd.usda.gov/nj>

"Together, America Prospers"

**USDA is an equal opportunity
provider, employer, and lender**



Atlantic County

All of:

Borough of Buena
Buena Vista Twp.
Corbin City
Egg Harbor City
Estelle Manor
Folsom Borough
Hamilton Twp.
Mullica Twp.
Port Republic City
Weymouth Twp.
Portions of:
Egg Harbor Twp.
Galloway Twp.

Burlington County

All of:

Bass River Twp.
Beverly Boro
Burlington City
Burlington Twp.
Delanco Twp.
Eastampton Twp.
Edgewater Park Twp.
Fieldsboro
Florence Twp.
Hainesport Twp.
Lumberton Twp.
Mansfield Twp.
Medford Lakes
Medford Twp.
MOUNT HOLLY
North Hanover Twp.
New Hanover Twp.
Pemberton Borough
Pemberton Twp.
Riverside Twp.
Shamong Twp.
Springfield Twp.
Southampton Twp.
Tabernacle Twp.
Washington Twp.
Westampton Twp.
Woodland Twp.
Wrightstown
Portions of:
Bordentown Twp.
Delran Twp.
Chesterfield Twp.

Camden County

All of:

Chesilhurst
Waterford Twp.

Cape May County

Entire County except:

Wildwood City
Wildwood Crest and contiguous
Portions of lower Twp.
North Wildwood

Cumberland County

Entire County except:

Bridgeton
Millville
Vineland

Gloucester County

All of:

Clayton
E. Greenwich Twp.
Elk Twp.
Franklin Twp.
Greenwich Twp.
Harrison Twp.
Logan Twp.
Mantua Twp.
National Park
Newfield
Paulsboro
S Harrison Twp.
Swedesboro
Woolwich Twp.
Portions of:
Monroe Twp.
West Deptford

Hunterdon County

Entire county eligible

Mercer County

All of:

E. Windsor Twp.
Hightstown
Hopewell Borough
Pennington
W. Windsor Twp.
Washington Twp.
Portions of:
Hopewell Twp.
Lawrence Twp.

Middlesex County

All of:

Cranbury Twp.
Helmetta
Jamesburg
Plainsboro Twp.
Spotswood

Monmouth County

All of:

Allentown
Englishtown
Farmingdale
Millstone Twp.
Roosevelt
Upper Freehold Twp.
Portions of:
Colts Neck Twp.
Holmdel Twp.
Wall Twp.

Morris County

All of:

Chester
Chester Twp.
Harding Twp.
Jefferson Twp.
Mendham
Mine Hill
Mt. Arlington Twp.
Mt. Olive Twp.
Netcong
Rockaway Twp.
Roxbury Twp.
Roxbury Twp.
Washington Twp.
Portions of:
Denville Twp.
Morris Twp.
Randolph Twp.
Wharton Twp.

Ocean County

All of:

Barneget Twp.
Eagleswood Twp.
Lacey Twp.
Lakehurst Borough
Little Egg Harbor Twp.
Ocean Twp.
Plumsted Twp.
Stafford Twp.
Tuckerton Brough
Portions of:
Berkeley Township

Passaic County

West Milford Twp.

Salem County

Entire County eligible

Somerset County

All of:

Bernardsville Borough
Bedminster Twp.
Branchburg Twp.
Far Hills Borough
Millstone Borough
Montgomery Twp.
Peapack & Gladstone Borough
Rocky Hill Borough
Portions of:
Bernards Twp.

Sussex County

Entire county eligible

Warren County

Entire County except:

Phillipsburg

NO ELIGIBLE AREAS

All of:

Bergen County
Essex County
Hudson County
Union County

Determine eligibility ONLINE

<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

DIRECT LOAN PROGRAM INCOME LIMITS

STATE:NEW JERSEY

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

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Warren County								
GRANT INCOME	21700	24850	27950	31000	33500	36000	38500	40950
VERY-LOW INCOME	51700	51700	51700	51700	68250	68250	68250	68250
LOW INCOME	75500	75500	75500	75500	99650	99650	99650	99650
Atlantic County								
GRANT INCOME	16150	18500	20800	23050	24950	26800	28600	30500
VER-LOW INCOME	38450	38450	38450	38450	50800	50800	50800	50800
LOW INCOME	61500	61500	61500	61500	81200	81200	81200	81200
Bergen-Passaic County								
GRANT INCOME	22400	25600	28800	32000	34550	37100	39650	42250
VERY-LOW INCOME	53300	53300	53300	53300	70400	70400	70400	70400
LOW INCOME	75500	75500	75500	75500	99650	99650	99650	99650
Hudson County								
GRANT INCOME	19750	22600	25400	28250	30500	32750	35000	37300
VERY-LOW INCOME	47050	47050	47050	47050	62150	62150	62150	62150
LOW INCOME	75300	75300	75300	75300	99400	99400	99400	99400
Middlesex-Somerset-Hunterdon Counties								
GRANT INCOME	24850	28400	31950	35500	38350	41200	44000	46850
VERY-LOW INCOME	59150	59150	59150	59150	78100	78100	78100	78100
LOW ONCOME	81450	81450	81450	81450	107500	107500	107500	107500
Monmouth-Ocean Counties								
GRANT INCOME	21500	24550	27650	30700	33150	35600	38050	40550
VERY-LOW INCOME	51150	51150	51150	51150	67550	67550	67550	67550
LOW INCOME	75500	75500	75500	75500	99650	99650	99650	99650
Essex, Morris, Sussex, Union Counties								
GRANT INCOME	21150	24150	27200	30200	32600	35000	37450	39850
VERY-LOW INCOME	50300	50300	50300	50300	66400	66400	66400	66400
LOW INCOME	75500	75500	75500	75500	99650	99650	99650	99650
Cape May County								
GRANT INCOME	17600	20050	22600	25100	27100	29100	31100	33100
VERY-LOW INCOME	41800	41800	41800	41800	55200	55200	55200	55200
LOW INCOME	66900	66900	66900	66900	88300	88300	88300	88300
Burlington, Camden, Gloucester, Salem Counties								
GRANT INCOME	18950	21650	24350	27050	29200	31400	33550	35700
VERY-LOW INCOME	45050	45050	45050	45050	59500	59500	59500	59500
LOW INCOME	72100	72100	72100	72100	95150	95150	95150	95150
Mercer County								
GRANT INCOME	22250	25400	28600	31750	34300	36850	39350	41900
VERY-LOW INCOME	52900	52900	52900	52900	69850	69850	69850	69850
LOW INCOME	75500	75550	75500	75500	99650	99650	99650	99650
Cumberland County								
GRANT INCOME	15050	17200	19350	21500	23200	24950	26650	28400
VERY-LOW INCOME	35800	35800	35800	35800	47300	47300	47300	47300
LOW INCOME	57300	57300	57300	57300	75650	75650	75650	75650

* 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	108550	143300
Atlantic County		
RHS MOD.INC-GUAR.LOAN	92600	122250
Bergen-Passaic Counties		
RHS MOD.INC-GUAR.LOAN	108550	143300
Hudson County		
RHS MOD.INC-GUAR.LOAN	108250	142900
Middlesex-Somerset-Hunterdon Counties		
RHS MOD.INC-GUAR.LOAN	117100	154550
Monmouth-Ocean Counties		
RHS MOD.INC-GUAR.LOAN	108550	143300
Essex, Morris, Sussex, Union Counties		
RHS MOD.INC-GUAR.LOAN	108550	143300
Cape May County		
RHS MOD.INC-GUAR.LOAN	96150	126900
Burlington, Camden, Gloucester, Salem Counties		
RHS MOD.INC-GUAR.LOAN	103650	136800
Mercer County		
RHS MOD.INC-GUAR.LOAN	108550	143300
Cumberland County		
RHS MOD.INC-GUAR.LOAN	92600	122250

* 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 8/2019