

NEW JERSEY ELIGIBLE AREAS



United States
Department of
Agriculture

Rural Development

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.
MOUNTY 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:

Barnegat Twp.
Eagleswood Twp.
Lacey Twp.
Lakehurst Borough
Little Egg Harbor Twp.
Ocean Twp.
Plumsted Twp.
Stafford Twp.
Tuckerton Brough
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

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



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 -----

PROGRAM	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	79900	79900	79900	79900	105450	105450	105450	105450
Atlantic County								
GRANT INCOME	17450	19950	22450	24950	26950	28900	30950	32900
VER-LOW INCOME	41550	41550	41550	41550	54850	54850	54850	54850
LOW INCOME	66500	66500	66500	66500	87800	87800	87800	87800
Bergen-Passaic County								
GRANT INCOME	23000	26300	29550	32800	35450	38100	40700	43350
VERY-LOW INCOME	54700	54700	54700	54700	72250	72250	72250	72250
LOW INCOME	82400	82400	82400	82400	118450	118450	118450	118450
Hudson County								
GRANT INCOME	21750	24850	27950	31050	33550	36050	38500	40000
VERY-LOW INCOME	51750	51750	51750	51750	68350	68350	68350	68350
LOW INCOME	91300	91300	91300	91300	120500	120500	120500	120500
Middlesex-Somerset-Hunterdon Counties								
GRANT INCOME	25900	29600	33250	36950	39950	42900	45850	48800
VERY-LOW INCOME	61600	61600	61600	61600	81350	81350	81350	81350
LOW ONCOME	82550	82550	82550	82550	108950	108950	108950	108950
Monmouth-Ocean Counties								
GRANT INCOME	23000	26300	29550	32800	35450	38100	40700	43350
VERY-LOW INCOME	54700	54700	54700	54700	72250	72250	72250	72250
LOW INCOME	79900	79900	79900	79900	105450	105450	105450	105450
Essex, Morris, Sussex, Union Counties								
GRANT INCOME	22550	25800	29000	32200	34800	37400	39950	42550
VERY-LOW INCOME	53700	53700	53700	53700	70900	70900	70900	70900
LOW INCOME	79900	79900	79900	79900	105450	105450	105450	105450
Cape May County								
GRANT INCOME	18050	20600	23200	25750	27800	29900	31900	34000
VERY-LOW INCOME	42900	42900	42900	42900	56650	56650	56650	56650
LOW INCOME	68650	68650	68650	68650	90600	90600	90600	90600
Burlington, Camden, Gloucester, Salem Counties								
GRANT INCOME	20300	23200	26100	29000	31300	33650	35950	38300
VERY-LOW INCOME	48300	48300	48300	48300	63800	63800	63800	63800
LOW INCOME	77300	77300	77300	77300	102050	102050	102050	102050
Mercer County								
GRANT INCOME	22850	26100	29350	32600	35200	37850	40450	43050
VERY-LOW INCOME	54350	54350	54350	54350	71150	71150	71750	71750
LOW INCOME	79900	79900	79900	79900	105450	105450	105450	105450
Cumberland County								
GRANT INCOME	16150	18500	20800	23100	24950	26800	28650	30500
VERY-LOW INCOME	38500	38500	38500	38500	50850	50850	50850	50850
LOW INCOME	61600	61600	61600	61600	81300	81300	81300	81300

* 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	114850	151600
Atlantic County	RHS MOD.INC-GUAR.LOAN	97450	128650
Bergen-Passaic Counties	RHS MOD.INC-GUAR.LOAN	118400	156350
Hudson County	RHS MOD.INC-GUAR.LOAN	132250	173250
Middlesex-Somerset-Hunterdon Counties	RHS MOD.INC-GUAR.LOAN	118650	156600
Monmouth-Ocean Counties	RHS MOD.INC-GUAR.LOAN	114850	151600
Essex, Morris, Sussex, Union Counties	RHS MOD.INC-GUAR.LOAN	114850	151600
Cape May County	RHS MOD.INC-GUAR.LOAN	98700	130300
Burlington, Camden, Gloucester, Salem Counties	RHS MOD.INC-GUAR.LOAN	111100	146650
Mercer County	RHS MOD.INC-GUAR.LOAN	114850	151600
Cumberland County	RHS MOD.INC-GUAR.LOAN	97450	128650

* 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