

## MISSION:

The Live Where You Work Homebuyer Program builds strong communities and promotes sustainable land use by encouraging people to live close to their places of employment.

## SPONSORS

Live Where You Work is sponsored by the New Jersey Housing and Mortgage Finance Agency (HMFA) in partnership with individual cities, boroughs and towns throughout New Jersey.

## WOODBIDGE - THE CROSSROADS OF NEW JERSEY:

Woodbridge residents enjoy year-round celebrations of history and culture – concerts, movies-in-the-park, festivals and parades plus a state-of-the-art library and children's center.

Woodbridge Community Center draws 750,000+ visitors a year to its all-ages YMCA and United Skates of America programs. You can relax or be active in the Township's 35 parks and playgrounds including Alvin P. Williams Memorial Park on the historic Sewaren Waterfront.

Woodbridge is home to Woodbridge Center and colorful neighborhood shopping areas in Colonia, Fords, Iselin and downtown Woodbridge, where you'll find a thriving weekly farmers market.

And Woodbridge is easy to get to... just 30 miles from Manhattan and 20 miles from the Jersey Shore, it sits at the hub of the Garden State Parkway and New Jersey Turnpike and is traversed by I-287, Routes 1, 9, 27 and the 440 link to Staten Island.

Woodbridge is 14 miles south of Newark International Airport and has three rail lines to New York City, including high-speed Amtrak service and three commuter railway stations, along with bus service to New York City, Newark International Airport and areas throughout Central Jersey.

**If you already work in Woodbridge, the Live Where You Work homebuyer program is just another reason to make Woodbridge your new home!**



637 South Clinton Avenue  
Trenton, NJ 08650-2085  
TEL: 609-278-7400  
WEB: [www.nj-hmfa.com](http://www.nj-hmfa.com)



1 Main Street  
Woodbridge, NJ 07095  
TEL: 732-634-4500  
WEB: [www.twp.woodbridge.nj.us](http://www.twp.woodbridge.nj.us)

# LIVE WHERE YOU WORK - WOODBRIDGE HOMEBUYER PROGRAM

DO YOU WORK IN WOODBRIDGE? YOU MAY BE ELIGIBLE!



## LIVE WHERE YOU WORK

A PROGRAM OF THE NJ HOUSING AND MORTGAGE FINANCE AGENCY

**ELIMINATE THOSE LONG COMMUTES TO WORK!  
DOWN-PAYMENT AND CLOSING COST ASSISTANCE!  
MORE FLEXIBLE UNDERWRITING CRITERIA!**

# TO LEARN MORE ABOUT LIVE WHERE YOU WORK-WOODBRIDGE

VISIT US ON THE INTERNET AT  
[WWW.LIVEMHEREYOUWORK.NJ.GOV](http://WWW.LIVEMHEREYOUWORK.NJ.GOV)  
OR CALL 1-800-NJHOUSE



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## SEARCH FOR A HOME

View potential properties by  
visiting these websites:†

[www.twp.woodbridge.nj.us](http://www.twp.woodbridge.nj.us)



### WHAT IS LIVE WHERE YOU WORK - WOODBRIDGE?

Live Where You Work - Woodbridge is a special homebuyer incentive program that provides low-interest mortgage loans to homebuyers who work in Woodbridge and who are looking to purchase a home in Woodbridge.

### WHAT ARE THE BENEFITS OF LIVE WHERE YOU WORK - WOODBRIDGE?

- Low-interest mortgages for homebuyers
- Downpayment and closing cost assistance for the purchase of a home
- More flexible underwriting criteria for the loan qualification process
- Additional savings offered by local lenders in partnership with the City of Woodbridge. Visit [www.woodbridgenj.org/lwyw](http://www.woodbridgenj.org/lwyw) for more information

### MAXIMUM INCOME LIMITS FOR WOODBRIDGE†

FAMILY SIZE	CITY WIDE
1-2 person household	\$96,700
3+ person household	\$111,205

### MAXIMUM PURCHASE PRICE LIMITS FOR WOODBRIDGE†

HOUSE TYPE	CITY WIDE
New 1 family	\$429,619
Existing 1 family	\$429,619
Existing 2 family	\$550,005
Existing 3 family	\$664,828
Existing 4 family	\$826,218

### A MESSAGE FROM MAYOR JOHN E. MCCORMAC

*"Woodbridge Township is a friendly, small-town community with quiet, tree-lined neighborhoods and streets, thriving downtowns and shopping areas, excellent schools within a short walk, and a responsive government focused on the needs of residents."*

*Residents who live and work in any of our "Ten Towns" already know that Woodbridge is a thriving center of industry and commerce, small businesses, and "mom and pop" stores... that's why "Live Where You Work" is an important program that will encourage more of our residents and neighbors to "live and work" close to home.*

*I welcome you to learn more about our great Township and how we can work together to make you a part of our community."*

† These limits are set by the federal government and are subject to change without notice. (Updated 3/31/08)