

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.

ABOUT THE CITY OF ORANGE:

Welcome to Orange, a city with very affordable homes that combines the best features of urban and suburban lifestyles. Only twenty minutes from Manhattan by train, Orange is an oasis of green: tree lined neighborhoods, grassy parks and playgrounds, and a tree-lined Main Street Orange is known for its ethnic diversity.

Families of African-American, European, Central and South American, West Indian, African, East Indian, and Middle Eastern heritage create a vibrant community.

The diversity is reflected in fine dining at Orange's many ethnic restaurants and grocery stores. Only 2.2 square miles, Orange is small enough for people to get to know their neighbors in churches, neighborhood and block associations, and school PTAs.

Main Street is a broad boulevard with 300 stores, a busy vital downtown. The Valley neighborhood features a growing arts community with galleries, performance spaces, restaurants, and artist lofts.

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



MARGE DELLA VECCHIA
Executive Director
NJHMFA



MAYOR ELDRIDGE HAWKINS, JR.
Mayor
Orange, New Jersey



637 South Clinton Avenue
Trenton, NJ 08650-2085
TEL: 609-278-7400
www.nj-hmfa.com



29 North Day Street
Orange, NJ 07050
TEL: 973-266-4000
www.ci.orange.nj.us/lwyw

LIVE WHERE YOU WORK - ORANGE HOMEBUYER PROGRAM

DO YOU WORK IN ORANGE? 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 – ORANGE

VISIT US ON THE INTERNET AT WWW.LIVewhereYOUWORK.NJ.GOV OR CALL 1-800-NJHOUSE



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SEARCH FOR A HOME

View potential properties by visiting these websites:

www.ci.orange.nj.us/lwyw



WHAT IS ORANGE'S LIVE WHERE YOU WORK PROGRAM?

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

WHAT ARE THE BENEFITS OF ORANGE'S LIVE WHERE YOU WORK PROGRAM?

- 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 businesses in partnership with the City of Orange. Visit www.ci.orange.nj.us/lwyw for more information.

MAXIMUM INCOME LIMITS FOR ORANGE†‡

FAMILY SIZE	CITY WIDE
1-2 person household	\$87,600
3+ person household	\$100,740

MAXIMUM PURCHASE PRICE LIMITS FOR ORANGE†

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

PARTS OF THE FOLLOWING NEIGHBORHOODS ARE ELIGIBLE FOR UTA BENEFITS:

Valley & East Ward

For a complete list of UTA addresses, visit the Live Where You Work – Orange website at www.ci.orange.nj.us/lwyw.

A MESSAGE FROM THE MAYOR OF ORANGE:

“Rich in history, Orange is a very unique and special mix of urban and suburban. We have flourishing residential neighborhoods, beautiful and affordable homes, and a vibrant Main Street. Add to that fine dining from many cuisines, ethnic diversity, superb parks and playgrounds, and an arts community, and you have a wonderful place to live and work. We are only 20 minutes from midtown Manhattan by train, and Interstate 280 gives fast and easy access to all of the region’s highways.”

-Eldridge Hawkins, Jr., Mayor

† These limits are set by the federal government and are subject to change without notice. (Updated 3/31/08)
‡ Interest rates will vary depending on income. See www.livewhereyouwork.nj.gov for more information.