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.

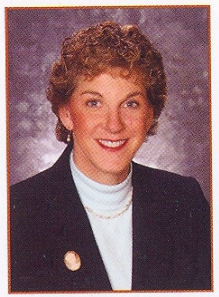
ABOUT THE CITY OF PLAINFIELD:

Elegant houses and broad paved avenues, under continuous archways of maple and elm trees, define the 'City of Homes', once the refuge of the rich and famous. A bucolic setting of landscaped parks designed by the Olmstead Brothers, residents are within walking distance of parks and open spaces for active and passive recreational opportunities. Add to the recipe an inventory of historic initiatives, cultural and transportation assets and the City of Plainfield becomes the famed Queen City of the East.

The City of Plainfield is home to the third highest ridership on the New Jersey Transit Raritan Valley Line, with two historic Train Stations that provide easy access to Newark and New York City; both, less than an hour away. The City also has the highest number of Historic Districts in the State, and a legacy of neighborhood shopping experience that has grown to reflect a broader demographic, able to satisfy the discriminating commuter and longtime resident, alike.

The City of Plainfield retains much of its historic attraction, while pursuing cutting-edge redevelopment plans, institutions of learning and workforce development to secure its position in Central New Jersey as the place to be.

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



MARGE DELLA VECCHIA
Executive Director
NJHMFA

SHARON ROBINSON-BRIGGS
Mayor
Plainfield, New Jersey

NJ HMFA

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www.nj-hmfa.com

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LIVE WHERE YOU WORK - PLAINFIELD HOMEBUYER PROGRAM

DO YOU WORK IN PLAINFIELD? 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 – PLAINFIELD

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

LIVE WHERE **YOU WORK**

A PROGRAM OF THE NJ HOUSING AND MORTGAGE FINANCE AGENCY

SEARCH FOR A HOME

View potential properties by visiting these websites:**

www.plainfield.com/lwyw

New Jersey HOUSING Resource Center
www.njhousing.gov

REALTOR.org

WHAT IS PLAINFIELD'S LIVE WHERE YOU WORK PROGRAM?

Live Where You Work - Plainfield 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 Plainfield.

WHAT ARE THE BENEFITS OF PLAINFIELD'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 Plainfield. Visit www.plainfield.com/lwyw for more information.

MAXIMUM INCOME LIMITS FOR PLAINFIELD†‡

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

MAXIMUM PURCHASE PRICE LIMITS FOR PLAINFIELD†

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 SHARON ROBINSON-BRIGGS

An All-American City of neighborhoods, cultural diversity and unparalleled architectural inventory, Plainfield is also a community rich with historic districts and remarkable landscapes. It's a community where strategic investments to the infrastructure, include millions of dollars in roadways, fiber optic conduits, parks and new construction. The unique quality of life, however, derives from the passion, diversity and commitment of its residents. The Live Where You Work Program is an opportunity for commuters to be part of a renaissance; where lifestyle and employment contribute to the City's historic qualities.

** Not all properties listed on these websites are located within Urban Target Areas.
† 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.