

## 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 WOODBURY:

The historic City of Woodbury is a great place to live, visit and own a business. Our unique blend of Victorian homes, natural parks, beautiful waterways and recreational facilities make our city one of Southern New Jersey's hidden gems.

An historic community founded in 1683, Woodbury epitomizes the charm, beauty and hospitality of the small city. As the county seat of Gloucester County, recently designated the fastest growing county in New Jersey, Woodbury is home to Underwood-Memorial Hospital as well as the offices and courts of the County of Gloucester.

Woodbury's rich history and diversity are embodied by the many civic and community organizations that create an environment of volunteerism where families and businesses thrive. Always a strong advocate of community involvement, Woodbury hosts several annual and seasonal events bringing family, friends and businesses together in celebration of city and community.

Woodbury is conveniently located near Interstate 295 and three state highways (Routes 45, 47 and 55), and minutes from major bridges connecting New Jersey to the Pennsylvania-Delaware marketplace.

For more than two centuries, the city has served as the county seat of Gloucester County, New Jersey. Since its incorporation in 1854, it has become a legal, medical, transportation and government hub for the region, which continues to be on the move forward. The much anticipated light rail connection to Camden & Philadelphia will truly make this the city you can grow with! We are committed to growing through the Live Where You Work Program. Be a part of the excitement!

**If you already work in Woodbury, the Live Where You Work Homebuyer Program is just another reason to make Woodbury your new home!**



HARRY "RON" RISKIE  
Mayor  
Woodbury, New Jersey

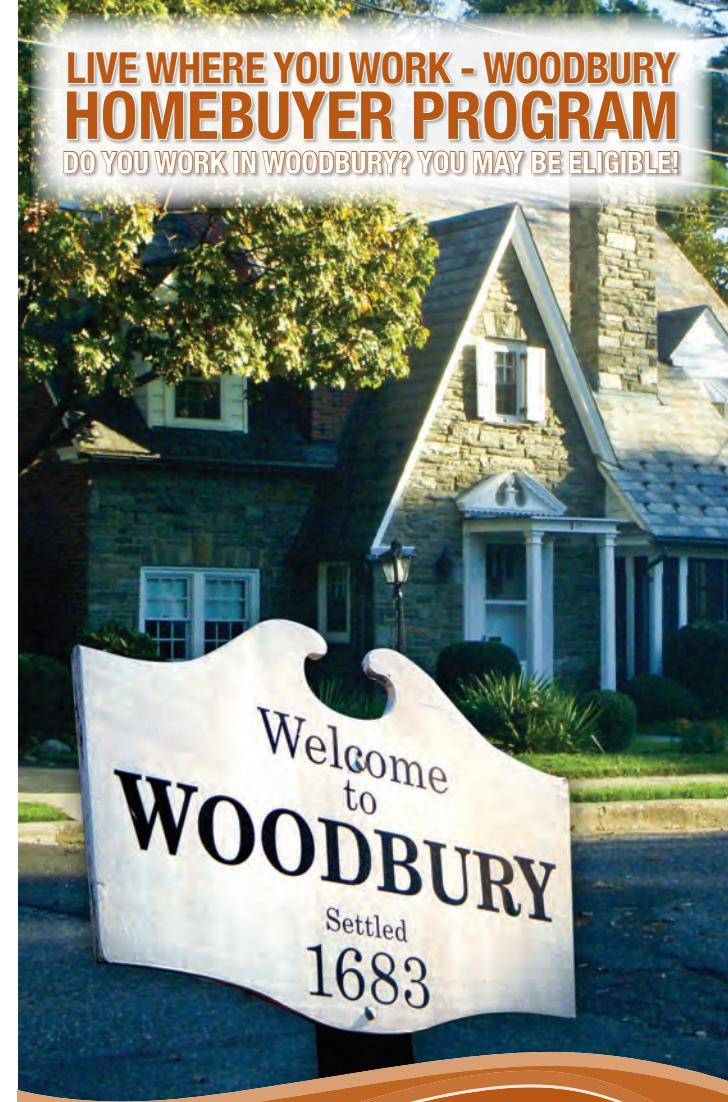


637 South Clinton Avenue  
Trenton, NJ 08650-2085  
TEL: 609-278-7400  
[www.nj-hmfa.com](http://www.nj-hmfa.com)



33 Delaware Street  
Woodbury, NJ 08096  
TEL: 856-845-1300  
[www.woodbury.nj.us/lwyw](http://www.woodbury.nj.us/lwyw)

**LIVE WHERE YOU WORK - WOODBURY  
HOMEBUYER PROGRAM**  
DO YOU WORK IN WOODBURY? YOU MAY BE ELIGIBLE!



**LIVE WHERE YOU WORK**

A PROGRAM OF THE NJ HOUSING AND MORTGAGE FINANCE AGENCY

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

# TO LEARN MORE ABOUT LIVE WHERE YOU WORK – WOODBURY

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



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## SEARCH FOR A HOME

View potential properties by visiting these websites:\*\*

[www.woodbury.nj.us/lwyw](http://www.woodbury.nj.us/lwyw)



### WHAT IS WOODBURY'S LIVE WHERE YOU WORK PROGRAM?

Live Where You Work - Woodbury 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 Woodbury.

### WHAT ARE THE BENEFITS OF WOODBURY'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 Woodbury. Visit [www.woodbury.nj.us/lwyw](http://www.woodbury.nj.us/lwyw) for more information.

### MAXIMUM INCOME LIMITS FOR WOODBURY†

FAMILY SIZE	CITY WIDE
1-2 person household	\$88,200
3+ person household	\$101,430

### MAXIMUM PURCHASE PRICE LIMITS FOR WOODBURY†

HOUSE TYPE	CITY WIDE
New 1 family	\$320,625
Existing 1 family	\$320,625
Existing 2 family	\$361,125
Existing 3 family	\$438,750
Existing 4 family	\$506,250

### A MESSAGE FROM MAYOR HARRY "RON" RISKIE

*The City of Woodbury is a thriving community that celebrates its heritage while enjoying modern conveniences and a vision that carries us into the 21st century. Visitors and residents can enjoy our historic sites at the same time they enjoy our downtown shopping district and restaurants. Woodbury is "a city you can grow with." We continue to strive to build our community to help create new opportunities to live, work and play in our city. The much anticipated light rail connection to Camden & Philadelphia will truly make this the city you can grow with! We are committed to growing our community through the Live Where You Work Program.*

*I invite you to learn more about this exciting program and how the City of Woodbury can work together to make you the newest resident of our thriving community.*

\*\* 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](http://www.livewhereyouwork.nj.gov) for more information.