



Consumers

HMFA Home

Home Buyers

Mortgage Calculator

Approved Lender List

HMFA Program Interest Rates

Homeownership Programs

Close to Home New Jersey

Section 8 Home Choice Voucher

Home Buying Process Brochure/ El Proceso Para Comprar Una Casa

Foreclosure Properties - Asset Managers

Target Area

Smart Growth Locator

Frequently Asked Questions

Home Owners

Renters

Seniors

Special Needs

Business Partners

Developers

Lenders, Syndicators, Tax Credit Investors

Property Managers

Government and Non-profits

Other Business Partners

[Home](#) > [Home Buyers](#) > [Close to Home New Jersey](#) > [Live Where You Work](#) > [Live Where You Work \(LWYW\)](#)

[What is the LWYW homebuyer program](#)
[Municipalities Currently Participating in the LWYW Program include](#)
[Information for Municipal Officials](#)

[Transit Smart](#)

[Live Where You Work](#)

What is the LWYW homebuyer program

The LWYW program is a home mortgage incentive program that provides low-interest mortgage loans to homebuyers purchasing homes in towns where they are employed. The goal of LWYW is to build stronger communities by promoting homeownership and encouraging people to live closer to their jobs. This, in turn, will reduce the need for cars and increase the use of alternative transportation such as walking, biking and public transit.



[Press Releases](#)

If you would like to buy a house in the town where you currently work, then LWYW might be right for you. Employees benefit from attractive mortgage rates, more flexible loan application review and underwriting criteria, and reduced commuting times to work. Municipalities benefit from having a committed workforce living nearby, and the activity and economic vibrancy that comes with people living near where they work.

Eligible Properties: Properties must be located in a participating Live Where You Work municipality. Eligible properties include one-family units, including condominiums, (new and existing), and existing 2- to 4-family unit properties that are more than 5 years old. Some Live Where You Work municipalities include *Urban Target Areas (UTA). In Urban Target Areas eligible properties can also include new two-unit residential dwellings. Properties must be located in State designated Smart Growth locations.

(*) To determine if your proposed house is within an Urban Target Area (UTA), visit the Smart Growth Locator at www.njlocator.gov, follow the [instructions](#) and look up UTAs by using the [UTA list](#).

Further detail is available on our [Fact Sheet](#) or call **1-800-NJ-HOUSE**.

[Top ↑](#)

Municipalities Currently Participating in the LWYW Program include