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Live Where You Work

What is the Live Where You Work (LWYW) Homebuyer Program?

If you're planning to buy a home in the town where you're employed, Live Where You Work (LWYW) may be the right program for you. LWYW provides low-interest mortgage loans to homebuyers purchasing homes in the municipalities in which they work.

This means saving money on gas, tolls, and mass transit – giving you, the buyer, more purchasing power. What's more, the extra time you'll have to spend on your personal interests and with your family is priceless.

The goal of LWYW is to build stronger communities by promoting homeownership and encouraging people to live closer to their jobs. By working closer to home, we reduce the dependence on (and expense of) cars, and increase the use of alternate transportation such as walking, biking and public transit.

Who Qualifies:

- Eligible First-Time and Urban Target Area homebuyers who want to purchase a home in the same town in which they are employed.

How It Works:

- LWYW is a program that provides a forgivable downpayment and closing cost assistance partnered with low-interest fixed rate mortgage loans and greater buying power because of expanded income ratios.
- 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.
- Properties must be located in state designated Smart Growth locations. To determine if your proposed home is within an Smart Growth Area, visit the [Site Evaluator](#) and follow the directions for "How to find out if you are in a Smart Growth Area" (930k PDF)
- **As of August 1, 2012, new guidelines apply for the Live Where You Work Program.** The Live Where You Work Program is now effective across the entire State of New Jersey.

- [Download the Statewide Live Where You Work Fact Sheet here](#) (1MB PDF).

- **If the property you are purchasing is in one of the following municipalities listed below, the guidelines in the Statewide Live Where You Work Fact Sheet do not apply.**

- Please refer to the special guidelines for just these Approved Municipalities located here: [Live Where You Work Approved Municipality Guidelines](#) (1.2MB PDF)

