

For Down Payment Assistance Qualifying Income, HUD Income Limits Differ from Fannie Mae and Freddie Mac Area Median Income (AMI) Limits

HUD 50% (Very Low), 80% (Low) and even 100% Median Family Income limits are not the same as Fannie Mae and Freddie Mac 50%, 80% and 100% (and higher) Area Median Income (AMI) levels. Check DPA income type for all clients upfront!

- HUD Income Limits for 50% and 80% are based on a family size of 1-8 people. HUD Median Family Income (100% and up) does not consider family size.
- Fannie Mae and Freddie Mac Area Median Income is based on income of the qualifying borrower(s), not the family size.

How to locate HUD Income Limits

HUD Income Limits URL: <https://www.huduser.gov/portal/datasets/il.html#2022>

Go to [HUD Income Limits](#). Scroll down and click on [Click here for FY 2022 IL Documentation](#).

The screenshot shows the HUD Income Limits website. The URL bar at the top displays [huduser.gov/portal/datasets/il.html#2022](https://www.huduser.gov/portal/datasets/il.html#2022). The website header includes the HUD User logo, the Office of Policy Development and Research (PD&R) logo, and navigation links for ABOUT PD&R, RESEARCH & PUBLICATIONS, and DATASETS. The main content area is titled "INCOME LIMITS" and features a "DATASET / INCOME LIMITS" breadcrumb. A text box explains that HUD's Office of Policy Development and Research (PD&R) has announced that Fair Market Rents and Income Limits data are now available via an application programming interface (API). Below this, a paragraph states that the Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs. A link for "Statement on FY 2023 Income Limits" is provided. A year selection menu shows "2022" as the selected year, with options for 2021, 2020, 2019, 2018, and "Earlier Years". A "Query Tool" section includes links for "Documents", "Data", "FAQs", and "Puerto Rico FAQs". The page is effective as of April 18, 2022. A button labeled "Access Individual Income Limits Areas" is visible. At the bottom, a text box provides information about the documentation system, and a button labeled "Click Here for FY 2022 IL Documentation" is highlighted with a yellow circle.

Select a State and Then select a county. Click on View County Calculations.

FY 2022 INCOME LIMITS DOCUMENTATION SYSTEM

First select a state:

- Alaska - AK
- American Samoa - AS
- Arizona - AZ
- Arkansas - AR
- California - CA
- Colorado - CO
- Connecticut - CT
- Delaware - DE
- District of Columbia - DC
- Florida - FL

Then select a county:

- Marion County, FL
- Martin County, FL
- Miami-Dade County, FL
- Monroe County, FL
- Nassau County, FL
- Okaloosa County, FL
- Okeechobee County, FL
- Orange County, FL
- Osceola County, FL
- Palm Beach County, FL

View County Calculations

Or view FY 2022 statewide Income Limits for Florida:

View State Calculations

Or select a FY 2022 HUD Metropolitan Fair Market Rent/Income Limits Area (HMFA):

Abilene, TX MSA

View HMFA Calculations

A page opens that shows the Extremely Low, Very Low (50%) and Low (80%) income levels based on a family size of 1-8 people.

How to Calculate HUD 100% and higher Income Limits

The **HUD Median Family Income** level at 100% is not based on family size. To calculate the higher percentage HUD Median Family Income limits, multiply the 100% Median Family Income x %.

Example: Alachua County, Florida

Median Family Income is \$85,600/entire family.

$\$85,600 \times 115\% = \$98,440/\text{entire family}$

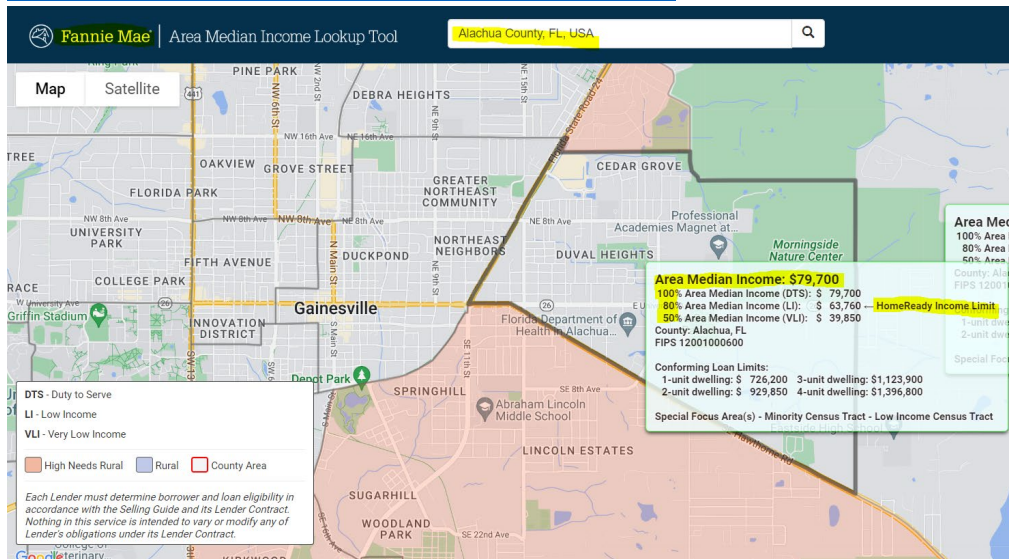
$\$85,600 \times 120\% = \$102,720/\text{entire family}$

$\$85,600 \times 140\% = \$119,840/\text{entire family}$

$\$85,600 \times 160\% = \$136,960/\text{entire family}$

Compare Fannie Mae Area Median Income Look-Up Tool:

<https://ami-lookup-tool.fanniemae.com/amilookuptool/>



Compare Freddie Mac NEW Area Median Income and Property Eligibility Tool

<https://sf.freddiemac.com/working-with-us/affordable-lending/area-median-income-and-property-eligibility-tool>

- Has 50 to 140% Area Median Income Levels
- Provides link to [DownPaymentResource.com](https://www.downpaymentresource.com/) for location to check on DPA eligibility!



Use this tool to verify if a borrower falls below any required Area Median Income (AMI) thresholds based on the property location and the borrower's qualifying income. For best results, enter the complete property street address.

