

INSTRUCTIONS

Use the income limits table below to determine private mortgage insurance (PMI) coverage requirements (see product descriptions for more information).

- Borrowers with loan qualifying income \leq 80% Area Median Income (AMI) are eligible for **lower cost mortgage insurance**
- To determine if the borrower is above or below 80% AMI, **use the first mortgage loan qualifying income (not the Minnesota Housing program eligibility income).**
- Income limits listed below are based on the county in which the property is located

County 80% Area Median Income

	Use the 2022 limits if:	Use the 2023 limits if:
FANNIE MAE:	All DU loan casefiles prior to 6/8/23	All DU loan casefiles created on/after 6/8/23
FREDDIE MAC:	Automated - LPA Run Date Prior to 6/8/23 Manual – Loan app received prior to 6/8/23	Automated - LPA Run/resubmitted to LPA on/after 6/8/23 Manual – Loan app received on or after 6/8/23
County	2022	2023
Aitkin	\$66,880	\$72,320
Anoka	\$94,240	\$99,440
Becker	\$66,880	\$72,320
Beltrami	\$66,880	\$72,320
Benton	\$70,800	\$76,480
Big Stone	\$66,880	\$72,320
Blue Earth	\$75,920	\$79,280
Brown	\$69,840	\$72,800
Carlton	\$70,560	\$75,120
Carver	\$94,240	\$99,440
Cass	\$66,880	\$72,320
Chippewa	\$66,880	\$72,320
Chisago	\$94,240	\$99,440
Clay	\$80,400	\$83,280
Clearwater	\$66,880	\$72,320
Cook	\$66,880	\$72,320
Cottonwood	\$66,880	\$72,320
Crow Wing	\$66,880	\$72,320
Dakota	\$94,240	\$99,440
Dodge	\$87,200	\$92,880
Douglas	\$70,960	\$76,080
Faribault	\$66,880	\$72,320
Fillmore	\$87,200	\$92,880
Freeborn	\$66,880	\$72,320

County 80% Area Median Income (continued)

	Use the 2022 limits if:	Use the 2023 limits if:
FANNIE MAE:	All DU loan casefiles prior to 6/8/23	All DU loan casefiles created on/after 6/8/23
FREDDIE MAC:	Automated - LPA Run Date Prior to 6/8/23 Manual – Loan app received prior to 6/8/23	Automated - LPA Run/resubmitted to LPA on/after 6/8/23 Manual – Loan app received on or after 6/8/23
County	2022	2023
Goodhue	\$77,440	\$83,280
Grant	\$66,880	\$72,320
Hennepin	\$94,240	\$99,440
Houston	\$72,640	\$74,720
Hubbard	\$66,880	\$72,320
Isanti	\$94,240	\$99,440
Itasca	\$66,880	\$72,320
Jackson	\$66,880	\$72,320
Kanabec	\$66,880	\$72,320
Kandiyohi	\$66,880	\$74,320
Kittson	\$66,880	\$72,320
Koochiching	\$66,880	\$72,320
Lac Qui Parle	\$66,880	\$72,320
Lake	\$70,560	\$75,120
Lake of The Woods	\$66,880	\$76,480
Le Sueur	\$94,240	\$99,440
Lincoln	\$66,880	\$72,320
Lyon	\$66,880	\$72,320
Mahnomen	\$66,880	\$72,320
Marshall	\$67,760	\$76,720
Martin	\$66,880	\$72,320
McLeod	\$71,040	\$80,720
Meeker	\$69,680	\$76,800
Mille Lacs	\$94,240	\$99,440
Morrison	\$66,880	\$72,320
Mower	\$66,880	\$72,320
Murray	\$68,400	\$78,720
Nicollet	\$75,920	\$79,280
Nobles	\$66,880	\$72,320
Norman	\$66,880	\$72,320
Olmsted	\$87,200	\$92,880
Otter Tail	\$66,880	\$72,320
Pennington	\$66,880	\$75,680
Pine	\$66,880	\$72,320

County 80% Area Median Income (continued)

	Use the 2022 limits if:	Use the 2023 limits if:
FANNIE MAE:	All DU loan casefiles prior to 6/8/23	All DU loan casefiles created on/after 6/8/23
FREDDIE MAC:	Automated - LPA Run Date Prior to 6/8/23 Manual – Loan app received prior to 6/8/23	Automated - LPA Run/resubmitted to LPA on/after 6/8/23 Manual – Loan app received on or after 6/8/23
County	2022	2023
Pipestone	\$66,880	\$72,320
Polk	\$74,240	\$75,360
Pope	\$70,240	\$77,760
Ramsey	\$94,240	\$99,440
Red Lake	\$68,320	\$77,280
Redwood	\$66,880	\$72,320
Renville	\$66,880	\$72,320
Rice	\$80,480	\$74,400**
Rock	\$66,880	\$75,440
Roseau	\$67,200	\$72,320
Scott	\$94,240	\$99,440
Sherburne	\$94,240	\$99,440
Sibley	\$68,000	\$76,000
St. Louis	\$70,560	\$75,120
Stearns	\$70,800	\$76,480
Steele	\$72,560	\$85,440
Stevens	\$77,440	\$80,000
Swift	\$66,880	\$72,320
Todd	\$66,880	\$72,320
Traverse	\$66,880	\$72,320
Wabasha	\$87,200	\$92,880
Wadena	\$66,880	\$72,320
Waseca	\$66,880	\$72,400
Washington	\$94,240	\$99,440
Watsonwan	\$66,880	\$72,320
Wilkin	\$66,880	\$72,320
Winona	\$70,000	\$79,040
Wright	\$94,240	\$99,440
Yellow Medicine	\$66,880	\$72,320

**For resubmissions on or after June 8, 2023, use the 2022 limits for Rice County. Freddie Mac allows *resubmissions* on or after June 8, 2023 to use the better of the two limits.