

The following Conventional Product [Income Limits](#) (shown on page 2) should be used to determine:

- Minnesota Housing [Interest Rate](#)
- Mortgage Insurance coverage requirements
- Product Availability for:
 - [Fannie Mae HFA Preferred Risk Sharing™](#) (Not available for new locks as of 4/1/2020):
 - Requires borrower qualifying income to be \leq 80% AMI
 - Upfront Paid Mortgage Insurance option
 - Requires borrower qualifying income to be \leq 80% AMI

ALL CONVENTIONAL PRODUCTS

- **Rates will vary based on borrower income.** Check the [Loan Pricing](#) page on the Minnesota Housing website.
- **Mortgage Insurance will vary based on borrower income** (see product descriptions for more information).
- To determine if the borrower is above or below 80% AMI, use the first mortgage loan qualifying income.
 - Area median income (AMI) limits (below) are based on the county in which the property is located.
 - In the Minnesota Housing commitment system, the qualifying income will determine the rate and product options available.

FANNIE MAE CONVENTIONAL PRODUCTS

- Follow guidelines in the [Fannie Mae Product Description](#).

FREDDIE MAC CONVENTIONAL PRODUCTS

- Follow guidelines in the [Freddie Mac Product Description](#).

This document is a summary of program requirements and does not contain all information needed to originate loans for sale under Minnesota Housing programs. See the applicable Minnesota Housing Procedural Manual at www.mnhousing.gov for complete information.

COUNTY	80% AMI	COUNTY	80% AMI
Aitkin	\$57,920	Martin	\$57,920
Anoka	\$79,440	McLeod	\$59,360
Becker	\$57,920	Meeker	\$59,280
Beltrami	\$57,920	Mille Lacs	\$79,440
Benton	\$61,040	Morrison	\$57,920
Big Stone	\$57,920	Mower	\$57,920
Blue Earth	\$62,800	Murray	\$58,240
Brown	\$59,840	Nicollet	\$62,800
Carlton	\$57,520	Nobles	\$57,920
Carver	\$79,440	Norman	\$57,920
Cass	\$57,920	Olmsted	\$72,400
Chippewa	\$58,800	Otter Tail	\$57,920
Chisago	\$79,440	Pennington	\$57,920
Clay	\$67,280	Pine	\$57,920
Clearwater	\$57,920	Pipestone	\$57,920
Cook	\$57,920	Polk	\$62,800
Cottonwood	\$57,920	Pope	\$59,040
Crow Wing	\$57,920	Ramsey	\$79,440
Dakota	\$79,440	Red Lake	\$59,120
Dodge	\$72,400	Redwood	\$57,920
Douglas	\$61,040	Renville	\$57,920
Faribault	\$57,920	Rice	\$70,400
Fillmore	\$72,400	Rock	\$57,920
Freeborn	\$57,920	Roseau	\$57,920
Goodhue	\$65,680	Scott	\$79,440
Grant	\$57,920	Sherburne	\$79,440
Hennepin	\$79,440	Sibley	\$79,440
Houston	\$62,880	St. Louis	\$57,520
Hubbard	\$57,920	Stearns	\$61,040
Isanti	\$79,440	Steele	\$62,800
Itasca	\$57,920	Stevens	\$62,000
Jackson	\$59,200	Swift	\$57,920
Kanabec	\$57,920	Todd	\$57,920
Kandiyohi	\$57,920	Traverse	\$57,920
Kittson	\$57,920	Wabasha	\$72,400
Koochiching	\$57,920	Wadena	\$57,920
Lac Qui Parle	\$57,920	Waseca	\$59,920
Lake	\$55,840	Washington	\$79,440
Lake Of The Woods	\$57,920	Watonwan	\$57,920
Le Sueur	\$79,440	Wilkin	\$57,920
Lincoln	\$57,920	Winona	\$60,480
Lyon	\$60,560	Wright	\$79,440
Mahnomen	\$57,920	Yellow Medicine	\$57,920
Marshall	\$58,320		