

**MN Housing
Deferred Loan Programs
Income and Rent Limits**

Effective Date of Limits: 04/01/2025

A: Income at or below 50% of the greater of SMI or AMI, adjusted for households of 5 or more.

Mpls/St.Paul MSA (Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright

Household Size	Income
1-4	\$66,200
5	\$71,500
6	\$76,800
7	\$82,100
8	\$87,400

Clay County

Household Size	Income
1-4	\$57,800
5	\$62,450
6	\$67,050
7	\$71,700
8	\$76,300

Rochester MSA (Olmsted & Dodge Counties)

Household Size	Income
1-4	\$62,800
5	\$67,850
6	\$72,850
7	\$77,900
8	\$82,900

Remainder of State

Household Size	Income
1-4	\$58,500
5	\$63,200
6	\$67,900
7	\$72,600
8	\$77,300

B: Income at or below 80% of SMI, not adjusted for family size

Household Size	Income
ALL	\$93,600

C. Income at or below 80% of the greater of SMI or AMI, not adjusted for household size

Mpls/St.Paul MSA (Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright Counties)

Household Size	Income
ALL	\$106,000

Clay County

Household Size	Income
ALL	\$94,000

Rochester MSA (Olmsted & Dodge Counties)

Household Size	Income
ALL	\$100,500

Remainder of State

Household Size	Income
ALL	\$93,600

D. Income at or below 30% of Metropolitan Median, adjusted for households of 5 or more

Household Size	Income
1-4	\$39,700
5	\$42,900
6	\$46,100
7	\$49,250
8	\$54,150

E. Income at or below 60% of Metropolitan Median, adjusted for households of 5 or more

Household Size	Income
1-4	\$79,440
5	\$85,800
6	\$92,160
7	\$98,520
8	\$104,880

F. Income at or below 160% of Federal Poverty Guidelines

Household Size	Income
1	\$25,040
2	\$34,000
3	\$42,640
4	\$51,440
5	\$60,240
6	\$69,040
7	\$77,840
8	\$86,640

G: MARIF Rent Limits

Unit Size	Rent
1	\$350
2	\$400
3	\$450
4	\$475

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H: Rents at or below 30% of 50% of SMI, adjusted by unit size

Unit Size	Rent
0	\$1,025
1	\$1,097
2	\$1,317
3	\$1,521
4	\$1,697
5	\$1,872
6	\$2,165

I: Rents at or below the lesser of FMR or 30% of 50% of metropolitan median

Unit Size	Rent
0	\$1,158
1	\$1,241
2	\$1,490
3	\$1,721
4	\$1,920
5	\$2,118
6	\$2,185

J: Rents at or below 30% of 30% of Metropolitan Median

Unit Size	Rent
0	\$695
1	\$745
2	\$893
3	\$1,032
4	\$1,152
5	\$1,212
6	\$1,353

K: Rents at or below 30% of 60% of Metropolitan Median

Unit Size	Rent
0	\$1,390
1	\$1,490
2	\$1,788
3	\$2,065
4	\$2,304
5	\$2,542
6	\$3,147

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Key:

SMI=Statewide Median Income	AMI=Area Median Income
MSA=Metropolitan Statistical Area	Metropolitan Median=Minneapolis/St. Paul MSA
FMR=Fair Market Rent	

	<i>*Standard resulting from program rule for</i>	<i>Examples of how restriction may be worded in legal docs. Note that different versions of docs may have slightly different wording.</i>
A.	GO Bonds, UIHP, POPR, POHP, POTH, POPSHP, etc.	Persons and Families of Low and Moderate Income - Minn. Rules pt 4900.3110 subp. 6
B.	PARIF, ARIF, FARIF	Gross family income of less than eighty percent (80%) of the median income for the State of Minnesota. Note that PARIF follows the federal subsidy being preserved, when used for preservation of federally assisted housing.
C.	EDHC, , RRD, UIHP, TIHP	Annual incomes do not exceed the greater of eighty percent (80%) of state or area median income for the State of Minnesota <i>May reference Minn. Stat. Sec 462A.33, subd5.</i>
D.	HTF, ELHIF, 501c3, MARIF	Income does not exceed 30% of median income, as determined by HUD for the metropolitan area. Median income may be adjusted for households of five or more.
E.	HTF, ELHIF, 501c3	Income does not exceed 60% of median income, as determined by HUD for the metropolitan area. Median income may be adjusted for households of five or more.
F.	MARIF	At least 60% of the MARIF units must be occupied by current or recent MFIP participants. Recent MFIP participants are families whose income at the time of application is equal to or less than 160% of the federal poverty guidelines
G.	MARIF	<i>MARIF agreement will contain the actual limits for 2, 3 and 4BR units.</i>
H.	ARIF (greater MN properties)	Rents not greater than a rental amount equal to thirty percent (30%) of the adjusted income of a family whose gross income is fifty percent (50%) of the statewide median. <i>May be worded - median income for the State of Minnesota</i>
I.	ARIF (metro area properties)	<i>Language may contain Greater MN and/or Metro area ARIF rent standards. ARIF rules state that properties located in the seven-county metro area, use the lesser of Fair Market Rent or 30% of 50% of metro area median income.</i>

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J.	HTF	Rents in excess of 30% of 30% of the median income for the metropolitan area
K.	HTF	Rents in excess of 30% of 60% of the median income for the metropolitan area

*Note that standards may not always be applied to the corresponding loan program listed on the document. For example, an EDHC loan may use MTSP income and rent limits when combined with tax credits. Check legal documents carefully to ensure you are using the correct income and rent limits.

Income and rent limits for HUD programs such as section 8 and HOME, MTSP's used for tax exempt bond and Housing Tax Credits, and "Affordable to the Local Workforce" rent limits traditionally associated with EDHC and RRDL, are on separate reports.