

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
- **Freddie Mac:** Allows resubmissions on or after May 18, 2025 to use the higher of the two limits.

County 80% Area Median Income

	Use the 2024 limits if:	Use the 2025 limits if:
FANNIE MAE:	All DU loan casefiles prior to 5/18/25	All DU loan casefiles created on or after 5/18/25
FREDDIE MAC:	Automated - LPA Run Date Prior to 5/18/25 Manual – Loan app received prior to 5/18/25	Automated - LPA Run/resubmitted to LPA on or after 5/18/25 Manual – Loan app received on or after 5/18/25
County	2024	2025
Aitkin	\$73,280	\$76,160
Anoka	\$98,960	\$105,360
Becker	\$73,360	\$78,000
Beltrami	\$73,280	\$76,160
Benton	\$78,240	\$82,560
Big Stone	\$73,280	\$76,160
Blue Earth	\$80,480	\$83,760
Brown	\$74,560	\$77,280
Carlton	\$76,480	\$80,480
Carver	\$98,960	\$105,360
Cass	\$73,280	\$76,160
Chippewa	\$73,280	\$80,400
Chisago	\$98,960	\$105,360
Clay	\$84,720	\$94,000
Clearwater	\$73,280	\$76,160
Cook	\$77,600	\$76,160
Cottonwood	\$73,280	\$76,160
Crow Wing	\$73,280	\$85,200
Dakota	\$98,960	\$105,360
Dodge	\$90,160	\$96,240
Douglas	\$77,680	\$84,160
Faribault	\$73,280	\$76,160
Fillmore	\$90,160	\$96,240
Freeborn	\$73,280	\$76,160

County 80% Area Median Income (continued)

	Use the 2024 limits if:	Use the 2025 limits if:
FANNIE MAE:	All DU loan casefiles prior to 5/18/25	All DU loan casefiles created on or after 5/18/25
FREDDIE MAC:	Automated - LPA Run Date Prior to 5/18/25 Manual – Loan app received prior to 5/18/25	Automated - LPA Run/resubmitted to LPA on or after 5/18/25 Manual – Loan app received on or after 5/18/25
County	2024	2025
Goodhue	\$85,360	\$90,560
Grant	\$73,280	\$76,160
Hennepin	\$98,960	\$105,360
Houston	\$78,720	\$84,240
Hubbard	\$73,280	\$76,160
Isanti	\$98,960	\$105,360
Itasca	\$73,280	\$76,160
Jackson	\$73,280	\$76,160
Kanabec	\$73,280	\$76,160
Kandiyohi	\$76,080	\$80,640
Kittson	\$77,600	\$81,680
Koochiching	\$73,280	\$76,160
Lac Qui Parle	\$73,280	\$79,920
Lake	\$76,480	\$80,880
Lake of The Woods	\$73,280	\$77,120
Le Sueur	\$98,960	\$105,360
Lincoln	\$73,280	\$76,160
Lyon	\$73,280	\$81,200
Mahnomen	\$73,280	\$76,160
Marshall	\$78,880	\$79,600
Martin	\$73,280	\$76,160
McLeod	\$82,000	\$87,120
Meeker	\$78,960	\$82,720
Mille Lacs	\$98,960	\$105,360
Morrison	\$73,280	\$76,160
Mower	\$74,160	\$78,800
Murray	\$78,080	\$80,720
Nicollet	\$80,480	\$83,760
Nobles	\$73,280	\$76,160
Norman	\$77,840	\$80,400
Olmsted	\$90,160	\$96,240
Otter Tail	\$74,400	\$80,080
Pennington	\$78,160	\$86,000
Pine	\$73,280	\$76,160

County 80% Area Median Income (continued)

	Use the 2024 limits if:	Use the 2025 limits if:
FANNIE MAE:	All DU loan casefiles prior to 5/18/25	All DU loan casefiles created on or after 5/18/25
FREDDIE MAC:	Automated - LPA Run Date Prior to 5/18/25 Manual - Loan app received prior to 5/18/25	Automated - LPA Run/resubmitted to LPA on or after 5/18/25 Manual – Loan app received on or after 5/18/25
County	2024	2025
Pipestone	\$73,280	\$76,160
Polk	\$83,440	\$82,240
Pope	\$80,160	\$83,200
Ramsey	\$98,960	\$105,360
Red Lake	\$79,600	\$83,520
Redwood	\$73,280	\$76,160
Renville	\$73,280	\$76,240
Rice	\$80,720	\$86,160
Rock	\$80,240	\$89,440
Roseau	\$73,280	\$76,960
Scott	\$98,960	\$105,360
Sherburne	\$98,960	\$105,360
Sibley	\$78,320	\$81,360
St. Louis	\$76,480	\$80,480
Stearns	\$78,240	\$82,560
Steele	\$87,040	\$91,840
Stevens	\$80,800	\$82,400
Swift	\$73,280	\$76,160
Todd	\$73,280	\$76,160
Traverse	\$76,000	\$79,920
Wabasha	\$90,160	\$96,240
Wadena	\$73,280	\$76,160
Waseca	\$76,080	\$76,960
Washington	\$98,960	\$105,360
Watonwan	\$73,280	\$76,160
Wilkin	\$74,800	\$80,560
Winona	\$78,560	\$84,560
Wright	\$98,960	\$105,360
Yellow Medicine	\$73,280	\$76,160