

Use the following Conventional Product [Income Limits](#) (shown below) to determine:

- Minnesota Housing [Interest Rate](#)
  - Borrowers with loan qualifying income ≤ 80% AMI are eligible for **lower tier interest rates**.
- Mortgage Insurance coverage requirements (see product descriptions for more information)
  - Borrowers with loan qualifying income ≤ 80% AMI are eligible for **lower cost mortgage insurance**
  - Upfront Paid Mortgage Insurance option: Requires borrower qualifying income to be ≤ 80% AMI

**INSTRUCTIONS:**

- 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.
  - Find the income limit table that applies to your loan: **Table 1**-Fannie Mae loans and Freddie Mac Manual UW  
**Table 2**-Freddie Mac Automated underwriting
- Before locking the loan in the Minnesota Housing commitment system
  - Confirm the rate the system generated matches the rate on the Minnesota Housing rate sheet for the borrower’s income tier (above or below 80% AMI).
  - If the rate in the system does not match the rate for the borrower’s income tier, contact the Partner Solutions Team at [mnhousing.solution@state.mn.us](mailto:mnhousing.solution@state.mn.us) for assistance.

**COUNTY 80% AREA MEDIAN INCOME LIMITS**

**TABLE 1**

<b>FANNIE MAE (all UW types) and FREDDIE MAC MANUAL UW</b>		
<b>COUNTY</b>	80% AMI (2020 limits)	80% AMI (2021 limits)
	<b>DU Initial Run Date</b> prior to June 5, 2021 <b>Freddie Mac Manual UW</b> w/loan application received prior to June 16, 2021	<b>DU Initial Run Date</b> on/after June 5, 2021 <b>Freddie Mac Manual UW</b> w/loan application received on/after June 16, 2021
Aitkin	\$58,080	\$59,600
Anoka	\$82,240	\$83,440
Becker	\$58,080	\$59,600
Beltrami	\$58,080	\$59,600
<b>Benton**</b>	<b>\$64,960</b>	<b>\$63,200</b>
Big Stone	\$58,080	\$59,600
<b>Blue Earth**</b>	<b>\$68,960</b>	<b>\$64,240</b>
Brown	\$61,120	\$63,120
<b>Carlton**</b>	<b>\$61,440</b>	<b>\$61,040</b>
Carver	\$82,240	\$83,440
Cass	\$58,080	\$59,600
Chippewa	\$58,640	\$59,600
Chisago	\$82,240	\$83,440
Clay	\$71,520	\$73,040
Clearwater	\$58,080	\$59,600
Cook	\$58,080	\$59,600
Cottonwood	\$58,080	\$59,600
Crow Wing	\$58,080	\$59,600
Dakota	\$82,240	\$83,440
Dodge	\$76,480	\$77,280
Douglas	\$63,520	\$64,080
Faribault	\$58,080	\$59,600
Fillmore	\$76,480	\$77,280
Freeborn	\$58,080	\$59,600
Goodhue	\$69,440	\$70,080
Grant	\$58,080	\$59,600
Hennepin	\$82,240	\$83,440
Houston	\$61,440	\$68,080
Hubbard	\$58,080	\$59,600
Isanti	\$82,240	\$83,440

**TABLE 1  
(CONTINUED)**

<b>FANNIE MAE (all UW types) and FREDDIE MAC MANUAL UW</b>		
<b>COUNTY</b>	<b>80% AMI (2020 limits)</b>	<b>80% AMI (2021 limits)</b>
	<b>DU Initial Run Date prior to June 5, 2021 Freddie Mac Manual UW w/loan application received prior to June 16, 2021</b>	<b>DU Initial Run Date on/after June 5, 2021 Freddie Mac Manual UW w/loan application received on/after June 16, 2021</b>
Itasca	\$58,080	\$59,600
Jackson	\$59,920	\$61,040
Kanabec	\$58,080	\$59,600
Kandiyohi	\$58,720	\$60,160
Kittson	\$58,480	\$59,760
Koochiching	\$58,080	\$59,600
Lac Qui Parle	\$58,080	\$59,600
<b>Lake**</b>	<b>\$59,120</b>	<b>\$58,000</b>
Lake of The Woods	\$58,080	\$59,600
Le Sueur	\$82,240	\$83,440
Lincoln	\$58,080	\$59,600
<b>Lyon**</b>	<b>\$62,800</b>	<b>\$61,360</b>
Mahnomen	\$58,080	\$59,600
Marshall	\$60,800	\$61,920
Martin	\$58,080	\$59,600
McLeod	\$61,120	\$64,720
Meeker	\$61,360	\$62,880
Mille Lacs	\$82,240	\$83,440
Morrison	\$58,080	\$59,600
Mower	\$58,960	\$59,600
Murray	\$62,000	\$63,520
<b>Nicollet**</b>	<b>\$68,960</b>	<b>\$64,240</b>
Nobles	\$58,080	\$59,600
Norman	\$58,080	\$59,600
Olmsted	\$76,480	\$77,280
Otter Tail	\$58,080	\$59,600
Pennington	\$58,640	\$61,920
Pine	\$58,080	\$59,600
Pipestone	\$58,080	\$59,600
<b>Polk**</b>	<b>\$71,360</b>	<b>\$64,000</b>
Pope	\$61,920	\$62,000
Ramsey	\$82,240	\$83,440
Red Lake	\$62,000	\$65,200
Redwood	\$58,080	\$59,600
Renville	\$58,640	\$59,840
Rice	\$65,920	\$72,160
Rock	\$58,080	\$59,600
Roseau	\$58,080	\$60,320
Scott	\$82,240	\$83,440
Sherburne	\$82,240	\$83,440
Sibley	\$82,240	\$83,440
<b>St. Louis**</b>	<b>\$61,440</b>	<b>\$61,040</b>
<b>Stearns**</b>	<b>\$64,960</b>	<b>\$63,200</b>
Steele	\$64,720	\$66,880
<b>Stevens**</b>	<b>\$68,000</b>	<b>\$66,720</b>
Swift	\$58,080	\$59,600
Todd	\$58,080	\$59,600
Traverse	\$58,080	\$59,600
Wabasha	\$76,480	\$77,280
Wadena	\$58,080	\$59,600
<b>Waseca**</b>	<b>\$60,160</b>	<b>\$59,840</b>
Washington	\$82,240	\$83,440
Watonwan	\$58,080	\$59,600
Wilkin	\$58,080	\$59,600
Winona	\$62,000	\$62,560
Wright	\$82,240	\$83,440
Yellow Medicine	\$58,080	\$59,600

\*\*Income limits for Benton, Blue Earth, Carlton, Lake, Nicollet, Polk, St. Louis, Stearns, Stevens, Waseca counties decreased for 2021.

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](http://www.mnhousing.gov) for complete information.

TABLE 2

FREDDIE MAC - Automated UW						
COUNTY	80% AMI***	COUNTY	80% AMI***	COUNTY	LPA Accept prior to June 16, 2021	LPA Accept on/after June 16, 2021
Aitkin	\$59,600	Martin	\$59,600	Benton	\$64,960	\$63,200
Anoka	\$83,440	McLeod	\$64,720	Blue Earth	\$68,960	\$64,240
Becker	\$59,600	Meeker	\$62,880	Carlton	\$61,440	\$61,040
Beltrami	\$59,600	Mille Lacs	\$83,440	Lake	\$59,120	\$58,000
Benton	See green columns (right)	Morrison	\$59,600	Lyon	\$62,800	\$61,360
Big Stone	\$59,600	Mower	\$59,600	Nicollet	\$68,960	\$64,240
Blue Earth	See green columns (right)	Murray	\$63,520	Polk	\$71,360	\$64,000
Brown	\$63,120	Nicollet	See green columns (right)	St. Louis	\$61,440	\$61,040
Carlton	See green columns (right)	Nobles	\$59,600	Stearns	\$64,960	\$63,200
Carver	\$83,440	Norman	\$59,600	Stevens	\$68,000	\$66,720
Cass	\$59,600	Olmsted	\$77,280	Waseca	\$60,160	\$59,840
Chippewa	\$59,600	Otter Tail	\$59,600	***The applicable Income limits for Benton, Blue Earth, Carlton, Lake, Lyon, Nicollet, Polk, St. Louis, Stearns, Stevens, Waseca counties depend on whether the loan received an LPA accept recommendation prior to June 16, 2021 (even if re-run on/after June 16). For all other counties Table 2 reflects the 80% AMI loan qualifying income limits for 2021.		
Chisago	\$83,440	Pennington	\$61,920			
Clay	\$73,040	Pine	\$59,600			
Clearwater	\$59,600	Pipestone	\$59,600			
Cook	\$59,600	Polk	See green columns (right)			
Cottonwood	\$59,600	Pope	\$62,000			
Crow Wing	\$59,600	Ramsey	\$83,440			
Dakota	\$83,440	Red Lake	\$65,200			
Dodge	\$77,280	Redwood	\$59,600			
Douglas	\$64,080	Renville	\$59,840			
Faribault	\$59,600	Rice	\$72,160			
Fillmore	\$77,280	Rock	\$59,600			
Freeborn	\$59,600	Roseau	\$60,320			
Goodhue	\$70,080	Scott	\$83,440			
Grant	\$59,600	Sherburne	\$83,440			
Hennepin	\$83,440	Sibley	\$83,440			
Houston	\$68,080	St. Louis	See green columns (right)			
Hubbard	\$59,600	Stearns	See green columns (right)			
Isanti	\$83,440	Steele	\$66,880			
Itasca	\$59,600	Stevens	See green columns (right)			
Jackson	\$61,040	Swift	\$59,600			
Kanabec	\$59,600	Todd	\$59,600			
Kandiyohi	\$60,160	Traverse	\$59,600			
Kittson	\$59,760	Wabasha	\$77,280			
Koochiching	\$59,600	Wadena	\$59,600			
Lac Qui Parle	\$59,600	Waseca	See green columns (right)			
Lake	See green columns (right)	Washington	\$83,440			
Lake of The Woods	\$59,600	Watsonwan	\$59,600			
Le Sueur	\$83,440	Wilkin	\$59,600			
Lincoln	\$59,600	Winona	\$62,560			
Lyon	See green columns (right)	Wright	\$83,440			
Mahnomen	\$59,600	Yellow Medicine	\$59,600			
Marshall	\$61,920					

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