

*****Until the Minnesota Housing online commitment system is updated, you will need to contact the Partner Solutions Team at mnhousing.solution@state.mn.us to have the interest rate manually adjusted if the borrower is over the 2021 AMI limits but under the 2022 AMI limits.**

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

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

INSTRUCTIONS:

- 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)** .
 - 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](#)

Table 2-[Freddie Mac Automated UW](#)

Table 3- [Freddie Mac Manual UW](#)

- 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 for assistance.

COUNTY 80% AREA MEDIAN INCOME LIMITS
TABLE 1

FANNIE MAE - All UW types		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	DU loan casefiles prior to June 24, 2022	DU loan casefiles created on or after June 24, 2022 and manually underwritten loans
Aitkin	\$59,600	\$66,880
Anoka	\$83,440	\$94,240
Becker	\$59,600	\$66,880
Beltrami	\$59,600	\$66,880
Benton	\$63,200	\$70,800
Big Stone	\$59,600	\$66,880
Blue Earth	\$64,240	\$75,920
Brown	\$63,120	\$69,840
Carlton	\$61,040	\$70,560
Carver	\$83,440	\$94,240
Cass	\$59,600	\$66,880
Chippewa	\$59,600	\$66,880
Chisago	\$83,440	\$94,240
Clay	\$73,040	\$80,400
Clearwater	\$59,600	\$66,880
Cook	\$59,600	\$66,880
Cottonwood	\$59,600	\$66,880
Crow Wing	\$59,600	\$66,880
Dakota	\$83,440	\$94,240
Dodge	\$77,280	\$87,200
Douglas	\$64,080	\$70,960
Faribault	\$59,600	\$66,880
Fillmore	\$77,280	\$87,200
Freeborn	\$59,600	\$66,880
Goodhue	\$70,080	\$77,440
Grant	\$59,600	\$66,880
Hennepin	\$83,440	\$94,240
Houston	\$68,080	\$72,640
Hubbard	\$59,600	\$66,880
Isanti	\$83,440	\$94,240

**TABLE 1
(CONTINUED)**

FANNIE MAE - All UW types (Continued)		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	DU loan casefiles prior to June 24, 2022	DU loan casefiles created on or after June 24, 2022 and manually underwritten loans
Itasca	\$59,600	\$66,880
Jackson	\$61,040	\$66,880
Kanabec	\$59,600	\$66,880
Kandiyohi	\$60,160	\$66,880
Kittson	\$59,760	\$66,880
Koochiching	\$59,600	\$66,880
Lac Qui Parle	\$59,600	\$66,880
Lake	\$58,000	\$70,560
Lake of The Woods	\$59,600	\$66,880
Le Sueur	\$83,440	\$94,240
Lincoln	\$59,600	\$66,880
Lyon	\$61,360	\$66,880
Mahnomen	\$59,600	\$66,880
Marshall	\$61,920	\$67,760
Martin	\$59,600	\$66,880
McLeod	\$64,720	\$71,040
Meeker	\$62,880	\$69,680
Mille Lacs	\$83,440	\$94,240
Morrison	\$59,600	\$66,880
Mower	\$59,600	\$66,880
Murray	\$63,520	\$68,400
Nicollet	\$64,240	\$75,920
Nobles	\$59,600	\$66,880
Norman	\$59,600	\$66,880
Olmsted	\$77,280	\$87,200
Otter Tail	\$59,600	\$66,880
Pennington	\$61,920	\$66,880
Pine	\$59,600	\$66,880
Pipestone	\$59,600	\$66,880
Polk	\$64,000	\$74,240
Pope	\$62,000	\$70,240
Ramsey	\$83,440	\$94,240
Red Lake	\$65,200	\$68,320
Redwood	\$59,600	\$66,880
Renville	\$59,840	\$66,880
Rice	\$72,160	\$80,480
Rock	\$59,600	\$66,880
Roseau	\$60,320	\$67,200
Scott	\$83,440	\$94,240
Sherburne	\$83,440	\$94,240
Sibley	\$83,440	Contact the Partner Solutions Team
St. Louis	\$61,040	\$70,560
Stearns	\$63,200	\$70,800
Steele	\$66,880	\$72,560
Stevens	\$66,720	\$77,440
Swift	\$59,600	\$66,880
Todd	\$59,600	\$66,880
Traverse	\$59,600	\$66,880
Wabasha	\$77,280	\$87,200
Wadena	\$59,600	\$66,880
Waseca	\$59,840	\$66,880
Washington	\$83,440	\$94,240
Watonwan	\$59,600	\$66,880
Wilkin	\$59,600	\$66,880
Winona	\$62,560	\$70,000
Wright	\$83,440	\$94,240
Yellow Medicine	\$59,600	\$66,880

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.

TABLE 2

FREDDIE MAC - Automated UW		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	LPA Run Date prior to June 5, 2022	LPA Run Date or resubmitted to LPA on/after June 5, 2022
Aitkin	\$59,600	\$66,880
Anoka	\$83,440	\$94,240
Becker	\$59,600	\$66,880
Beltrami	\$59,600	\$66,880
Benton	\$63,200	\$70,800
Big Stone	\$59,600	\$66,880
Blue Earth	\$64,240	\$75,920
Brown	\$63,120	\$69,840
Carlton	\$61,040	\$70,560
Carver	\$83,440	\$94,240
Cass	\$59,600	\$66,880
Chippewa	\$59,600	\$66,880
Chisago	\$83,440	\$94,240
Clay	\$73,040	\$80,400
Clearwater	\$59,600	\$66,880
Cook	\$59,600	\$66,880
Cottonwood	\$59,600	\$66,880
Crow Wing	\$59,600	\$66,880
Dakota	\$83,440	\$94,240
Dodge	\$77,280	\$87,200
Douglas	\$64,080	\$70,960
Faribault	\$59,600	\$66,880
Fillmore	\$77,280	\$87,200
Freeborn	\$59,600	\$66,880
Goodhue	\$70,080	\$77,440
Grant	\$59,600	\$66,880
Hennepin	\$83,440	\$94,240
Houston	\$68,080	\$72,640
Hubbard	\$59,600	\$66,880
Isanti	\$83,440	\$94,240
Itasca	\$59,600	\$66,880
Jackson	\$61,040	\$66,880
Kanabec	\$59,600	\$66,880
Kandiyohi	\$60,160	\$66,880
Kittson	\$59,760	\$66,880
Koochiching	\$59,600	\$66,880
Lac Qui Parle	\$59,600	\$66,880
Lake	\$58,000	\$70,560
Lake of The Woods	\$59,600	\$66,880
Le Sueur	\$83,440	\$94,240
Lincoln	\$59,600	\$66,880
Lyon	\$61,360	\$66,880
Mahnomen	\$59,600	\$66,880
Marshall	\$61,920	\$67,760
Martin	\$59,600	\$66,880
McLeod	\$64,720	\$71,040
Meeker	\$62,880	\$69,680
Mille Lacs	\$83,440	\$94,240
Morrison	\$59,600	\$66,880

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**TABLE 2
(CONTINUED)**

FREDDIE MAC - Automated UW (Continued)		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	LPA Run Date prior to June 5, 2022	LPA Run Date or resubmitted to LPA on/after June 5, 2022
Mower	\$59,600	\$66,880
Murray	\$63,520	\$68,400
Nicollet	\$64,240	\$75,920
Nobles	\$59,600	\$66,880
Norman	\$59,600	\$66,880
Olmsted	\$77,280	\$87,200
Otter Tail	\$59,600	\$66,880
Pennington	\$61,920	\$66,880
Pine	\$59,600	\$66,880
Pipestone	\$59,600	\$66,880
Polk	\$64,000	\$74,240
Pope	\$62,000	\$70,240
Ramsey	\$83,440	\$94,240
Red Lake	\$65,200	\$68,320
Redwood	\$59,600	\$66,880
Renville	\$59,840	\$66,880
Rice	\$72,160	\$80,480
Rock	\$59,600	\$66,880
Roseau	\$60,320	\$67,200
Scott	\$83,440	\$94,240
Sherburne	\$83,440	\$94,240
Sibley	\$83,440	Contact the Partner Solutions Team
St. Louis	\$61,040	\$70,560
Stearns	\$63,200	\$70,800
Steele	\$66,880	\$72,560
Stevens	\$66,720	\$77,440
Swift	\$59,600	\$66,880
Todd	\$59,600	\$66,880
Traverse	\$59,600	\$66,880
Wabasha	\$77,280	\$87,200
Wadena	\$59,600	\$66,880
Waseca	\$59,840	\$66,880
Washington	\$83,440	\$94,240
Watsonwan	\$59,600	\$66,880
Wilkin	\$59,600	\$66,880
Winona	\$62,560	\$70,000
Wright	\$83,440	\$94,240
Yellow Medicine	\$59,600	\$66,880

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COUNTY 80% AREA MEDIAN INCOME LIMITS
TABLE 3

FREDDIE MAC - MANUAL UW		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	Freddie Mac Manual UW w/loan application received prior to June 5, 2022	Freddie Mac Manual UW w/loan application received on/after June 5, 2022
Aitkin	\$59,600	\$66,880
Anoka	\$83,440	\$94,240
Becker	\$59,600	\$66,880
Beltrami	\$59,600	\$66,880
Benton	\$63,200	\$70,800
Big Stone	\$59,600	\$66,880
Blue Earth	\$64,240	\$75,920
Brown	\$63,120	\$69,840
Carlton	\$61,040	\$70,560
Carver	\$83,440	\$94,240
Cass	\$59,600	\$66,880
Chippewa	\$59,600	\$66,880
Chisago	\$83,440	\$94,240
Clay	\$73,040	\$80,400
Clearwater	\$59,600	\$66,880
Cook	\$59,600	\$66,880
Cottonwood	\$59,600	\$66,880
Crow Wing	\$59,600	\$66,880
Dakota	\$83,440	\$94,240
Dodge	\$77,280	\$87,200
Douglas	\$64,080	\$70,960
Faribault	\$59,600	\$66,880
Fillmore	\$77,280	\$87,200
Freeborn	\$59,600	\$66,880
Goodhue	\$70,080	\$77,440
Grant	\$59,600	\$66,880
Hennepin	\$83,440	\$94,240
Houston	\$68,080	\$72,640
Hubbard	\$59,600	\$66,880
Isanti	\$83,440	\$94,240
Itasca	\$59,600	\$66,880
Jackson	\$61,040	\$66,880
Kanabec	\$59,600	\$66,880
Kandiyohi	\$60,160	\$66,880
Kittson	\$59,760	\$66,880
Koochiching	\$59,600	\$66,880
Lac Qui Parle	\$59,600	\$66,880
Lake	\$58,000	\$70,560
Lake of The Woods	\$59,600	\$66,880
Le Sueur	\$83,440	\$94,240
Lincoln	\$59,600	\$66,880
Lyon	\$61,360	\$66,880
Mahnomen	\$59,600	\$66,880
Marshall	\$61,920	\$67,760
Martin	\$59,600	\$66,880
McLeod	\$64,720	\$71,040
Meeker	\$62,880	\$69,680
Mille Lacs	\$83,440	\$94,240
Morrison	\$59,600	\$66,880
Mower	\$59,600	\$66,880
Murray	\$63,520	\$68,400

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**TABLE 3
(CONTINUED)**

FREDDIE MAC - MANUAL UW (Continued)		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	Freddie Mac Manual UW w/loan application received prior to June 5, 2022	Freddie Mac Manual UW w/loan application received on/after June 5, 2022
Nicollet	\$64,240	\$75,920
Nobles	\$59,600	\$66,880
Norman	\$59,600	\$66,880
Olmsted	\$77,280	\$87,200
Otter Tail	\$59,600	\$66,880
Pennington	\$61,920	\$66,880
Pine	\$59,600	\$66,880
Pipestone	\$59,600	\$66,880
Polk	\$64,000	\$74,240
Pope	\$62,000	\$70,240
Ramsey	\$83,440	\$94,240
Red Lake	\$65,200	\$68,320
Redwood	\$59,600	\$66,880
Renville	\$59,840	\$66,880
Rice	\$72,160	\$80,480
Rock	\$59,600	\$66,880
Roseau	\$60,320	\$67,200
Scott	\$83,440	\$94,240
Sherburne	\$83,440	\$94,240
Sibley	\$83,440	Contact the Partner Solutions Team
St. Louis	\$61,040	\$70,560
Stearns	\$63,200	\$70,800
Steele	\$66,880	\$72,560
Stevens	\$66,720	\$77,440
Swift	\$59,600	\$66,880
Todd	\$59,600	\$66,880
Traverse	\$59,600	\$66,880
Wabasha	\$77,280	\$87,200
Wadena	\$59,600	\$66,880
Waseca	\$59,840	\$66,880
Washington	\$83,440	\$94,240
Watonwan	\$59,600	\$66,880
Wilkin	\$59,600	\$66,880
Winona	\$62,560	\$70,000
Wright	\$83,440	\$94,240
Yellow Medicine	\$59,600	\$66,880

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