

Single Family Homes Division Income Limits

Homeownership Programs Eligibility Income Limits

The following income limits apply to the **Minnesota Mortgage Program (MMP)** for all loans purchase approved as of June 10, 2010:

Household Size	11-County Twin Cities Metro Area*	Rochester MSA***	Balance of State
1-4 Persons	\$84,000	\$77,600	\$73,100
5 Person	\$90,800	\$83,900	\$79,000
6 Person	\$97,500	\$90,100	\$84,800
7 Person	\$104,200	\$96,300	\$90,700
8 Person	\$110,900	\$102,500	\$96,500
9 Person	\$117,600	\$108,700	\$102,400
10 Person**	\$124,400	\$114,900	\$108,200

The following income limits apply to the **Community Activity Set-Aside (CASA) Program**:

Household Size	11-County Twin Cities Metro Area*	Rochester MSA***	Balance of State
1-4 Persons	\$67,200	\$62,100	\$58,500
5 Person	\$72,600	\$67,100	\$63,200
6 Person	\$78,000	\$72,100	\$67,900
7 Person	\$83,400	\$77,100	\$72,600
8 Person	\$88,800	\$82,000	\$77,300
9 Person	\$94,100	\$87,000	\$81,900
10 Person**	\$99,500	\$92,000	\$86,600

HOME Homeowner Entry Loan Program (HELP) program

For HOME Homeowner Entry Loan Program (HELP) program income limits, [click here](#).

Homeownership Assistance Fund and Minnesota Urban and Rural Homesteading (State Funded) Program Income Limits

First Time Homebuyers who are qualified for one of the Minnesota Housing First-time homebuyer programs (Minnesota Mortgage Program, Community Activity Set Aside or Urban Indian Housing Program) can use the charts below to determine if they also qualify for the Homeownership Assistance Fund (HAF).

MMP Targeted Borrowers must meet the program income limits for first-time homebuyer programs to use the Homeownership Assistance Fund at or below the following household incomes:

Household Size	11-County Twin Cities Metro	Rochester MSA***	Balance of State
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	Area*		
1-4 Persons	\$84,000	\$77,600	\$73,100
5 Person	\$90,800	\$83,900	\$79,000
6 Person	\$97,500	\$90,100	\$84,800
7 Person	\$104,200	\$96,300	\$90,700
8 Person	\$110,900	\$102,500	\$96,500
9 Person	\$117,600	\$108,700	\$102,400
10 Person	\$124,400	\$114,900	\$108,200

[Targeted borrowers](#) are defined by meeting one or more the following criteria: single-headed household; household of color; households containing persons with a disability; purchase in a low-income census tract.

MMP Program Borrowers at or below the following household incomes representing 60% of Median Income qualify for HAF. These limits also apply to the **Minnesota Urban and Rural Homesteading (State Funded) Program**. Income limits are based on HUD median family income estimates and calculated at 60% of the greater of state or area median income:

Household Size	11-County Twin Cities Metro Area*	Rochester MSA***	Balance of State
1 Person	\$35,300	\$32,700	\$30,800
2 Person	\$40,400	\$37,300	\$35,200
3 Person	\$45,400	\$42,000	\$39,600
4 Person	\$50,400	\$46,600	\$43,900
5 Person	\$54,500	\$50,400	\$47,500
6 Person	\$58,500	\$54,100	\$51,000
7 Person	\$62,500	\$57,800	\$54,500
8 Person	\$66,600	\$61,600	\$58,000
9 Person	\$70,600	\$65,300	\$61,500
10 Person**	\$74,600	\$69,000	\$65,000

CASA Borrowers must meet the program income limits for first-time homebuyer programs to use the Homeownership Assistance Fund at or below the following household incomes:

Household Size	11-County Twin Cities Metro Area*	Rochester MSA***	Balance of State
1-4 Persons	\$67,200	\$62,100	\$58,500
5 Person	\$72,600	\$67,100	\$63,200
6 Person	\$78,000	\$72,100	\$67,900
7 Person	\$83,400	\$77,100	\$72,600
8 Person	\$88,800	\$82,000	\$77,300
9 Person	\$94,100	\$87,000	\$81,900
10 Person**	\$99,500	\$92,000	\$86,600

Fix-up Fund (FUF)/Community Fix-up Fund

To qualify for the Fix-up Fund and Community Fix-up Fund, your gross household income must be no greater than **\$96,600**. The income limit is waived if the improvement is being made for the accessibility of a family member who is disabled.

Rehabilitation Loan Program

Rehabilitation Loan Program income limits are based on HUD median family income estimates and calculated at 30% of the Minneapolis/St. Paul area median income and are applicable in all Rehabilitation Program areas of the state.

Household Size	2010 Income Limits
1 Person	\$ 17,700
2 Persons	\$ 20,200
3 Persons	\$ 22,700
4 Persons	\$ 25,200
5 Persons	\$ 27,200
6 Persons	\$ 29,200
7 Persons	\$ 31,300
8 Persons	\$ 33,300

Homeowner Quick Start Disaster Recovery Program

No income limits apply to the Quick Start program.

Community Revitalization Fund Program

The following income limits are effective for Community Revitalization Fund Program closed/completed units on or after June 10, 2010:

Gross Household Income Limits	11-County Twin Cities Metro Area*	Rochester MSA***	Balance of State
60%	\$50,400	\$46,600	\$43,900
80%	\$67,200	\$62,100	\$58,500
100%	\$84,000	\$77,600	\$73,100
115%	\$96,600	\$89,300	\$84,100

Income limits for eligible activities through the CRV target households at or below 115% of state or area median income. Funding partners' program income limits vary. Visit specific funding partner web sites for additional information.

*For the purpose of this section, the 11 county Twin Cities Area is defined as: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright Counties.

**Contact Minnesota Housing for limits on households with more than 10 persons.

***Includes Dodge and Olmsted counties