

# FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits						Easy Close	Capital Access	
	QUALIFYING INCOME ONLY! (to determine MI coverage only)	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Down Payment Assistance
		Effective May 18, 2025								
		non-target		target		non-target				
Effective 05/18/2025**	1-2 Person	3+	1-2	3+	1-2	3+				
Adams	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480	DETERMINED BY THE FIRST MORTGAGE PROGRAM	<a href="#">USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA</a>	
Ashland	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Barron	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Bayfield	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Brown	\$86,560	\$107,000	\$123,050	-	-	\$123,050	\$144,450			
Green Bay*	-	-	-	\$128,400	\$149,800	-	-			
Buffalo	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Burnett	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Calumet	\$89,200	\$111,500	\$128,225	-	-	\$128,225	\$150,525			
Chippewa	\$82,560	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Clark	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Columbia	\$99,120	\$106,100	\$122,015	-	-	\$122,015	\$143,235			
Crawford	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Dane	\$99,120	\$129,800	\$149,270	-	-	\$149,270	\$175,230			
Madison*	-	-	-	\$155,760	\$181,720	-	-			
Dodge	\$78,800	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Watertown*	-	-	-	\$125,760	\$146,720	-	-			
Door	\$82,960	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Douglas	\$80,480	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Superior*	-	-	-	\$125,760	\$146,720	-	-			
Dunn	\$79,040	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Eau Claire	\$82,560	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Augusta*	-	-	-	\$125,760	\$146,720	-	-			
Eau Claire*	-	-	-	\$125,760	\$146,720	-	-			
Florence	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			

\*Click here to view designated target areas within a city/village.

(Applicants do not have to be first-time home buyers in designated target areas.)

\*\*Effective for DO/DU Casefiles submitted on or after May 18, 2025.

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	QUALIFYING INCOME ONLY! (to determine MI coverage only)	First-Time Home Buyer, MCC, VALOR				Conventional & FHA		Down Payment Assistance		
		Effective May 18, 2025							Easy Close	Capital Access
		non-target		target		non-target				
Effective 05/18/2025**	1-2 Person	3+	1-2	3+	1-2	3+				
Fond Du Lac	\$78,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Forest	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Grant	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Green	\$99,120	\$105,800	\$121,670	-	-	\$121,670	\$142,830			
Green Lake	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Iowa	\$99,120	\$113,400	\$130,410	-	-	\$130,410	\$153,090			
Iron	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Jackson	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Jefferson	\$88,800	\$109,600	\$126,040	-	-	\$126,040	\$147,960			
Juneau	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Kenosha	\$90,080	\$106,800	\$122,820	-	-	\$122,820	\$144,180			
<i>Kenosha*</i>	-	-	-	\$128,160	\$149,520	-	-			
Kewaunee	\$86,560	\$107,000	\$123,050	-	-	\$123,050	\$144,450	DETERMINED BY THE FIRST MORTGAGE PROGRAM	<a href="#">USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA</a>	
La Crosse	\$84,240	\$107,400	\$123,510	-	-	\$123,510	\$144,990			
<i>La Crosse*</i>	-	-	-	\$128,880	\$150,360	-	-			
Lafayette	\$74,640	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Langlade	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Lincoln	\$76,000	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Manitowoc	\$77,440	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
Marathon	\$79,040	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
<i>Wausau*</i>	-	-	-	\$125,760	\$146,720	-	-			
Marinette	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Marquette	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480			
Menominee	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480			
<i>Partial County*</i>	-	-	-	\$125,760	\$146,720	-	-			

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	QUALIFYING INCOME ONLY! (to determine MI coverage only) Effective 05/18/2025**	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Down Payment Assistance	
		Effective May 18, 2025								Effective May 18, 2025	
		non-target		target		non-target					
	1-2 Person	3+	1-2	3+	1-2	3+					
Milwaukee	\$88,560	\$110,700	\$127,305	-	-	\$127,305	\$149,445				
<i>Milwaukee*</i>	-	-	-	\$132,840	\$154,980	-	-				
Monroe	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Oconto	\$86,560	-	-	\$125,760	\$146,720	\$120,520	\$141,480				
Oneida	\$77,040	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Outagamie	\$89,200	\$111,500	\$128,225	-	-	\$128,225	\$150,525				
<i>Grand Chute*</i>	-	-	-	\$133,800	\$156,100	-	-				
Ozaukee	\$88,560	\$110,700	\$127,305	-	-	\$127,305	\$149,445				
Pepin	\$75,040	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Pierce	\$105,360	\$132,400	\$152,260	-	-	\$152,260	\$178,740				
Polk	\$78,000	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
<i>Clear Lake*</i>	-	-	-	\$125,760	\$146,720	-	-				
Portage	\$78,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
<i>Stevens Point*</i>	-	-	-	\$125,760	\$146,720	-	-				
Price	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Racine	\$78,880	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
<i>Racine*</i>	-	-	-	\$125,760	\$146,720	-	-				
Richland	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Rock	\$78,880	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
<i>Beloit*</i>	-	-	-	\$125,760	\$146,720	-	-				
<i>Janesville*</i>	-	-	-	\$125,760	\$146,720	-	-				
Rusk	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480				
Sauk	\$82,080	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Sawyer	\$74,240	-	-	\$125,760	\$146,720	\$120,520	\$141,480				
Shawano	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				

DETERMINED BY THE FIRST MORTGAGE PROGRAM

[USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA](#)

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# FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits						Down Payment Assistance			
	QUALIFYING INCOME ONLY! (to determine MI coverage only) Effective 05/18/2025**	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Easy Close	Capital Access
		Effective May 18, 2025						Effective May 18, 2025			
		non-target		target		non-target					
1-2 Person	3+	1-2	3+	1-2	3+						
Sheboygan	\$81,600	\$104,800	\$120,520	-	-	\$120,520	\$141,480	DETERMINED BY THE FIRST MORTGAGE PROGRAM	<a href="#">USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA</a>		
Sheboygan*	-	-	-	\$125,760	\$146,720	-	-				
St. Croix	\$105,360	\$132,400	\$152,260	-	-	\$152,260	\$178,740				
Taylor	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Trempeleau	\$78,160	-	-	\$125,760	\$146,720	\$120,520	\$141,480				
Vernon	\$84,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
La Farge*	-	-	-	\$125,760	\$146,720	-	-				
Vilas	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Walworth	\$87,680	\$109,600	\$126,040	-	-	\$126,040	\$147,960				
Washburn	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Washington	\$88,560	\$110,700	\$127,305	-	-	\$127,305	\$149,445				
Waukesha	\$88,560	\$110,700	\$127,305	-	-	\$127,305	\$149,445				
Waupaca	\$75,840	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Waushara	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Winnebago	\$82,880	\$104,800	\$120,520	-	-	\$120,520	\$141,480				
Oshkosh*	-	-	-	\$125,760	\$146,720	-	-				
Wood	\$74,240	\$104,800	\$120,520	-	-	\$120,520	\$141,480				

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# WHEDA Purchase Price and Loan Limits

First-Time Home Buyer, MCC, VALOR Purchase Price Limits			
Non-Target Area		Target Area	
Effective May 18, 2025		Effective May 18, 2025	
1 Unit	2-4 Unit	1 Unit	2-4 Unit
\$544,232	\$696,816	\$665,173	\$851,665

FHA Loan Limits			Conventional Loan Limit
Effective January 1, 2026			Effective December 15, 2025
County	1 Unit	2 Unit	\$832,750
Pierce	\$552,000	\$706,650	
St. Croix	\$552,000	\$706,650	
<b>All Other Counties</b>	\$541,287	\$693,050	