

FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits						Easy Close	Capital Access	
	Conventional Annual Qualifying Income	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Down Payment Assistance
		Effective May 12, 2020								
		non-target		target		non-target				
Effective 6/20/20**	1-2 Person	3+	1-2	3+	1-2	3+				
Adams	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135	Easy Close Compliance Income limits and either Loan or Purchase Price Limits will be determined by the WHEDA first mortgage program.	Capital Access Income and Purchase Price limits will be used for both the WHEDA First Mortgage Program and the Capital Access DPA, unless the first mortgage limits are more restrictive.	
Ashland	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Barron	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Bayfield	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Brown	\$65,280	\$82,300	\$94,645	-	-	\$94,645	\$111,105			
Green Bay*	-	-	-	\$98,760	\$115,220	-	-			
Buffalo	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Burnett	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Calumet	\$69,120	\$86,400	\$99,360	-	-	\$99,360	\$116,640			
Chippewa	\$61,360	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Clark	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Columbia	\$77,280	\$81,800	\$94,070	-	-	\$94,070	\$110,430			
Crawford	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Dane	\$77,280	\$100,400	\$115,460	-	-	\$115,460	\$135,540			
Madison*	-	-	-	\$120,480	\$140,560	-	-			
Dodge	\$62,000	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Door	\$59,600	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Douglas	\$61,440	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Superior*	-	-	-	\$96,120	\$112,140	-	-			
Dunn	\$57,200	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Eau Claire	\$61,360	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Augusta*	-	-	-	\$96,120	\$112,140	-	-			
Eau Claire*	-	-	-	\$96,120	\$112,140	-	-			
Florence	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Fond Du Lac	\$63,360	\$80,100	\$92,115	-	-	\$92,115	\$108,135			

[*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 June 20, 2020.

FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits						Easy Close	Capital Access	
	Conventional Annual Qualifying Income	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Down Payment Assistance
		Effective May 12, 2020								
		non-target		target		non-target				
Effective 6/20/20**	1-2 Person	3+	1-2	3+	1-2	3+				
Forest	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135	Easy Close Compliance Income limits and either Loan or Purchase Price Limits will be determined by the WHEDA first mortgage program.	Capital Access Income and Purchase Price limits will be used for both the WHEDA First Mortgage Program and the Capital Access DPA, unless the first mortgage limits are more restrictive.	
Grant	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Green	\$77,280	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Green Lake	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Iowa	\$77,280	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Iron	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Jackson	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Jefferson	\$61,280	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Juneau	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Kenosha	\$71,280	\$81,600	\$93,840	-	-	\$93,840	\$110,160			
Kenosha*	-	-	-	\$97,920	\$114,240	-	-			
Kewaunee	\$65,280	\$82,300	\$94,645	-	-	\$94,645	\$111,105			
La Crosse	\$61,440	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
La Crosse*	-	-	-	\$96,120	\$112,140	-	-			
Lafayette	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Langlade	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Lincoln	\$57,360	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Manitowoc	\$60,800	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Marathon	\$63,920	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Wausau*	-	-	-	\$96,120	\$112,140	-	-			
Marinette	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Marquette	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Menominee	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Partial County*	-	-	-	\$96,120	\$112,140	-	-			
Milwaukee	\$67,040	\$83,800	\$96,370	-	-	\$96,370	\$113,130			

*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 June 20, 2020.

FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits							
	Conventional Annual Qualifying Income	First-Time Home Buyer, MCC, VALOR				Conventional & FHA		Down Payment Assistance	
		Effective May 12, 2020							
		non-target		target		non-target		Easy Close	Capital Access
Effective 6/20/20**	1-2 Person	3+	1-2	3+	1-2	3+			
Milwaukee*	-	-	-	\$100,560	\$117,320	-	-	Easy Close Compliance Income limits and either Loan or Purchase Price Limits will be determined by the WHEDA first mortgage program.	Capital Access Income and Purchase Price limits will be used for both the WHEDA First Mortgage Program and the Capital Access DPA, unless the first mortgage limits are more restrictive.
Monroe	\$57,680	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Oconto	\$65,280	-	-	\$96,120	\$112,140	\$92,115	\$108,135		
Oneida	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Outagamie	\$69,120	\$86,400	\$99,360	-	-	\$99,360	\$116,640		
Ozaukee	\$67,040	\$83,800	\$96,370	-	-	\$96,370	\$113,130		
Pepin	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Pierce	\$82,240	\$103,400	\$118,910	-	-	\$118,910	\$139,590		
Polk	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Clear Lake*	-	-	-	\$96,120	\$112,140	-	-		
Portage	\$63,280	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Price	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Racine	\$67,680	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Racine*	-	-	-	\$96,120	\$112,140	-	-		
Richland	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Rock	\$56,240	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Beloit*	-	-	-	\$96,120	\$112,140	-	-		
Janesville*	-	-	-	\$96,120	\$112,140	-	-		
Rusk	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135		
Sauk	\$58,000	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Sawyer	\$56,640	-	-	\$96,120	\$112,140	\$92,115	\$108,135		
Shawano	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Sheboygan	\$58,720	\$80,100	\$92,115	-	-	\$92,115	\$108,135		
Sheboygan*	-	-	-	\$96,120	\$112,140	-	-		
St. Croix	\$82,240	\$103,400	\$118,910	-	-	\$118,910	\$139,590		

*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 June 20, 2020.

FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits						Easy Close	Capital Access	
	Conventional Annual Qualifying Income	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Down Payment Assistance
		Effective May 12, 2020								
		non-target		target		non-target				
Effective 6/20/20**	1-2 Person	3+	1-2	3+	1-2	3+				
Taylor	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135	Easy Close Compliance Income limits and either Loan or Purchase Price Limits will be determined by the WHEDA first mortgage program.	Capital Access Income and Purchase Price limits will be used for both the WHEDA First Mortgage Program and the Capital Access DPA, unless the first mortgage limits are more restrictive.	
Trempeleau	\$57,520	-	-	\$96,120	\$112,140	\$92,115	\$108,135			
Vernon	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
La Farge*	-	-	-	\$96,120	\$112,140	-	-			
Vilas	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Walworth	\$63,200	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Washburn	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Washington	\$67,040	\$83,800	\$96,370	-	-	\$96,370	\$113,130			
Waukesha	\$67,040	\$83,800	\$96,370	-	-	\$96,370	\$113,130			
Waukesha*	-	-	-	\$100,560	\$117,320	-	-			
Waupaca	\$57,440	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Waushara	\$56,640	\$80,100	\$92,115	-	-	\$92,115	\$108,135			
Winnebago	\$64,640	\$80,800	\$92,920	-	-	\$92,920	\$109,080			
Wood	\$58,880	\$80,100	\$92,115	-	-	\$92,115	\$108,135			

[*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 June 20, 2020.

WHEDA Purchase Price and Loan Limits

First-Time Home Buyer, MCC, VALOR Purchase Price Limits			
Non-Target Area		Target Area	
Effective May 12, 2020		Effective May 12, 2020	
1 Unit	2-4 Unit	1 Unit	2-4 Unit
\$294,600	\$377,219	\$360,067	\$461,046

FHA Loan Limits			Conventional Loan Limit
Effective January 1, 2021			
County	1 Unit	2 Unit	\$548,250
Kenosha	\$379,500	\$485,800	
Milwaukee	\$362,250	\$463,750	
Ozaukee	\$362,250	\$463,750	
Pierce	\$402,500	\$515,250	
St. Croix	\$402,500	\$515,250	
Washington	\$362,250	\$463,750	
Waukesha	\$362,250	\$463,750	
All Other Counties	\$356,362	\$456,275	