

FNMA AMI and WHEDA Compliance Income Limits

	FNMA 80% AMI	WHEDA Household Compliance Income Limits							
County (City)	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		Easy Close	Capital Access
		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	USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA
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		

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

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		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	DETERMINED BY THE FIRST MORTGAGE PROGRAM	
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		
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	-	-		

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

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		non-target		target		non-target		Easy Close	Capital Access
		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

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		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	USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA
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, 2025			
County	1 Unit	2 Unit	
Pierce	\$529,000	\$677,200	
St. Croix	\$529,000	\$677,200	
All Other Counties	\$524,225	\$671,200	
			\$806,500