

# 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			
		Effective May 12, 2021							
		non-target		target		non-target			
Effective 6/05/21**	1-2 Person	3+	1-2	3+	1-2	3+			
Adams	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Ashland	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Barron	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Bayfield	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Brown	\$64,080	\$82,300	\$94,645	-	-	\$94,645	\$111,105		
Green Bay*	-	-	-	\$98,760	\$115,220	-	-		
Buffalo	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Burnett	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Calumet	\$68,480	\$86,400	\$99,360	-	-	\$99,360	\$116,640		
Chippewa	\$64,000	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Clark	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Columbia	\$79,200	\$83,200	\$95,680	-	-	\$95,680	\$112,320		
Crawford	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Dane	\$79,200	\$103,100	\$118,565	-	-	\$118,565	\$139,185		
Madison*	-	-	-	\$123,720	\$144,340	-	-		
Dodge	\$62,320	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Door	\$59,200	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Douglas	\$61,040	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Superior*	-	-	-	\$96,360	\$112,420	-	-		
Dunn	\$59,040	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Eau Claire	\$64,000	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Augusta*	-	-	-	\$96,360	\$112,420	-	-		
Eau Claire*	-	-	-	\$96,360	\$112,420	-	-		
Florence	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Fond Du Lac	\$60,000	\$80,300	\$92,345	-	-	\$92,345	\$108,405		

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.](#)

\*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 5, 2021.

# FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits						Down Payment Assistance			
	Conventional Annual Qualifying Income	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Easy Close	Capital Access
		Effective May 12, 2021						Effective May 12, 2021			
		non-target		target		non-target					
Effective 6/05/21**	1-2 Person	3+	1-2	3+	1-2	3+					
Forest	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405	Easy Close Compliance Income limits and either Loan or Purchase Price Limits will be determined by the WHEDA first mortgage program.	<a href="#">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.</a>		
Grant	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Green	\$79,200	\$80,700	\$92,805	-	-	\$92,805	\$108,945				
Green Lake	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Iowa	\$79,200	\$81,500	\$93,725	-	-	\$93,725	\$110,025				
Iron	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405				
Jackson	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405				
Jefferson	\$63,040	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Juneau	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405				
Kenosha	\$72,960	\$81,500	\$93,725	-	-	\$93,725	\$110,025				
Kenosha*	-	-	-	\$97,800	\$114,100	-	-				
Kewaunee	\$64,080	\$82,300	\$94,645	-	-	\$94,645	\$111,105				
La Crosse	\$68,080	\$80,600	\$92,690	-	-	\$92,690	\$108,810				
La Crosse*	-	-	-	\$96,720	\$112,840	-	-				
Lafayette	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Langlade	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Lincoln	\$58,560	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Manitowoc	\$57,760	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Marathon	\$63,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Wausau*	-	-	-	\$96,360	\$112,420	-	-				
Marinette	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405				
Marquette	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405				
Menominee	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405				
Partial County*	-	-	-	\$96,360	\$112,420	-	-				
Milwaukee	\$67,520	\$84,400	\$97,060	-	-	\$97,060	\$113,940				

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

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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			
		Effective May 12, 2021							
		non-target		target		non-target			
Effective 6/05/21**	1-2 Person	3+	1-2	3+	1-2	3+			
Milwaukee*	-	-	-	\$101,280	\$118,160	-	-	Easy Close Compliance Income limits and either Loan or Purchase Price Limits will be determined by the WHEDA first mortgage program.	<a href="#">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.</a>
Monroe	\$58,560	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Oconto	\$64,080	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Oneida	\$57,920	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Outagamie	\$68,480	\$86,400	\$99,360	-	-	\$99,360	\$116,640		
Ozaukee	\$67,520	\$84,400	\$97,060	-	-	\$97,060	\$113,940		
Pepin	\$58,160	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Pierce	\$83,440	\$104,900	\$120,635	-	-	\$120,635	\$141,615		
Polk	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Clear Lake*	-	-	-	\$96,360	\$112,420	-	-		
Portage	\$64,320	\$80,400	\$92,460	-	-	\$92,460	\$108,540		
Price	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Racine	\$61,760	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Racine*	-	-	-	\$96,360	\$112,420	-	-		
Richland	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Rock	\$58,400	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Beloit*	-	-	-	\$96,360	\$112,420	-	-		
Janesville*	-	-	-	\$96,360	\$112,420	-	-		
Rusk	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Sauk	\$60,080	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Sawyer	\$57,440	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Shawano	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Sheboygan	\$63,680	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Sheboygan*	-	-	-	\$96,360	\$112,420	-	-		
St. Croix	\$83,440	\$104,900	\$120,635	-	-	\$120,635	\$141,615		

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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			
		Effective May 12, 2021							
		non-target		target		non-target			
Effective 6/05/21**	1-2 Person	3+	1-2	3+	1-2	3+			
Taylor	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405	Easy Close Compliance Income limits and either Loan or Purchase Price Limits will be determined by the WHEDA first mortgage program.	<a href="#">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.</a>
Trempealeau	\$58,640	-	-	\$96,360	\$112,420	\$92,345	\$108,405		
Vernon	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
La Farge*	-	-	-	\$96,360	\$112,420	-	-		
Vilas	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Walworth	\$62,960	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Washburn	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Washington	\$67,520	\$84,400	\$97,060	-	-	\$97,060	\$113,940		
Waukesha	\$67,520	\$84,400	\$97,060	-	-	\$97,060	\$113,940		
Waukesha*	-	-	-	\$101,280	\$118,160	-	-		
Waupaca	\$59,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Waushara	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		
Winnebago	\$62,000	\$80,800	\$92,920	-	-	\$92,920	\$109,080		
Wood	\$57,440	\$80,300	\$92,345	-	-	\$92,345	\$108,405		

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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 12, 2021		Effective May 12, 2021	
1 Unit	2-4 Unit	1 Unit	2-4 Unit
\$311,979	\$399,448	\$381,308	\$488,215

FHA Loan Limits			Conventional Loan Limit
Effective January 1, 2021			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	
<b>All Other Counties</b>	\$356,362	\$456,275	