

# 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, 2021									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	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>		
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				

\*[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.

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	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		1-2	3+		
1-2 Person	3+	1-2	3+	1-2	3+						
	Effective 6/05/21**										
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				

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	Conventional Annual Qualifying Income	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Down Payment Assistance
		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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	Conventional Annual Qualifying Income	First-Time Home Buyer, MCC, VALOR				Conventional & FHA			
		Effective May 12, 2021						Effective May 12, 2021	
		non-target		target		non-target		Easy Close	Capital Access
1-2 Person	3+	1-2	3+	1-2	3+				
	Effective 6/05/21**								
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, 2022			Effective January 1, 2022
County	1 Unit	2 Unit	\$647,200
Pierce	\$448,500	\$574,150	
St. Croix	\$448,500	\$574,150	
<b>All Other Counties</b>	\$420,680	\$538,650	