2026 Fannie Mae HFA Preferred and Freddie Mac HFA Advantage 80% AMI Income Limits

(Borrowers at or below 80% AMI will receive reduced mortgage insurance)

Effective 6/13/2026

Alachua	$ 73,280.00	**Glades**	$ 64,640.00	**Marion**	$ 67,200.00	**Suwannee**	$ 64,640.00
Baker	$ 86,720.00	**Gulf**	$ 64,640.00	**Martin**	$ 81,600.00	**Taylor**	$ 64,640.00
Bay	$ 78,640.00	**Hamilton**	$ 64,640.00	**Miami-Dade**	$ 78,080.00	**Union**	$ 64,640.00
Bradford	$ 64,880.00	**Hardee**	$ 64,640.00	**Monroe**	$ 103,680.00	**Volusia**	$ 75,520.00
Brevard	$ 77,600.00	**Hendry**	$ 64,640.00	**Nassau**	$ 86,720.00	**Wakulla**	$ 79,440.00
Broward	$ 78,080.00	**Hernando**	$ 83,760.00	**Okaloosa**	$ 81,600.00	**Walton**	$ 81,600.00
Calhoun	$ 64,640.00	**Highlands**	$ 60,480.00	**Okeechobee**	$ 64,640.00	**Washington**	$ 78,640.00
Charlotte	$ 78,000.00	**Hillsborough**	$ 83,760.00	**Orange**	$ 78,080.00		
Citrus	$ 65,120.00	**Holmes**	$ 64,640.00	**Osceola**	$ 78,080.00		
Clay	$ 86,720.00	**Indian River**	$ 84,160.00	**Palm Beach**	$ 78,080.00		
Collier	$ 96,800.00	**Jackson**	$ 64,640.00	**Pasco**	$ 83,760.00		
Columbia	$ 66,400.00	**Jefferson**	$ 79,440.00	**Pinellas**	$ 83,760.00		
Desoto	$ 64,640.00	**Lafayette**	$ 64,640.00	**Polk**	$ 67,120.00		
Dixie	$ 64,640.00	**Lake**	$ 78,080.00	**Putnam**	$ 64,640.00		
Duval	$ 86,720.00	**Lee**	$ 84,560.00	**Santa Rosa**	$ 74,240.00		
Escambia	$ 74,240.00	**Leon**	$ 79,440.00	**Sarasota**	$ 87,760.00		
Flagler	$ 75,520.00	**Levy**	$ 73,280.00	**Seminole**	$ 78,080.00		
Franklin	$ 65,840.00	**Liberty**	$ 64,640.00	**St. Johns**	$ 86,720.00		
Gadsden	$ 79,440.00	**Madison**	$ 64,640.00	**St. Lucie**	$ 81,600.00		
Gilchrist	$ 73,280.00	**Manatee**	$ 87,760.00	**Sumter**	$ 83,280.00		

***Please note that these AMI limits are the limits that Fannie Mae and Freddie Mac use to determine if the AUS income is under 80% AMI or over 80% AMI. Loans in which the AUS income is below 80% AMI would provide the borrower with reduced cost mortgage insurance. Refer to your AUS to determine the amount of coverage required.**