HFA of Hillsborough County
Mortgage Credit Certificate Program

HOUSEHOLD INCOME CALCULATION

Include income of borrower(s) and spouse (occupants and non- occupants) and any person who will live in the household who is 18 years of age or older. Bond program income is not averaged. It is annualized. That's different from income used for credit underwriting.

County	1-2 person household Non-Target	3 or more person household Non-Target	1-2 person household Target	3 or more person household Target
Clay	$108,599	$124,889	N/A	N/A
Hillsborough	$112,420	$126,133	$112,420	$126,133

To determine the number of persons in a household, include everyone who will live in the property as their principal residence.

ACQUISITION LIMITS (Purchase Price Limits)

The program refers to Acquisition Limits - in most cases this is the Sales Price and is never FHA Acquisition limits. The acquisition has to include everything paid by the buyer or on the buyer's behalf.

County	Non-Targeted Areas	Targeted Areas
Clay Effective 05/22/26	$395,000	N/A
Hillsborough	$450,000	$450,000