

## HFA of Manatee County Key to Homeownership and Mortgage Credit Certificate Income and Purchase Price Limits

### Household Income Calculation

Include income of borrower(s) and spouse and any person who will live in the household who is 18 years of age or older. Program income is not averaged. It is annualized. That's different from income used for credit underwriting. If a buyers income qualifies using the MCC income limits, it is mandatory the buyer receive the MCC.

### HOUSEHOLD INCOME LIMITS KEY TO HOMEOWNERSHIP PROGRAM

	FHA, VA, USDA-RD & Freddie Mac over 80% AMI Non-Target Area & Targeted Area (Effective 05/29/25)	Freddie Mac at or below 80% AMI (Effective 05/18/25)
All Household Sizes	\$149,150	\$84,880

### HOUSEHOLD INCOME LIMITS MORTGAGE CREDIT CERTIFICATE PROGRAM

If a buyers income qualifies using the MCC income limits, it is mandatory the buyer receive the MCC.(Effective 05/29/25)

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
Manatee	\$106,100	\$122,015	\$127,320	\$148,540

### PURCHASE PRICE LIMITS KEY TO HOMEOWNERSHIP PROGRAM and MCC PROGRAM

The sales price must include everything paid by the buyer or on the buyer's behalf.(Effective 05/29/25)

Non-Target Area	Targeted Area
\$468,292	\$594,580