

HFA of Miami-Dade County Single Family Program

Income and Loan Limits

Income Limit

Use the income on the 1003 to determine Program eligibility. Do not include the income of a non-purchasing spouse. And unless using the conventional loan options, do not include the income of a co-signer when calculating program income eligibility. Only conventional loans require the co-signer income be included when calculating program income eligibility. It is possible a co-signer's income could disqualify the borrower.

FHA, VA and Freddie Mac HFA Advantage over 80% AMI	Fannie Mae HFA Preferred and Freddie Mac HFA Advantage 80% AMI
All Loan Products All Household Sizes	All Household Sizes 80% AMI and Lower ONLY
\$190,680 Effective 06/02/26	\$78,080 Effective 06/13/26

Loan Limits

FHA Loan Limit	VA and Conventional Loan Limit
\$667,000	\$832,750