

FNMA AMI and WHEDA Compliance Income Limits

County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits						Down Payment Assistance			
	QUALIFYING INCOME ONLY! (to determine MI coverage only) Effective 06/12/23**	First-Time Home Buyer, MCC, VALOR				Conventional & FHA				Easy Close	Capital Access
		Effective February 13, 2024						Effective February 13, 2024			
		non-target		target		non-target		1-2	3+		
1-2 Person	3+	1-2	3+	1-2	3+						
Adams	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005	DETERMINED BY THE FIRST MORTGAGE PROGRAM	USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA		
Ashland	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Barron	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Bayfield	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Brown	\$77,840	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Green Bay*	-	-	-	\$115,560	\$134,820	-	-				
Buffalo	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Burnett	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Calumet	\$83,520	\$101,300	\$116,495	-	-	\$116,495	\$136,755				
Chippewa	\$73,040	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Clark	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Columbia	\$93,680	\$97,900	\$112,585	-	-	\$112,585	\$132,165				
Crawford	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Dane	\$93,680	\$122,100	\$140,415	-	-	\$140,415	\$164,835				
Madison*	-	-	-	\$146,520	\$170,940	-	-				
Dodge	\$72,080	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Watertown*	-	-	-	\$115,560	\$134,820	-	-				
Door	\$72,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Douglas	\$75,120	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Superior*	-	-	-	\$115,560	\$134,820	-	-				
Dunn	\$73,520	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Eau Claire	\$73,040	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Augusta*	-	-	-	\$115,560	\$134,820	-	-				
Eau Claire*	-	-	-	\$115,560	\$134,820	-	-				
Florence	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				

*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 12, 2023.

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County (City)	FNMA 80% AMI	WHEDA Household Compliance Income Limits							Easy Close	Capital Access		
	QUALIFYING INCOME ONLY! (to determine MI coverage only) Effective 06/12/23**	First-Time Home Buyer, MCC, VALOR				Conventional & FHA		Down Payment Assistance				
		Effective February 13, 2024									Effective February 13, 2024	
		non-target		target		non-target		1-2			3+	
1-2 Person	3+	1-2	3+	1-2	3+							
Fond Du Lac	\$77,760	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Forest	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Grant	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Green	\$93,680	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Green Lake	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Iowa	\$93,680	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Iron	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005					
Jackson	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005					
Jefferson	\$76,720	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Juneau	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005					
Kenosha	\$87,520	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
<i>Kenosha*</i>	-	-	-	\$115,560	\$134,820	-	-					
Kewaunee	\$77,840	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
La Crosse	\$74,720	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
<i>La Crosse*</i>	-	-	-	\$115,560	\$134,820	-	-					
Lafayette	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Langlade	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Lincoln	\$78,240	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Manitowoc	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
Marathon	\$78,240	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
<i>Wausau*</i>	-	-	-	\$115,560	\$134,820	-	-					
Marinette	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005					
Marquette	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005					
Menominee	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005					
<i>Partial County*</i>	-	-	-	\$115,560	\$134,820	-	-					

DETERMINED BY THE FIRST MORTGAGE PROGRAM

[USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA](#)

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	QUALIFYING INCOME ONLY! (to determine MI coverage only) Effective 06/12/23**	First-Time Home Buyer, MCC, VALOR				Conventional & FHA		Down Payment Assistance			
		Effective February 13, 2024								Easy Close	Capital Access
		non-target		target		non-target					
1-2 Person	3+	1-2	3+	1-2	3+						
Milwaukee	\$80,480	\$99,900	\$114,885	-	-	\$114,885	\$134,865	DETERMINED BY THE FIRST MORTGAGE PROGRAM	USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA		
<i>Milwaukee*</i>	-	-	-	\$119,880	\$139,860	-	-				
Monroe	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Oconto	\$77,840	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Oneida	\$70,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Outagamie	\$83,520	\$101,300	\$116,495	-	-	\$116,495	\$136,755				
<i>Grand Chute*</i>	-	-	-	\$121,560	\$141,820	-	-				
Ozaukee	\$80,480	\$99,900	\$114,885	-	-	\$114,885	\$134,865				
Pepin	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Pierce	\$99,440	\$124,200	\$142,830	-	-	\$142,830	\$167,670				
Polk	\$70,960	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
<i>Clear Lake*</i>	-	-	-	\$115,560	\$134,820	-	-				
Portage	\$73,520	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
<i>Stevens Point*</i>	-	-	-	\$115,560	\$134,820	-	-				
Price	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Racine	\$74,320	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
<i>Racine*</i>	-	-	-	\$115,560	\$134,820	-	-				
Richland	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Rock	\$71,360	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
<i>Beloit*</i>	-	-	-	\$115,560	\$134,820	-	-				
<i>Janesville*</i>	-	-	-	\$115,560	\$134,820	-	-				
Rusk	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Sauk	\$75,600	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Sawyer	\$68,800	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Shawano	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				

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	QUALIFYING INCOME ONLY! (to determine MI coverage only) Effective 06/12/23**	First-Time Home Buyer, MCC, VALOR				Conventional & FHA		Down Payment Assistance			
		Effective February 13, 2024								Easy Close	Capital Access
		non-target		target		non-target					
1-2 Person	3+	1-2	3+	1-2	3+						
Sheboygan	\$76,880	\$96,300	\$110,745	-	-	\$110,745	\$130,005	DETERMINED BY THE FIRST MORTGAGE PROGRAM	USE CAPITAL ACCESS INCOME AND PURCHASE PRICE LIMITS FOR 1ST AND DPA		
<i>Sheboygan*</i>	-	-	-	\$115,560	\$134,820	-	-				
St. Croix	\$99,440	\$124,200	\$142,830	-	-	\$142,830	\$167,670				
Taylor	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Trempeleau	\$69,680	-	-	\$115,560	\$134,820	\$110,745	\$130,005				
Vernon	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
<i>La Farge*</i>	-	-	-	\$115,560	\$134,820	-	-				
Vilas	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Walworth	\$79,680	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Washburn	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Washington	\$80,480	\$99,900	\$114,885	-	-	\$114,885	\$134,865				
Waukesha	\$80,480	\$99,900	\$114,885	-	-	\$114,885	\$134,865				
Waupaca	\$70,480	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Waushara	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
Winnebago	\$75,680	\$96,300	\$110,745	-	-	\$110,745	\$130,005				
<i>Oshkosh*</i>	-	-	-	\$115,560	\$134,820	-	-				
Wood	\$68,800	\$96,300	\$110,745	-	-	\$110,745	\$130,005				

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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 June 12, 2023		Effective June 12, 2023	
1 Unit	2-4 Unit	1 Unit	2-4 Unit
\$481,176	\$616,111	\$588,104	\$753,024

FHA Loan Limits			Conventional Loan Limit
Effective January 1, 2024			Effective December 15, 2023
County	1 Unit	2 Unit	\$766,550
Pierce	\$515,200	\$659,550	
St. Croix	\$515,200	\$659,550	
All Other Counties	\$498,257	\$637,950	