



Mortgage Loan and Fix Up Programs
Previous Income and Purchase Price Limits
Effective for Loans locked 05.31.22 – 07.02.23

Please visit [Minnesota Housing website](https://www.mn.gov/minnesota-housing) to view current Minnesota Housing Income and Purchase Price Limits

Income Limits

Start Up Income Limits			
Household Size	11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
1-2 Person	\$117,300	\$111,500	\$104,000
3+ Person	\$134,800	\$128,200	\$119,600

Deferred Payment Loan and Deferred Payment Loan Plus Income Limits (2nd mortgage available only with Start Up)			
Household Size	11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
1-2 Person	\$84,000	\$84,000	\$75,000
3 Person	\$95,000	\$95,000	\$84,000
4 Person	\$106,000	\$106,000	\$94,000
5 Person	\$114,000	\$114,000	\$101,000
6 Person	\$122,000	\$122,000	\$109,000
7+ Person	\$131,000	\$128,200	\$116,000

Monthly Payment Loan Income Limits (2nd mortgage available with Start Up or Step Up)
No separate income limits for Monthly Payment Loan. The Monthly Payment Loan is an available option for any Start Up or Step Up borrower.

Step Up and Fix Up Income Limits		
11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
\$175,400	\$175,400	\$155,500

*The 11-county Twin Cities Area is defined as: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright Counties.

Purchase Limits

Start Up Purchase Price Limits Acquisition cost must fall under the following limits:

11-County Twin Cities Metro Area*	All Other Counties
\$372,600	\$349,500

Step Up Purchase Price/Refinance Loan Amount must fall under the following limits:

Units	11-County Twin Cities Metro Area*	All Other Counties
One Unit	\$515,200	\$472,030
Two Units	\$659,550	\$604,400

*The 11-county Twin Cities Area is defined as: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright Counties.