

Homeownership Programs Income Limits

Effective for Loans locked 6.02.25 – 6.30.26

Please visit our [Income Limits page](#) to view current Income Limits.

Start Up Income Limits			
Household Size	11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
1-2 Person	\$132,400	\$125,600	\$116,900
3+ Person	\$152,200	\$144,400	\$134,400

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	\$85,000	\$85,000	\$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	\$123,000	\$123,000	\$108,000
7 Person	\$131,000	\$131,000	\$116,000
8 Person	\$140,000	\$140,000	\$123,000
9+ Person	\$146,000	\$144,400	\$129,000

Monthly Payment Loan Income Limits (2nd mortgage available with Start Up or Step Up)
When the Monthly Payment Loan is used with Start Up, use the Start Up Income Limits listed above.

Monthly Payment Loan Income Limits for Step Up:			
Household Size	11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
1-2 Person	\$139,000	\$139,000	\$122,700
3+ Person	\$159,900	\$159,900	\$141,200

Step Up Income Limits		
11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
\$197,900	\$197,900	\$174,800

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

Home Improvement Programs Income Limits

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Fix Up/Community Fix Up Loan Program Income Limits (including Energy Incentive Loans)		
11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
\$172,100	\$172,100	\$152,000

Energy Loan Plus Loans		
11-County Twin Cities Metro Area*	Dodge and Olmsted Counties	All Other Counties
\$105,900	\$100,400	\$93,500

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