

Income Limits and Allowable Assistance				
Gross Annual Household Income $\hat{=}$ Adjusted by Family Size (AMI **)	1.0% Borrower Recommended Contribution $\leq = 50 \% - 100.0 \%$		3.0% Borrower Recommended Contribution 100.01 % - 140.0 %	
	Allowable Assistance = \$28,000 $\leq = 50.0 \% - 80.0 \%$		Allowable Assistance = \$14,000 80.01 % - 140.0 %	
# Persons in the Household	$\leq = 50.0\%$	50.01% - 80.0%	80.01% - 100.0%	100.01% - 140%
	VERY LOW	LOW	MEDIAN	MODERATE
1	\$43,400	\$43,400.01 to \$69,440.00	\$69,440.01 to \$86,800.00	\$86,800.01 to \$121,520.00
2	\$49,550	\$49,550.01 to \$79,280.00	\$79,280.01 to \$99,100.00	\$99,100.01 to \$138,740.00
3	\$55,750	\$55,750.01 to \$89,200.00	\$89,200.01 to \$111,500.00	\$111,500.01 to \$156,100.00
4	\$61,950	\$61,950.01 to \$99,120.00	\$99,120.01 to \$123,900.00	\$123,900.01 to \$173,460.00
5	\$66,950	\$66,950.01 to \$107,120.00	\$107,120.01 to \$133,900.00	\$133,900.01 to \$187,640.00
6	\$71,900	\$71,900.01 to \$115,040.00	\$115,040.01 to \$143,800.00	\$143,800.01 to \$201,320.00
7	\$76,850	\$76,850.01 to \$122,960.00	\$122,960.01 to \$153,700.00	\$153,700.01 to \$215,180.00
8	\$81,800	\$81,800.01 to \$130,880.00	\$130,880.01 to \$163,600.00	\$163,600.01 to \$229,040.00

AMI = Adjusted Median Income – Based on # of persons that will live in property being purchased.

Income Limits are retroactive as of April 1, 2025. They are subject to change periodically via U.S. HUD revisions.(HUD & FHFC revision dates 4/01/2025 and 4/01/2025 respectively)

NOTE: For FHA purchases, please consult current FHA guidelines for applicable mortgage limitations.

❗ No MDEAT-HAP Maximum Sales Price; Subject only to loan qualifications of lenders licensed to provide mortgage financing as to the amount of the loan. Lenders may have limitations.

❗ The maximum CLTV (Combined Loan-To-Value) is 105%. There is no Loan to Value limit.

Allowable Assistance (effective January 13, 2025)

For Households at or below 80% of Miami-Dade County adjusted gross median income (see above chart): The maximum assistance is \$28,000.00 however, the Combined-Loan-To-Value (CLTV) may NOT exceed 105.00%.

For Households above 80% of Miami-Dade County adjusted gross median income (see above chart): The maximum assistance is \$14,000.00 with a maximum CLTV of 105.00%.

$\hat{=}$ Household Income: Anyone, 18 years or older that has a documented source of income.

HAP funds are provided based on need and availability with limitations that are subject to change. Funds are disbursed to the closing agent. Funds can only be used for down-payment and/or closing costs assistance.

BORROWERS MAY NOT RECEIVE MONEY BACK AT CLOSING UNDER ANY CIRCUMSTANCES.

