

**HFA of Lee County Mortgage Credit Certificate (MCC) Program
Charlotte, Collier, DeSoto, Lee, Sarasota, St. Johns, and Volusia Counties.**

IMPORTANT: The Mortgage Credit Certificate program has stricter requirements than the first mortgage programs. If using MCC's with the HFA's first mortgage, the MCC stricter requirements apply.

MCC Household Income Calculation

Include income of borrower(s) and spouse and any person who will live in the household who is 18 years of age or older. Program income is not averaged. It is annualized. That's different from income used for credit underwriting. More detailed guidelines for calculating program income are in the Underwriter's Program Income Calculation Guide included in these Guidelines.

**HOUSEHOLD INCOME LIMITS
FOR FHA, VA, USDA-RD LOANS**

Effective for all new loan reservations 05/13/21 and after

County	NT 1-2 Person	NT 3 + Person	T 1-2 Person	T 3 + person
Charlotte	\$70,109	\$80,626	\$84,131	\$98,153
Collier	\$90,858	\$104,487	\$109,030	\$127,201
DeSoto	\$70,000	\$80,500	N/A	N/A
Lee	\$71,900	\$82,685	N/A	N/A
Sarasota	\$77,200	\$88,780	N/A	N/A
St. Johns	\$76,062	\$87,471	\$91,274	\$106,487
Volusia	\$70,369	\$80,925	\$84,443	\$98,517

Effective for Freddie Mac HFA Advantage loan reservations 05/13/19 and AFTER

County	All Household Sizes
Charlotte	\$75,800
Collier	\$97,500
DeSoto	\$67,750
Lee	\$82,850
Sarasota	\$91,400
St. Johns	\$90,900
Volusia	\$71,650