

**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. 3

HOUSEHOLD INCOME LIMITS*
Effective for all new loan reservations 06/01/23 and after

County	Non-Target 1-2 Person	Non-Target 3 + Person	Targeted 1-2 Person	Targeted 3 + Person
Charlotte	\$86,837	\$99,862	\$104,204	\$133,513
Collier	\$125,656	\$144,504	\$150,787	\$175,918
DeSoto	\$91,797	\$105,567	\$110,156	\$128,515
Lee	\$85,900	\$98,785	\$103,080	\$120,260
Palm Beach	\$101,213	\$116,396	\$121,456	\$141,699
Sarasota	\$98,700	\$113,505	\$118,440	\$138,180
St. Johns	\$95,485	\$109,807	\$114,581	\$133,678
Volusia	\$86,557	\$99,540	\$103,868	\$121,179

***If using the OAHO or OAHOG first mortgage with the Freddie Mac HFA Advantage conventional loan, there are lower income limits listed in the OAHO and OAHOG guidelines for Freddie Mac HFA Advantage loans.**