

HFA of Hillsborough County Home Sweet Home MCC

MCC HOUSEHOLD INCOME CALCULATION

Include income of borrower(s) and spouse (occupants and non- occupants) and any person who will live in the household who is 18 years of age or older. Bond program income is not averaged. It is annualized. That's different from income used for credit underwriting. More detailed guidance for calculating program income is located in this guide on pages 18 - 22.

HOUSEHOLD INCOME LIMITS MCC PROGRAM

Effective with NEW reservations 07/07/23

The 80% AMI Freddie Mac limits are only provided for lenders originated the MCC combined with the HFA 1st mortgage. When originating a stand-alone MCC, do not use 80% AMI Freddie Mac

County	1-2 person household Non-Target	3 or more person household Non-Target	1-2 person household Target	3 or more person household Target	80% AMI Freddie Mac Effective 06/08/23
Hillsborough	\$85,260	\$102,810	\$85,260	\$102,810	\$71,520