

**HFA of Hillsborough County  
Mortgage Credit Certificate Program**

**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.

**HOUSEHOLD INCOME LIMITS**

**MCC PROGRAM**

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

<b>County</b>	<b>1-2 person household Non-Target</b>	<b>3 or more person household Non-Target</b>	<b>1-2 person household Target</b>	<b>3 or more person household Target</b>	<b>80% AMI Freddie Mac</b>
Hillsborough	\$93,600	\$109,825	\$93,600	\$120,400	\$73,600