



LENDER NOTICE
Program Income Limit Change

April 28, 2021

Introduction

This lender notice relates to the maximum income limits for mortgage loan programs.

Summary

Each year, based on adjustments to HUD income data and NH RSA Chapter 204-C, New Hampshire Housing adjusts income limits for the various programs we offer. For reservations received on or after May 3, 2021, the maximum income limit for all homeownership loan programs will be:

\$137,400

Homeownership loan program income limits are based on borrower's qualifying income only.

Please note:

- The \$137,400 applies to all Home *Flex* loan products.
- While the \$137,400 applies to the Home *Preferred* and Home *Preferred Plus* loan products, those products have very specific income limits based on Fannie Mae's HomeReady Income Lookup Tool. Specifically, some Home *Preferred* products have income limits less than \$137,400, namely an income limit of 80% AMI for the property's location.

All current program income limit information can be found on our [website](#).

Effective Date: May 3, 2021

If you have any questions, please contact Lisa Ford at 603-310-9245 or lford@nhhfa.org.

For more information on all our programs see our [Lender Selling Guide](#).

Sincerely,

Homeownership Team
New Hampshire Housing
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www.nhhfa.org/lenders



About New Hampshire Housing As a self-sustaining public corporation, New Hampshire Housing Finance Authority promotes, finances and supports affordable housing. NHHFA operates a number of rental and homeownership programs that assist low- and moderate-income persons in obtaining affordable housing. Since its inception, NHHFA has helped more than 50,000 families purchase their own homes and has been instrumental in financing the creation of almost 15,000 multi-family housing units. NHHFA.org/Lenders