

Home Possible Income Limits High-Cost Areas

The income used to qualify the Borrower converted to an annual basis must not exceed 100% of the area median income or the percentages (income multipliers) in the designated high-cost areas listed below. There is no income limit if the Mortgaged Premises is located in an Underserved Area.

State	County	Income Multiplier
California	All Counties	140%
Hawaii	All Counties	170%
Massachusetts	Essex County Middlesex County Norfolk County Plymouth County Suffolk County	135% 135% 135% 135% 135%
New Hampshire	Rockingham County Strafford County	135% 135%

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State	County	Income Multiplier
New Jersey	Bergen County Essex County Hudson County Hunterdon County Middlesex County Monmouth County Morris County Ocean County Passaic County Somerset County Sussex County Union County	165% 165% 165% 165% 165% 165% 165% 165% 165% 165% 165%
New York	Bronx County Dutchess County Kings County Nassau County New York County Orange County Putnam County Queens County Richmond County Rockland County Suffolk County Ulster County Westchester County	165% 165% 165% 165% 165% 165% 165% 165% 165% 165% 165% 165%
Oregon	Clackamas County Columbia County Multnomah County Washington County Yamhill County	120% 120% 120% 120% 120%
Pennsylvania	Pike County	165%

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State	County	Income Multiplier
Washington	Clark County King County Pierce County Skamania County Snohomish County	120% 120% 120% 120% 120%