



HomeReady® Mortgage Income Eligibility

This table shows aggregate tract eligibility levels for HomeReady by state.

State	Number of Census Tracts	100% of Area Median Income (AMI)		No Income Limit: Low-Income Tracts	
		Number	%	Number	%
Alabama	1,181	797	67%	384	33%
Alaska	168	115	68%	53	32%
Arizona	1,533	1,017	66%	516	34%
Arkansas	686	506	74%	180	26%
California	8,058	5,302	66%	2,756	34%
Colorado	1,249	889	71%	360	29%
Connecticut	833	563	68%	270	32%
Delaware	218	160	73%	58	27%
District of Columbia	179	98	55%	81	45%
Florida	4,245	2,945	69%	1,300	31%
Georgia	1,969	1,297	66%	672	34%
Hawaii	351	271	77%	80	23%
Idaho	298	235	79%	63	21%
Illinois	3,123	2,045	65%	1,078	35%
Indiana	1,511	1,003	66%	508	34%
Iowa	825	654	79%	171	21%
Kansas	770	576	75%	194	25%
Kentucky	1,115	767	69%	348	31%
Louisiana	1,148	741	65%	407	35%
Maine	358	292	82%	66	18%
Maryland	1,406	908	65%	498	35%
Massachusetts	1,478	1,023	69%	455	31%
Michigan	2,813	1,937	69%	876	31%
Minnesota	1,338	1,002	75%	336	25%
Mississippi	664	440	66%	224	34%
Missouri	1,393	976	70%	417	30%
Montana	271	207	76%	64	24%
Nebraska	532	401	75%	131	25%
Nevada	687	461	67%	226	33%
New Hampshire	295	218	74%	77	26%
New Jersey	2,010	1,438	72%	572	28%

All criteria are subject to the formal terms and conditions of the Fannie Mae *Selling Guide* and *Servicing Guide*. In the event of any conflict with this document, the *Selling Guide* and/or *Servicing Guide* will govern.



New Mexico	499	335	67%	164	33%
New York	4,931	3,220	65%	1,711	35%
North Carolina	2,195	1,566	71%	629	29%
North Dakota	205	164	80%	41	20%
Ohio	2,952	1,939	66%	1,013	34%
Oklahoma	1,046	717	69%	329	31%
Oregon	834	649	78%	185	22%
Pennsylvania	3,218	2,286	71%	932	29%
Puerto Rico	945	667	71%	278	29%
Rhode Island	244	172	70%	72	30%
South Carolina	1,103	755	68%	348	32%
South Dakota	225	175	78%	50	22%
Tennessee	1,497	1,046	70%	451	30%
Texas	5,265	3,345	64%	1,920	36%
Utah	588	433	74%	155	26%
Vermont	184	158	86%	26	14%
Virginia	1,908	1,420	74%	488	26%
Washington	1,458	1,061	73%	397	27%
West Virginia	484	358	74%	126	26%
Wisconsin	1,409	1,052	75%	357	25%
Wyoming	132	103	78%	29	22%
Total	74,027	50,905	69%	23,122	31%



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