AMI Lookup and HomeReady Evaluation API Release Notes
July 2025 Update

June 18, 2025

Fannie Mae will implement updates to the AMI Lookup and HomeReady® Evaluation API during the weekend of **July 19, 2025**. This update enhances the address-standardization service used within the API to support Connecticut's adoption of planning regions for Area Median Income (AMI) determination. The API will return AMI values for these planning regions. However, high-cost area (HCA) designations will not be included.

> **Note**: The _Area Median Income Lookup Tool_ will continue to use Connecticut counties as loan limits and high-cost area designations are not available for Connecticut planning regions.

Address Standardization Update

As noted in the Desktop Underwriter® (DU®) Version 12.0 July Update Release Notes, the address-standardization service used to derive the FIPS code for AMI determination will be updated to return FIPS codes for the nine planning regions established by the state of Connecticut and recognized by the U.S. Census Bureau as county-equivalent units in 2022. These planning regions replace the state's eight historical counties previously used for this purpose.

Integration Impact

Integrated systems that consume the API and parse the JSON response, particularly for high-cost area (HCA) designations, may require updates to handle the revised response structure.

API Request and JSON Response Details

The API response varies based on the input type:

- **County-based FIPS code**
  Returns the corresponding AMI value and includes the HCA designation via the "hcaType" attribute.
  Possible values: "HIGH_COST_AREA" or "STANDARD_AREA".

- **Planning region FIPS code**
  Returns the AMI value only. The HCA designation is not applicable, and the "hcaType" attribute is omitted from the response.

- **Address or ZIP Code**
  Returns the AMI value only. The HCA designation is not applicable, and the "hcaType" attribute is omitted from the response.

Release Support

This update will be available in the DU Integration Environment on or about June 25, 2025.

If you have questions about the integration impact or if you require support specific to this release, contact your Technology Integration Analyst or Integration Support. For more information about the API, visit the HomeReady API webpage or contact your Fannie Mae representative.