AMI Lookup and HomeReady Evaluation API Release Notes November 2025 Update

November 5, 2025

During the weekend of **November 15, 2025**, Fannie Mae will update the AMI Lookup and HomeReady® Evaluation API to reflect the 2025 rural high-needs designations.

The areas designated as rural high-needs are provided to Fannie Mae by our regulator, the U.S. Federal Housing Finance Agency (FHFA). Desktop Underwriter® (DU®) uses these areas to determine eligibility for the rural high-needs value acceptance offer, Duty to Serve messaging, and to determine Mission Index information.

> ***Note:*** *The 2025 rural high-needs designations will apply to loan casefiles created in DU on or after November 16, 2025 and to loans sold to Fannie Mae on or after January 1, 2026.*

Integration Impact

There are no changes to the JSON response structure. However, updated rural high-needs designations may result in different eligibility outcomes for DU casefiles created on or after November 16, 2025.

Release Support

This update will be available in the DU Integration Environment on or about November 5, 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, visit the links below on fanniemae.com or contact your Fannie Mae representative.

More Information

- AMI Lookup and HomeReady Evaluation API Overview
- High-Needs Rural Value Acceptance
- Fannie Mae Duty to Serve Overview