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New Home At Last™ Income Limits

Summary New Income Limits for the Home At Last™ loan and assistance program are effective on loans reserved in the eHousing portal on or after June 12, 2023. Visit [HALRates.org](https://www.halrates.org) to view daily rates and general program eligibility requirements.

- Income Limits by Loan Type:**
- **FHA, VA, and Fannie Mae Conventional loans with borrower income OVER 80% of Area Median income (AMI):** \$165,000
 - **USDA RHS:** Loan limits are established by USDA and income is always eligible for the Home At Last™ program.
 - **Fannie Mae Conventional for borrowers with income at or below 80% of Area Median Income (AMI):**

County	80% AMI
Carson City	\$74,800
Churchill	\$75,680
Clark	\$67,120
Douglas	\$78,640
Elko	\$85,360
Esmerelda	\$74,000
Humboldt	\$77,120
Lander	\$87,680
All other counties (Lyon, Lincoln, Nye, Mineral, Pershing, Eureka)	\$74,000
Storey	\$131,860
Washoe	\$131,860
White Pine	\$101,315

- To determine income eligibility for the program:**
- Use qualifying income on FHA and VA loans
 - Use household income on USDA RHS loans
 - Use all borrower income, including non-occupying co-borrower income for Fannie Mae and Freddie Mac Conventional loans.

Questions: Contact HAL@NVRural.org with any questions.