



## 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	795	67%	386	33%
Alaska	168	118	70%	50	30%
Arizona	1,533	1,015	66%	518	34%
Arkansas	686	509	74%	177	26%
California	8,058	5,254	65%	2,804	35%
Colorado	1,249	864	69%	385	31%
Connecticut	833	569	68%	264	32%
Delaware	218	160	73%	58	27%
District of Columbia	179	91	51%	88	49%
Florida	4,245	2,953	70%	1,292	30%
Georgia	1,969	1,304	66%	665	34%
Hawaii	351	273	78%	78	22%
Idaho	298	235	79%	63	21%
Illinois	3,123	2,068	66%	1,055	34%
Indiana	1,511	1,000	66%	511	34%
Iowa	825	650	79%	175	21%
Kansas	770	573	74%	197	26%
Kentucky	1,115	790	71%	325	29%
Louisiana	1,148	727	63%	421	37%
Maine	358	292	82%	66	18%
Maryland	1,406	916	65%	490	35%
Massachusetts	1,478	1,014	69%	464	31%
Michigan	2,813	1,933	69%	880	31%
Minnesota	1,338	1,006	75%	332	25%
Mississippi	664	444	67%	220	33%
Missouri	1,393	972	70%	421	30%
Montana	271	211	78%	60	22%
Nebraska	532	401	75%	131	25%
Nevada	687	476	69%	211	31%
New Hampshire	295	218	74%	77	26%
New Jersey	2,010	1,452	72%	558	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.



State	Number of Census Tracts	100% of Area Median Income (AMI)		No Income Limit: Low-Income Tracts	
		Number	%	Number	%
New Mexico	499	325	65%	174	35%
New York	4,931	3,220	65%	1,711	35%
North Carolina	2,195	1,550	71%	645	29%
North Dakota	205	168	82%	37	18%
Ohio	2,952	1,914	65%	1,038	35%
Oklahoma	1,046	721	69%	325	31%
Oregon	834	647	78%	187	22%
Pennsylvania	3,218	2,292	71%	926	29%
Puerto Rico	945	667	71%	278	29%
Rhode Island	244	175	72%	69	28%
South Carolina	1,103	749	68%	354	32%
South Dakota	225	175	78%	50	22%
Tennessee	1,497	1,041	70%	456	30%
Texas	5,265	3,362	64%	1,903	36%
Utah	588	437	74%	151	26%
Vermont	184	154	84%	30	16%
Virginia	1,908	1,413	74%	495	26%
Washington	1,458	1,071	73%	387	27%
West Virginia	484	365	75%	119	25%
Wisconsin	1,409	1,051	75%	358	25%
Wyoming	132	107	81%	25	19%
<b>TOTAL</b>	<b>74,027</b>	<b>50,887</b>	<b>69%</b>	<b>23,140</b>	<b>31%</b>



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