

Freddie Mac AMI Limit Changes

Freddie Mac recently updated the Area Median Income (AMI) limits for 2022 with an effective date of June 5, 2022. Fannie Mae has not updated their AMI limits; they still go by 2021 AMI limits. It is our understanding Fannie Mae's effective date to use 2022 AMI limits will be in August (tentative date given by Fannie Mae is August 20, 2022).

All but four jurisdictions experienced AMI increases. Ninety-seven percent of Virginia increased, meaning your prospective clients who were above 80% AMI may no longer be subject to LLPAs using Freddie Mac!

Virginia Housing has been informed that Fannie Mae plans to implement the new AMI limits in August 2022. The Mortgage Cadence LOS will be updated once the AMI limits have been adopted by both GSEs. However, you may take advantage of the AMI increases by Freddie Mac immediately when using LPA. Don't forget to use the HFA Advantage Offering Identifier when using LPA!

[Click for Originating Lender Responsibilities](#)

[Click for Freddie Mac AMI Limit spreadsheet](#)

[Click for FreddieMac's Announcement](#)

Other reminders:

- Virginia Housing's income limits apply also. Refer to the [Household Income Matrix](#) to ensure the proper income limit is being applied depending on the program(s) used.
- There are no LLPAs when AMI exceeds 80% using the Conventional No MI program (and this program is only available using Fannie Mae's DU).

If you have any questions or concerns, please email
LockDesk@VirginiaHousing.com
or Melissa.Whitlow@VirginiaHousing.com

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