

## HomeReady™ Income Eligibility

September 24, 2015

This table shows aggregate tract eligibility levels for HomeReady by state.  
(AMI = area median income)

State	# of Census Tracts	No Income Limit: Low-Income Tracts		100% of AMI: High-Minority and Designated Disaster- Impacted Tracts		80% of AMI: All other Tracts	
		Number	%	Number	%	Number	%
Alabama	1,181	385	33%	367	31%	429	36%
Alaska	167	50	30%	26	16%	91	54%
Arizona	1,533	513	33%	164	11%	856	56%
Arkansas	686	175	26%	139	20%	372	54%
California	8,058	2,789	35%	1,222	15%	4,047	50%
Colorado	1,249	386	31%	546	44%	317	25%
Connecticut	833	264	32%	356	43%	213	26%
Delaware	218	58	27%	32	15%	128	59%
District of Columbia	179	98	55%	13	7%	68	38%
Florida	4,245	1,270	30%	1,462	34%	1,513	36%
Georgia	1,969	667	34%	250	13%	1,052	53%
Hawaii	351	84	24%	73	21%	194	55%
Idaho	298	66	22%	13	4%	219	73%
Illinois	3,123	1,065	34%	1,616	52%	442	14%
Indiana	1,511	501	33%	81	5%	929	61%
Iowa	825	175	21%	5	1%	645	78%
Kansas	770	198	26%	36	5%	536	70%
Kentucky	1,115	346	31%	114	10%	655	59%
Louisiana	1,148	416	36%	474	41%	258	22%
Maine	358	73	20%	0	0%	285	80%
Maryland	1,406	474	34%	173	12%	759	54%
Massachusetts	1,478	450	30%	61	4%	967	65%
Michigan	2,813	865	31%	738	26%	1,210	43%
Minnesota	1,338	325	24%	35	3%	978	73%
Mississippi	664	220	33%	319	48%	125	19%
Missouri	1,394	408	29%	42	3%	944	68%
Montana	271	62	23%	7	3%	202	75%
Nebraska	532	125	23%	15	3%	392	74%
Nevada	687	225	33%	88	13%	374	54%
New Hampshire	295	82	28%	0	0%	213	72%
New Jersey	2,010	580	29%	1,430	71%	0	0%
New Mexico	499	166	33%	110	22%	223	45%
New York	4,931	1,745	35%	1,943	39%	1,243	25%

State	# of Census Tracts	No Income Limit: Low-Income Tracts		100% of AMI: High-Minority and Designated Disaster-Impacted Tracts		80% of AMI: All other Tracts	
		Number	%	Number	%	Number	%
<b>North Carolina</b>	2,195	630	29%	243	11%	1,322	60%
<b>North Dakota</b>	205	40	20%	1	0%	164	80%
<b>Ohio</b>	2,952	1,023	35%	88	3%	1,841	62%
<b>Oklahoma</b>	1,046	318	30%	345	33%	383	37%
<b>Oregon</b>	834	201	24%	34	4%	599	72%
<b>Pennsylvania</b>	3,218	924	29%	70	2%	2,224	69%
<b>Puerto Rico</b>	945	300	32%	192	20%	453	48%
<b>Rhode Island</b>	244	73	30%	54	22%	117	48%
<b>South Carolina</b>	1,103	358	32%	148	13%	597	54%
<b>South Dakota</b>	222	50	23%	8	4%	164	74%
<b>Tennessee</b>	1,497	458	31%	194	13%	845	56%
<b>Texas</b>	5,265	1,911	36%	763	14%	2,591	49%
<b>Utah</b>	588	150	26%	19	3%	419	71%
<b>Vermont</b>	184	31	17%	0	0%	153	83%
<b>Virginia</b>	1,908	504	26%	252	13%	1,152	60%
<b>Washington</b>	1,458	386	26%	241	17%	831	57%
<b>West Virginia</b>	484	109	23%	228	47%	147	30%
<b>Wisconsin</b>	1,409	355	25%	19	1%	1,035	73%
<b>Wyoming</b>	132	29	22%	2	2%	101	77%
<b>Totals</b>	<b>74,024</b>	<b>23,156</b>	<b>31%</b>	<b>14,851</b>	<b>20%</b>	<b>36,017</b>	<b>49%</b>

Data source:  
Federal Housing Finance Agency (FHFA) [2015 Low-Income Areas and Designated Disaster Areas File](#)

**Note**

U.S Territories other than Puerto Rico (which is listed in the table) – Guam and the U.S. Virgin Islands – are each designated in their entirety as low-income tracts, so have no income limits for HomeReady.