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Agency 2026 Area Median Income Limits

Truist Bank (Truist) announces the 2026 area median income (AMI) limits for HomeReady® mortgages, Home Possible® mortgages, and certain loan-level price adjustment (LLPA) waivers for Agency product offerings.

Effective Dates

- For the determination of HomeReady eligibility:
 - Desktop Underwriter® (DU®) will apply the 2026 AMI limits to all new DU loan casefiles created on or after June 13, 2026. For loan casefiles created prior to June 13, 2026, DU will continue to apply the 2025 AMI limits.
 - For non-AUS loans, the 2026 AMI limits apply for new loan applications dated on or after June 13, 2026.
- For the determination of Home Possible eligibility:
 - Loan Product Advisor® (LPASM) will apply the 2026 AMI limits to all loans submitted on or after June 13, 2026. For any resubmissions, the higher of the 2025 or 2026 AMI limits will apply.
- For AMI and Duty to Serve LLPA Waiver eligibility:
 - For non-AUS, DU, and LPA loans with application received dates prior to June 13, 2026, the 2025 AMI limits will apply. Non-AUS, DU, and LPA loans with application received dates on or after June 13, 2026, will be subject to the 2026 AMI limits for the purpose of applying the waiver.

Note: See Bulletin Details for additional information related to effective dates.

Background Information

Fannie Mae's recent Selling Notice announced the 2026 AMI limits for HomeReady mortgage loans and Freddie Mac Bulletin 2026-F announced the 2026 AMI limits for Home Possible mortgage loans. The updated AMIs are also used in determining eligibility for Agency AMI and Duty to Serve LLPA waivers. In response to these publications, we identified the opportunity to align with Fannie Mae and Freddie Mac.

Bulletin Details

Fannie Mae 2026 Area Median Income Limits

For non-AUS and DU loans, we align with Fannie Mae and implement the 2026 AMI limits for HomeReady mortgage loans and for determining eligibility for Agency AMI and Duty to Serve LLPA waivers.

- For DU HomeReady loans, DU will apply the 2026 AMI limits for all new DU loan casefiles created on or after June 13, 2026. For DU loan casefiles created prior to June 13, 2026, DU will continue to apply the 2025 AMI limits.

Bulletin Details, continued

- For non-AUS HomeReady loans, use the 2026 AMI limits for new loan applications dated on or after June 13, 2026.
- For AMI and Duty to Serve LLPA waivers, non-AUS and DU loans with application received dates prior to June 13, 2026, will use the 2025 AMI limits, and non-AUS and DU loans with application received dates on and after June 13, 2026, will be subject to the 2026 AMI limits for the purpose of applying the waiver.

As a reminder, to be eligible as a HomeReady mortgage, the total annual qualifying income may not exceed 80% of the AMI for the property's location. Also, for determining Fannie Mae loan eligibility, you must refer to the AMIs that Fannie Mae provides and may not rely on other published versions (such as AMIs posted on huduser.org).

Notes:

- No negative impact will occur to the existing pipeline of HomeReady applications due to the 2026 AMIs applying to new DU casefiles only.
- Fannie Mae will update their [Area Median Income Loan Lookup Tool](#) with the 2026 AMI limits over the weekend of June 12, 2026, with an effective date of June 13, 2026. For reference to the 2025 AMI limits, refer to the [Income Eligibility by Census Tract Lookup](#) (spreadsheet).

Freddie Mac 2026 Area Median Income Limits

For LPA loans, we align with Freddie Mac and implement the 2026 AMI limits for Home Possible mortgage loans and for determining eligibility for Agency AMI and Duty to Serve LLPA waivers. LPA will be updated on June 13, 2026, to reflect the 2026 AMI limits. In addition, the [Home Possible Income & Property Eligibility tool](#) will also be updated on June 13, 2026, to reflect the updated limits.

As a reminder, to be eligible as a Home Possible mortgage, the borrower's qualifying income converted to an annual basis must not exceed 80% of the AMI for the location of the mortgaged premises. Also, for determining Freddie Mac loan eligibility, you must refer to the AMIs that Freddie Mac provides and may not rely on other published versions (such as AMIs posted on huduser.org).

No negative impact will occur to the existing pipeline of Home Possible loans. For your existing pipeline, LPA will assess eligible Home Possible mortgages against the previous and/or current year income limits, applying the **higher** of the two year's limits.

Bulletin Details, continued

The following table outlines how LPA will determine which income limit to use:

Loan Product Advisor Determination of Home Possible Eligibility	
<i>IF the mortgage is submitted as a Home Possible Mortgage on or after June 13, 2026</i>	<i>THEN the following income limits are applied . . .</i>
For the following resubmissions: <ul style="list-style-type: none"> The last submission before June 13, 2026, was also a Home Possible Mortgage, and The income limits were met 	The higher of the following income limits: <ul style="list-style-type: none"> 2025 AMI limits at 80% of the AMI OR <ul style="list-style-type: none"> 2026 AMI limits at 80% of the AMI
For the following submissions: <ul style="list-style-type: none"> The mortgage is submitted for the first time The Key Number cannot be identified, or The last submission before June 13, 2026, was not submitted as Home Possible and/or did not meet the income eligibility limits 	2026 AMI limits at 80% of the AMI

For AMI and Duty to Serve LLPA waivers, LPA loans with application received dates prior to June 13, 2026, will use the 2025 AMI limits, and LPA loans with application received dates on and after June 13, 2026, will be subject to the 2026 AMI limits for the purpose of applying the waiver.

Comparison Between the 2025 and 2026 AMI Limits

[Click here](#) to access a Freddie Mac comparison between the 2026 and 2025 AMI limits.

Former Standards

2025 AMI limits applied for HomeReady mortgage loans, Home Possible mortgage loans, and the determination of eligibility for Agency AMI and Duty to Serve LLPA waivers.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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