



PATHWAY TO PURCHASE HOME OWNERSHIP PROGRAM HOUSEHOLD INCOME LIMITS AND INCOME DETERMINATION

Household income for qualification of assistance under the **PATHWAY TO PURCHASE** Program will be determined by calculating the income of all members of the household 18 years and above, regardless of whether the household member is an applicant for the first mortgage. For example, in the case of a husband and wife where the wife is the loan applicant because of more favorable credit, and the husband is not an applicant, the **PATHWAY TO PURCHASE** Program will count the income of both the husband and the wife in the eligibility decision.

Applicants for the **PATHWAY TO PURCHASE** Program must have gross annual household incomes at or below 80% of the area median, adjusted for family size (see Table I).

Table I: **PATHWAY TO PURCHASE** Program Income Limits

Household Size	51% - 80% Area Median
1	\$61,150
2	\$69,900
3	\$78,650
4	\$87,350
5	94,350
6	\$101,350
7	\$108,350
8	\$115,350