



THE HOUSING
PARTNERSHIP

NeighborhoodLIFT® Program Overview
2019

| Cabarrus, Gaston, Mecklenburg, & Union County, NC | | | |
|--|-----------------|---------------------|--------------------|
| NeighborhoodLIFT® Down Payment Assistance Program | | | |
| 2019 Income Limits | | | |
| Household Size | Non FRMT | FRMT Benefit | |
| | | FHA Loans | Other Loans |
| 1 | \$63,200 | \$63,600 | \$79,000 |
| 2 | \$63,200 | \$72,700 | \$79,000 |
| 3 | \$63,200 | \$79,000 | \$79,000 |
| 4 | \$63,200 | \$79,000 | \$79,000 |
| 5 | \$68,300 | \$85,350 | \$85,350 |
| 6 | \$73,350 | \$91,650 | \$91,650 |
| 7 | \$78,400 | \$98,000 | \$98,000 |
| 8 | \$83,450 | \$104,300 | \$104,300 |

| Rowan County, NC | | | |
|--|-----------------|---------------------|--------------------|
| NeighborhoodLIFT® Down Payment Assistance Program | | | |
| 2019 Income Limits | | | |
| Household Size | Non FRMT | FRMT Benefit | |
| | | FHA Loans | Other Loans |
| 1 | \$47,750 | \$48,100 | \$59,700 |
| 2 | \$47,750 | \$54,950 | \$59,700 |
| 3 | \$47,750 | \$59,700 | \$59,700 |
| 4 | \$47,750 | \$59,700 | \$59,700 |
| 5 | \$51,600 | \$64,500 | \$64,500 |
| 6 | \$55,400 | \$69,300 | \$69,300 |
| 7 | \$59,250 | \$74,050 | \$74,050 |
| 8 | \$63,050 | \$78,850 | \$78,850 |

**Income Limits Listed Above Effective April 24, 2019. The Department of Housing and Urban Development (HUD) sets the household income limits that are used to establish NeighborhoodLIFT® maximum income guidelines. These income limits are subject to change each year or at any time that HUD deems appropriate.*



Charlotte, NC Area NeighborhoodLIFT® Program Income Limits

2020

| Cabarrus, Gaston, Mecklenburg, & Union County, NC | | | |
|--|-----------------|---------------------|--------------------|
| NeighborhoodLIFT® Down Payment Assistance Program | | | |
| 2020 Income Limits | | | |
| Household Size | Non FRMT | FRMT Benefit | |
| | | FHA Loans | Other Loans |
| 1 | \$66,800 | \$67,200 | \$83,500 |
| 2 | \$66,800 | \$76,800 | \$83,500 |
| 3 | \$66,800 | \$83,500 | \$83,500 |
| 4 | \$66,800 | \$83,500 | \$83,500 |
| 5 | \$72,150 | \$90,200 | \$90,200 |
| 6 | \$77,500 | \$96,900 | \$96,900 |
| 7 | \$82,850 | \$103,550 | \$103,550 |
| 8 | \$88,200 | \$110,250 | \$110,250 |

| Rowan County, NC | | | |
|--|-----------------|---------------------|--------------------|
| NeighborhoodLIFT® Down Payment Assistance Program | | | |
| 2020 Income Limits | | | |
| Household Size | Non FRMT | FRMT Benefit | |
| | | FHA Loans | Other Loans |
| 1 | \$51,500 | \$51,850 | \$64,400 |
| 2 | \$51,500 | \$59,250 | \$64,400 |
| 3 | \$51,500 | \$64,400 | \$64,400 |
| 4 | \$51,500 | \$64,400 | \$64,400 |
| 5 | \$55,650 | \$69,600 | \$69,600 |
| 6 | \$59,750 | \$74,750 | \$74,750 |
| 7 | \$63,900 | \$79,900 | \$79,900 |
| 8 | \$68,000 | \$85,050 | \$85,050 |

**Income Limits Listed Above Effective April 1, 2020. The Department of Housing and Urban Development (HUD) sets the household income limits that are used to establish NeighborhoodLIFT® maximum income guidelines. These income limits are subject to change each year or at any time that HUD deems appropriate.*

Note: There is a benefit for First Responders, Military members and Teachers. This is defined in the chart above with the acronym "FRMT".