



Charlotte, NC Area NeighborhoodLIFT® Program Income Limits

Cabarrus, Gaston, Mecklenburg, & Union County, NC			
NeighborhoodLIFT® Down Payment Assistance Program			
2021 Income Limits			
Household Size	Non FRMT	FRMT Benefit	
		FHA Loans	Other Loans
1	\$67,350	\$67,800	\$84,200
2	\$67,350	\$77,500	\$84,200
3	\$67,350	\$84,200	\$84,200
4	\$67,350	\$84,200	\$84,200
5	\$72,750	\$90,950	\$90,950
6	\$78,150	\$97,700	\$97,700
7	\$83,550	\$104,450	\$104,450
8	\$88,950	\$111,150	\$111,150

Rowan County, NC			
NeighborhoodLIFT® Down Payment Assistance Program			
2021 Income Limits			
Household Size	Non FRMT	FRMT Benefit	
		FHA Loans	Other Loans
1	\$49,850	\$50,200	\$62,300
2	\$49,850	\$57,350	\$62,300
3	\$49,850	\$62,300	\$62,300
4	\$49,850	\$62,300	\$62,300
5	\$53,850	\$67,300	\$67,300
6	\$57,850	\$72,300	\$72,300
7	\$61,850	\$77,300	\$77,300
8	\$65,850	\$82,250	\$82,250

**Income Limits Listed Above Effective April 1, 2021. 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".



Charlotte, NC Area NeighborhoodLIFT® Program Income Limits

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".