



# WHOLESALE ANNOUNCEMENT 2022-62

November 30, 2022

## THDA Freddie Mac HFA Advantage Program Enhancements

### **Effective Date**

Rate locks on or after December 1, 2022

### **Summary**

Income limits are increasing for the HFA Advantage mortgage loan program. Qualifying income inclusions/exclusions still must meet Freddie Mac Guidelines. Qualifying income is the maximum per county based upon the Great Choice Mortgage Program limits for a 3+ person household.

Mortgage Insurance Coverage must comply with required coverage levels as outlined, per THDA Lender Notice 2022-47.

Freddie Mac's [Income and Property Eligibility Tool](#) can be used to determine AMI

**For full details, please click the below to read the entire Lender Notice:**

**[THDA Lender Notice 2022-47](#)**

**Should you have any questions, please reach out to your  
Account Executive or Client Manager**