

Effective Date

Effective the weekend of July 19, 2025

Update:

AMI Lookup and HomeReady Evaluation API Release Notes

Fannie Mae will implement updates to the AMI Lookup and HomeReady Evaluation API. This update enhances the address-standardization service used within the API to support Connecticut's adoption of planning regions for Area Median Income (AMI) determination. The API will return AMI values for these planning regions. However, high-cost area (HCA) designations will not be included.

Note: The Area Median Income Lookup Tool will continue to use Connecticut counties as loan limits and high-cost area designations are not available for Connecticut planning regions.

- Address Standardization Update
 - The address-standardization service used to derive the FIPS code for AMI determination will be updated to return FIPS codes for the nine planning regions established by the state of Connecticut and recognized by the U.S. Census Bureau as county-equivalent units in 2022. These planning regions replace the state's eight historical counties previously used for this purpose.
- Integration Impact
 - Integrated systems that consume the API and parse the JSON response, particularly for high-cost area (HCA) designations, may require updates to handle the revised response structure.
- API Request and JSON Response Details
 - The API response varies based on the input type:
 - County-based FIPS code
 - Returns the corresponding AMI value and includes the HCA designation via the "hcaType" attribute.
 - Possible values: "HIGH_COST_AREA" or "STANDARD_AREA".
 - Planning region FIPS code
 - Returns the AMI value only. The HCA designation is not applicable, and the "hcaType" attribute is omitted from the response.
 - Address or ZIP Code
 - Returns the AMI value only. The HCA designation is not applicable, and the "hcaType" attribute is omitted from the response.
- Please note that DU approval does not automatically guarantee FCM's approval. FCM may still need to verify additional information to ensure the accuracy of the approval before confirming that the AMI is acceptable.

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