

North Carolina Housing Finance Agency
Mortgage Credit Certificate (MCC) Program
Sales Price and Income Limits
New Home/Existing Home Sales Price Limit = \$245,000

Income Limits Apply to Mortgage Credit Certificate Program (MCC/FirstHome) Only

30% Tax Credit Rate Applies to Existing Property Types; 50% Applies to New, Never Occupied Property Type ¹

Counties	1-2 Person Family	3+ Person Family	Counties	1-2 Person Family	3+ Person Family
Alamance	\$62,000	\$71,000	Johnston	\$76,000	\$85,000
Alexander	\$62,000	\$71,000	Jones	\$62,000	\$71,000
Alleghany	\$62,000	\$71,000	Lee	\$62,000	\$71,000
Anson	\$62,000	\$71,000	Lenoir	\$62,000	\$71,000
Ashe	\$62,000	\$71,000	Lincoln	\$62,000	\$71,000
Avery	\$62,000	\$71,000	Macon	\$62,000	\$71,000
Beaufort	\$62,000	\$71,000	Madison	\$65,000	\$74,500
Bertie	\$62,000	\$71,000	Martin	\$62,000	\$71,000
Bladen	\$62,000	\$71,000	McDowell	\$62,000	\$71,000
Brunswick	\$63,000	\$72,500	Mecklenburg	\$67,000	\$77,000
Buncombe	\$65,100	\$74,900	Mitchell	\$62,000	\$71,000
Burke	\$62,000	\$71,000	Montgomery	\$62,000	\$71,000
Cabarrus	\$67,000	\$77,000	Moore	\$62,000	\$71,000
Caldwell	\$62,000	\$71,000	Nash	\$62,000	\$71,000
Camden	\$62,000	\$71,000	New Hanover	\$63,000	\$72,500
Carteret	\$62,000	\$71,000	Northampton	\$62,000	\$71,000
Caswell	\$62,000	\$71,000	Onslow	\$62,000	\$71,000
Catawba	\$62,000	\$71,000	Orange	\$77,500	\$85,000
Chatham	\$77,500	\$85,000	Pamlico	\$62,000	\$71,000
Cherokee	\$62,000	\$71,000	Pasquotank	\$62,000	\$71,000
Chowan	\$62,000	\$71,000	Pender	\$62,000	\$71,000
Clay	\$62,000	\$71,000	Perquimans	\$62,000	\$71,000
Cleveland	\$62,000	\$71,000	Person	\$62,000	\$71,000
Columbus	\$62,000	\$71,000	Pitt	\$62,000	\$71,000
Craven	\$62,000	\$71,000	Polk	\$62,000	\$71,000
Cumberland	\$62,000	\$71,000	Randolph	\$67,500	\$78,000
Currituck	\$84,500	\$85,000	Richmond	\$62,000	\$71,000
Dare	\$83,000	\$85,000	Robeson	\$62,000	\$71,000
Davidson	\$62,000	\$71,000	Rockingham	\$62,000	\$71,000
Davie	\$64,500	\$74,500	Rowan	\$62,000	\$71,000
Duplin	\$62,000	\$71,000	Rutherford	\$62,000	\$71,000
Durham	\$77,500	\$85,000	Sampson	\$62,000	\$71,000
Edgecombe	\$62,000	\$71,000	Scotland	\$62,000	\$71,000
Forsyth	\$64,500	\$74,500	Stanly	\$62,000	\$71,000
Franklin	\$76,000	\$85,000	Stokes	\$64,500	\$74,500
Gaston	\$67,000	\$77,000	Surry	\$62,000	\$71,000
Gates	\$62,000	\$71,000	Swain	\$62,000	\$71,000
Graham	\$62,000	\$71,000	Transylvania	\$62,000	\$71,000
Granville	\$62,000	\$71,000	Tyrrell	\$62,000	\$71,000
Greene	\$62,000	\$71,000	Union	\$67,000	\$77,000
Guilford	\$67,500	\$78,000	Vance	\$62,000	\$71,000
Halifax	\$62,000	\$71,000	Wake	\$76,000	\$85,000
Harnett	\$62,000	\$71,000	Warren	\$62,000	\$71,000
Haywood	\$62,000	\$71,000	Washington	\$62,000	\$71,000
Henderson	\$65,000	\$74,500	Watauga	\$62,000	\$71,000
Hertford	\$62,000	\$71,000	Wayne	\$62,000	\$71,000
Hoke	\$62,000	\$71,000	Wilkes	\$62,000	\$71,000
Hyde	\$62,000	\$71,000	Wilson	\$62,000	\$71,000
Iredell	\$62,000	\$71,000	Yadkin	\$64,500	\$74,500
Jackson	\$62,000	\$71,000	Yancey	\$62,000	\$71,000

¹ Max \$2,000 annual tax credit benefit applies to both 30% and 50% tax credit rate thresholds.