



Navigation for HUD Income Limits

Below are the steps to locating county and state limits on the HUD website. The state limits may be higher than rural county limits. For 2017 Down Payment Products income qualification, the higher of the two may be utilized.

If you have any questions, please contact the Community Investment Department by email at <mailto:communityinvestment@fhldm.com> or by calling 800-544-3452, ext. 1173.

1. Click on the “[HUD Income Limits](#)” link from the [Income Limits and Purchase Price Limits](#) page of the FHLB Des Moines website.
2. Click the button labeled “Click Here for FY (Current Year) IL Documentation”.

To Locate County Limits:

- First select a state from the dropdown.
- Then select a county from the dropdown
- Click “View County Calculations”

The screenshot shows two dropdown menus. The first is labeled "First select a state:" and lists states including Iowa - IA, Kansas - KS, Kentucky - KY, Louisiana - LA, Maine - ME, Maryland - MD, Massachusetts - MA, Michigan - MI, Minnesota - MN, and Mississippi - MS. The second is labeled "Then select a county:" and lists counties including Buchanan County, IA, Buena Vista County, IA, Butler County, IA, Calhoun County, IA, Carroll County, IA, Cass County, IA, Cedar County, IA, Cerro Gordo County, IA, Cherokee County, IA, and Chickasaw County, IA. Below the dropdowns is a blue button labeled "View County Calculations".

FY 2016 Income Limit Area	Median Income Explanation	FY 2016 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Cedar County	\$67,900	Very Low (50%) Income Limits (\$) Explanation	23,800	27,200	30,600	33,950	36,700	39,400	42,100	44,850
		Extremely Low Income Limits (\$)* Explanation	14,250	16,300	20,160	24,300	28,440	32,580	36,730	40,890
		Low (80%) Income Limits (\$) Explanation	38,050	43,450	48,900	54,300	58,650	63,000	67,350	71,700

- The bottom line of data shows the Low (80%) Income Limits. To be eligible for Down Payment Products grants, the household must be at or below this limit for the appropriate number of persons in the household.
 - For households with more than 8 persons, please contact the Community Investment Department by email at <mailto:communityinvestment@fhldm.com> or by calling 800-544-3452, ext. 1173.



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To Locate State Limits:

- First select a state from the dropdown.
- Click "View State Calculations"

First select a state:

Iowa - IA
 Kansas - KS
 Kentucky - KY
 Louisiana - LA
 Maine - ME
 Maryland - MD
 Massachusetts - MA
 Michigan - MI
 Minnesota - MN
 Mississippi - MS

Then select a county:

Adair County, IA
 Adams County, IA
 Allamakee County, IA
 Appanoose County, IA
 Audubon County, IA
 Benton County, IA
 Black Hawk County, IA
 Boone County, IA
 Bremer County, IA
 Buchanan County, IA

Choose a County

Or view FY 2016 statewide Income Limits for Iowa:

View State Calculations

Statewide Income Limits For Iowa

FY 2016 Very Low-Income (50%) Limit (VLIL)								
Median Family Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
68,400	23,950	27,350	30,800	34,200	36,950	39,650	42,400	45,150

FY 2016 Extremely Low-Income Limit (ELIL)							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
14,350	16,400	18,450	20,500	22,150	23,800	25,450	27,100

FY 2016 Low-Income (80%) Limit (LIL)							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
38,300	43,800	49,250	54,700	59,100	63,500	67,850	72,250

- The bottom line of data shows the Low (80%) Income Limits. To be eligible for Down Payment Products grants, the household must be at or below this limit for the appropriate number of persons in the household.
 - For households with more than 8 persons, please contact the Community Investment Department by email at <mailto:communityinvestment@fhlbdm.com> or by calling 800-544-3452, ext. 1173.

Note: It's a good idea to keep a printed copy of the current state limits handy, to compare with the county limits when income-qualifying a household.