



Special Attention of:

## NOTICE PDR-2011-02

Regional Directors, Field Office Directors,  
Economists, Public & Indian Housing  
Division Directors, Multifamily Hub Directors,  
Multifamily Program Center Directors

Issued: May 31, 2011  
Expires: Effective until superseded

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Cross References:

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Subject: Transmittal of Fiscal Year 2011 Income Limits  
for the Public Housing and Section 8 Programs

This notice transmits revisions in the income limits used to define the terms "very low-income" and "low-income" in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits are listed by dollar amount and family size.

Beginning with FY 2010 Income Limits published on May 14, 2010, HUD eliminated its long standing "hold harmless" policy<sup>1</sup> but limited all annual decreases to 5 percent and will limit all annual increases to 5 percent or twice the change in the national median family income, whichever is greater. HUD has maintained these limits to increases and decreases in income limits for FY 2011.

HUD Section 8 Income Limits begin with the production of Median Family Income (MFI) estimates. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing MFIs, which means that income estimates are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. HUD Section 8 Income Limits are calculated for every FMR area with adjustments for family size and for areas that have unusually high or low income-to-housing-cost relationships.

There were no changes to the area definitions used in calculating MFI between FY 2010 and FY 2011. However, HUD updated the methodology used to produce FY 2011 MFI estimates to take advantage of new data available from the Bureau of the Census' American Community Survey (ACS). In December 2010, the first set of 5-year ACS data was published. These 5-year aggregations, covering surveys administered in 2005 through 2009, are unique because they are available for most areas of geography<sup>2</sup>.

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<sup>1</sup> HUD's "hold harmless" policy maintained Section 8 income limits for certain areas at previously published levels when reductions would otherwise have resulted from changes in median family income estimates, housing cost adjustment data, median family income update methodology, income limit methodology, or metropolitan area definitions.

<sup>2</sup> The ACS covers the 50 United States, and a separate survey called the Puerto Rico Community Survey (PRCS) covers Puerto Rico. The US Virgin Islands and the Pacific Islands (American Samoa, Commonwealth of the Northern Mariana Islands, and Guam) are not covered by the ACS or PRCS. Detailed demographic and socio-economic information covering these island areas have been collected by a special Long Form survey conducted in conjunction with the 2010 Decennial Census. These data are scheduled to be available in the Fall of 2012. For FY 2011 median family income calculations, HUD continues to use the change

Because of the increase in the geographic coverage of the 5-year data, HUD's methodology for calculating FY 2011 MFI no longer is based on 2000 Decennial Census data, but rather, is now based on the 2005 – 2009 ACS data. The factor used to trend the 2009 estimates to the midpoint of FY 2011 MFIs is unchanged at 3 percent per year<sup>3</sup>.

Public Housing/Section 8 income limits are used to determine the income eligibility of applicants for the Public Housing, Section 8, and other programs subject to Section 3(b)(2). The revised income limits are based on HUD estimates of median family income for FY 2010.

The most important statutory provisions relating to income limits are as follows:

- very low-income is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes relative to housing costs;
- low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs;
- 30 percent of the area median income is defined as an income targeting standard in the 1998 Act Amendments to the Housing Act of 1937; to avoid inconsistencies with other income limits, it is defined as 60 percent of the four-person family very low-income limit, adjusted for family size, but not allowed to fall below the state Supplemental Security Income (SSI) benefit level for one-person households;
- where the area MFI is less than the state non-metropolitan median family income, income limits are based on the state non-metropolitan median; and
- income limits are adjusted for family size so that larger families have higher income limits.

### **Very Low-Income Limits:**

Very low-income limits are calculated using a set of formula. The first step in calculating very low-income limits is to determine what they would be if the four-person limit is based on 50 percent of the estimated area median income. Adjustments are then made if this number is outside formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

- (1) 50 percent of the area MFI is calculated and tentatively set as the four-person family income limit;
- (2) a minimum four-person income limit is established at the amount required to afford a two-

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in the national median income between the 2000 Decennial Census and the latest ACS data as the update factor for the US Virgin Islands and the Pacific Islands.

<sup>3</sup> This average annual trend factor is unchanged from last year and relies on a comparison of the nation ACS income in 2000 compared with the income for 2008. HUD is currently evaluating alternative trend factors and may update or change this trend factor for next year, after this evaluation has been completed.

bedroom unit renting at 85 percent of the Fair Market Rent (FMR) if 35 percent of income is used for rent (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);

- (3) a maximum four-person income limit is calculated as the greater of 80 percent of the U.S. MFI or the income needed to afford a two-bedroom unit renting at 100 percent of the FMR if 30 percent of income is used for rent (this adjusts income limits downward for areas with unusually high incomes and relatively moderate rental housing costs);
- (4) in no instance are income limits less than if based on the state non-metropolitan median family income level (even if the step 2 calculation produces a lower amount);
- (5) any four-person income limit that has declined by more than 5 percent is raised to 5 percent below last year's income limit and any income limit that has increased more than 5 percent is lowered to 5 percent of last year's income limit, the remainder of this decrease/increase to be implemented next year if the underlying data warrant. In any year that twice the national change in median family incomes is greater than 5 percent, limits will be allowed to increase up to that level if so warranted by the local data. For FY 2011 income limits, the national MFI fell, so the cap is set at 5 percent.

#### **Low-Income Limits:**

Most four-person low-income limits are the greater of: 80 percent of the area median family income, or 80 percent of the state non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, however, calculating low-income limits as 80 percent of median would produce anomalies inconsistent with statutory intent (e.g., very low income limits could be higher than low-income limits). To eliminate this problem, the normal calculation is to set the four-person low-income limit at 1.6 (i.e., 80 percent/50 percent) times the relevant four-person very low-income limit. The two exceptions to this practice are that the resulting income limit is not allowed to exceed the U.S. median family income level (\$64,200 for Fiscal Year 2011) except when justified by high housing costs; and once adjusted, the four person low-income limit decrease is limited to 5 percent or, if increasing, capped at the greater of 5 percent or twice the national change in median family income, currently 5 percent. Use of very low-income limits as a starting point for calculating other income limits has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

#### **Family Size Adjustments:**

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

##### Number of Persons in Family and Percentage Adjustments

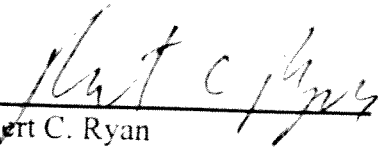
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70%	80%	90%	Base	108%	116%	124%	132%

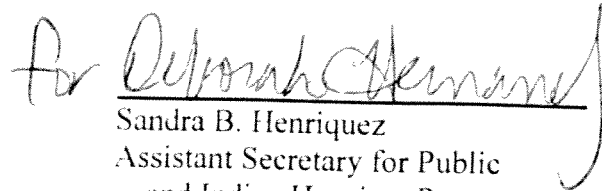
Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, the income limit for such households is computed by adding an additional eight percent to the four-person base. The nine-person income limit, for example, is set at 140 (132 + 8) percent of the relevant four-person income limit. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the 5 percent rule. Rounding anomalies produce some family size-adjusted income limits whose annual change is slightly larger or smaller than 5 percent.

**HUD Field Office Responsibilities:**

HUD field offices with assisted housing program functions are responsible for maintaining records of income limits for areas within their jurisdiction. Notification of income limit revisions should be promptly distributed to program participants, and field offices should be prepared to make income limits available to the public upon request. These income Limits are also available on the World Wide Web (<http://www.huduser.org/portal/datasets/il.html>)

FY 2011 income limits are available in multiple formats on the World Wide Web (<http://www.huduser.org/portal/datasets/il.html>). Questions related to how these income limits apply to the programs of state and other federal agencies should be referred to those agencies. Questions concerning the methodology used to develop these income limits are addressed in the FY 2011 Income Limits Briefing Material, which is posted on the income limits website.

  
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Robert C. Ryan  
Acting Federal Housing  
Commissioner, HA

  
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Sandra B. Henriquez  
Assistant Secretary for Public  
and Indian Housing, P

STATE:IOWA

## -----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
<b>Ames, IA MSA</b>									
FY 2011 MFI: 77400	30% OF MEDIAN	16250	18600	20900	23200	25100	26950	28800	30650
	VERY LOW INCOME	27100	31000	34850	38700	41800	44900	48000	51100
	LOW-INCOME	43350	49550	55750	61900	66900	71850	76800	81750
<b>Cedar Rapids, IA MSA</b>									
<b>Benton County, IA HMFA</b>									
FY 2011 MFI: 68400	30% OF MEDIAN	14350	16400	18450	20500	22150	23800	25450	27100
	VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150
	LOW-INCOME	38300	43800	49250	54700	59100	63500	67850	72250
<b>Cedar Rapids, IA HMFA</b>									
FY 2011 MFI: 70100	30% OF MEDIAN	14750	16850	18950	21050	22750	24450	26150	27800
	VERY LOW INCOME	24550	28050	31550	35050	37900	40700	43500	46300
	LOW-INCOME	39300	44900	50500	56100	60600	65100	69600	74100
<b>Jones County, IA HMFA</b>									
FY 2011 MFI: 62400	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700
	LOW-INCOME	33700	38500	43300	48100	51950	55800	59650	63500
<b>Davenport-Moline-Rock Island, IA-IL MSA</b>									
FY 2011 MFI: 64100	30% OF MEDIAN	13500	15400	17350	19250	20800	22350	23900	25450
	VERY LOW INCOME	22450	25650	28850	32050	34650	37200	39750	42350
	LOW-INCOME	35950	41050	46200	51300	55450	59550	63650	67750
<b>Des Moines-West Des Moines, IA MSA</b>									
FY 2011 MFI: 74500	30% OF MEDIAN	15650	17900	20150	22350	24150	25950	27750	29550
	VERY LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200
	LOW-INCOME	41750	47700	53650	59600	64400	69150	73950	78700
<b>Dubuque, IA MSA</b>									
FY 2011 MFI: 63700	30% OF MEDIAN	13400	15300	17200	19100	20650	22200	23700	25250
	VERY LOW INCOME	22300	25500	28700	31850	34400	36950	39500	42050
	LOW-INCOME	35700	40800	45900	50950	55050	59150	63200	67300
<b>Iowa City, IA MSA</b>									
<b>Iowa City, IA HMFA</b>									
FY 2011 MFI: 79200	30% OF MEDIAN	16650	19000	21400	23750	25650	27550	29450	31350
	VERY LOW INCOME	27750	31700	35650	39600	42800	45950	49150	52300
	LOW-INCOME	44350	50700	57050	63350	68450	73500	78600	83650
<b>Washington County, IA HMFA</b>									
FY 2011 MFI: 63500	30% OF MEDIAN	13250	15150	17050	18900	20450	21950	23450	24950
	VERY LOW INCOME	22050	25200	28350	31500	34050	36550	39100	41600
	LOW-INCOME	35300	40350	45400	50400	54450	58500	62500	66550
<b>Omaha-Council Bluffs, NE-IA MSA</b>									
<b>Omaha-Council Bluffs, NE-IA HMFA</b>									
FY 2011 MFI: 70600	30% OF MEDIAN	14850	17000	19100	21200	22900	24600	26300	28000
	VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
	LOW-INCOME	39550	45200	50850	56500	61050	65550	70100	74600
<b>Sioux City, IA-NE-SD MSA</b>									
FY 2011 MFI: 58800	30% OF MEDIAN	12400	14150	15900	17650	19100	20500	21900	23300
	VERY LOW INCOME	20600	23550	26500	29400	31800	34150	36500	38850
	LOW-INCOME	32950	37650	42350	47050	50850	54600	58350	62150

STATE:IOWA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Waterloo-Cedar Falls, IA MSA</b>								
Bremer County, IA HMFA								
FY 2011 MFI: 69200								
30% OF MEDIAN	14450	16500	18550	20600	22250	23900	25550	27200
VERY LOW INCOME	24050	27450	30900	34300	37050	39800	42550	45300
LOW-INCOME	38450	43950	49450	54900	59300	63700	68100	72500
Waterloo-Cedar Falls, IA HMFA								
FY 2011 MFI: 62100								
30% OF MEDIAN	13100	14950	16800	18650	20150	21650	23150	24650
VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
LOW-INCOME	34800	39800	44750	49700	53700	57700	61650	65650
Adair County, IA								
FY 2011 MFI: 60200								
30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Adams County, IA								
FY 2011 MFI: 57300								
30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Allamakee County, IA								
FY 2011 MFI: 54300								
30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Appanoose County, IA								
FY 2011 MFI: 43200								
30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Audubon County, IA								
FY 2011 MFI: 58600								
30% OF MEDIAN	12350	14100	15850	17600	19050	20450	21850	23250
VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700
LOW-INCOME	32850	37550	42250	46900	50700	54450	58200	61950
Boone County, IA								
FY 2011 MFI: 65600								
30% OF MEDIAN	13800	15800	17750	19700	21300	22900	24450	26050
VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300
LOW-INCOME	36750	42000	47250	52500	56700	60900	65100	69300
Buchanan County, IA								
FY 2011 MFI: 63400								
30% OF MEDIAN	13100	15000	16850	18700	20200	21700	23200	24700
VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200
LOW-INCOME	34950	39950	44950	49900	53900	57900	61900	65900
Buena Vista County, IA								
FY 2011 MFI: 52500								
30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Butler County, IA								
FY 2011 MFI: 60500								
30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Calhoun County, IA								
FY 2011 MFI: 52700								
30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800

STATE:IOWA

## -----I N C O M E L I M I T S-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Carroll County, IA										
FY 2011 MFI:	65200	30% OF MEDIAN	13700	15650	17600	19550	21150	22700	24250	25850
		VERY LOW INCOME	22850	26100	29350	32600	35250	37850	40450	43050
		LOW-INCOME	36550	41750	46950	52150	56350	60500	64700	68850
Cass County, IA										
FY 2011 MFI:	50000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Cedar County, IA										
FY 2011 MFI:	65000	30% OF MEDIAN	13650	15600	17550	19500	21100	22650	24200	25750
		VERY LOW INCOME	22750	26000	29250	32500	35100	37700	40300	42900
		LOW-INCOME	36400	41600	46800	52000	56200	60350	64500	68650
Cerro Gordo County, IA										
FY 2011 MFI:	62600	30% OF MEDIAN	13200	15050	16950	18800	20350	21850	23350	24850
		VERY LOW INCOME	21950	25050	28200	31300	33850	36350	38850	41350
		LOW-INCOME	35100	40100	45100	50100	54150	58150	62150	66150
Cherokee County, IA										
FY 2011 MFI:	58900	30% OF MEDIAN	12400	14150	15900	17650	19100	20500	21900	23300
		VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
		LOW-INCOME	33000	37700	42400	47100	50900	54650	58450	62200
Chickasaw County, IA										
FY 2011 MFI:	53400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clarke County, IA										
FY 2011 MFI:	56000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clay County, IA										
FY 2011 MFI:	55000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clayton County, IA										
FY 2011 MFI:	58100	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clinton County, IA										
FY 2011 MFI:	58900	30% OF MEDIAN	12400	14150	15900	17650	19100	20500	21900	23300
		VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
		LOW-INCOME	33000	37700	42400	47100	50900	54650	58450	62200
Crawford County, IA										
FY 2011 MFI:	54300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Davis County, IA										
FY 2011 MFI:	54400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800



STATE:IOWA

-----I N C O M E L I M I T S-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Decatur County, IA										
FY 2011 MFI: 45100		30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Delaware County, IA										
FY 2011 MFI: 62200		30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
		VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
		LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Des Moines County, IA										
FY 2011 MFI: 56300		30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Dickinson County, IA										
FY 2011 MFI: 62300		30% OF MEDIAN	13100	15000	16850	18700	20200	21700	23200	24700
		VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150
		LOW-INCOME	34900	39900	44900	49850	53850	57850	61850	65850
Emmet County, IA										
FY 2011 MFI: 58000		30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Fayette County, IA										
FY 2011 MFI: 53200		30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Floyd County, IA										
FY 2011 MFI: 55400		30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Franklin County, IA										
FY 2011 MFI: 57000		30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Fremont County, IA										
FY 2011 MFI: 60800		30% OF MEDIAN	12800	14600	16450	18250	19750	21200	22650	24100
		VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
		LOW-INCOME	34100	38950	43800	48650	52550	56450	60350	64250
Greene County, IA										
FY 2011 MFI: 61400		30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
		VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
		LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Hamilton County, IA										
FY 2011 MFI: 62500		30% OF MEDIAN	13100	15000	16850	18700	20200	21700	23200	24700
		VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200
		LOW-INCOME	34950	39950	44950	49900	53900	57900	61900	65900
Hancock County, IA										
FY 2011 MFI: 59600		30% OF MEDIAN	12550	14350	16150	17900	19350	20800	22200	23650
		VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350
		LOW-INCOME	33400	38200	42950	47700	51550	55350	59150	63000

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-----I N C O M E L I M I T S-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Hardin County, IA										
FY 2011 MFI:	56500	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Henry County, IA										
FY 2011 MFI:	57200	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Howard County, IA										
FY 2011 MFI:	56500	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Humboldt County, IA										
FY 2011 MFI:	60200	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
		VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750
		LOW-INCOME	33750	38550	43350	48150	52050	55900	59750	63600
Ida County, IA										
FY 2011 MFI:	60300	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
		VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
		LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Iowa County, IA										
FY 2011 MFI:	67000	30% OF MEDIAN	14100	16100	18100	20100	21750	23350	24950	26550
		VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
		LOW-INCOME	37550	42900	48250	53600	57900	62200	66500	70800
Jackson County, IA										
FY 2011 MFI:	56800	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Jasper County, IA										
FY 2011 MFI:	61100	30% OF MEDIAN	12850	14700	16550	18350	19850	21300	22800	24250
		VERY LOW INCOME	21400	24450	27500	30550	33000	35450	37900	40350
		LOW-INCOME	34250	39150	44050	48900	52850	56750	60650	64550
Jefferson County, IA										
FY 2011 MFI:	57300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Keokuk County, IA										
FY 2011 MFI:	55100	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Kossuth County, IA										
FY 2011 MFI:	61900	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
		VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
		LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Lee County, IA										
FY 2011 MFI:	51900	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800

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## -----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Louisa County, IA									
FY 2011 MFI: 55800	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Lucas County, IA									
FY 2011 MFI: 60100	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Lyon County, IA									
FY 2011 MFI: 63100	30% OF MEDIAN	12950	14800	16650	18500	20000	21500	22950	24450
	VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700
	LOW-INCOME	34500	39400	44350	49250	53200	57150	61100	65050
Mahaska County, IA									
FY 2011 MFI: 59200	30% OF MEDIAN	12450	14200	16000	17750	19200	20600	22050	23450
	VERY LOW INCOME	20750	23700	26650	29600	32000	34350	36750	39100
	LOW-INCOME	33150	37900	42650	47350	51150	54950	58750	62550
Marion County, IA									
FY 2011 MFI: 68400	30% OF MEDIAN	14350	16400	18450	20500	22150	23800	25450	27100
	VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150
	LOW-INCOME	38300	43800	49250	54700	59100	63500	67850	72250
Marshall County, IA									
FY 2011 MFI: 57700	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Mitchell County, IA									
FY 2011 MFI: 66400	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Monona County, IA									
FY 2011 MFI: 51600	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Monroe County, IA									
FY 2011 MFI: 50900	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Montgomery County, IA									
FY 2011 MFI: 52400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Muscatine County, IA									
FY 2011 MFI: 63800	30% OF MEDIAN	13450	15350	17250	19150	20700	22250	23750	25300
	VERY LOW INCOME	22350	25550	28750	31900	34500	37050	39600	42150
	LOW-INCOME	35750	40850	45950	51050	55150	59250	63350	67400
O'Brien County, IA									
FY 2011 MFI: 59300	30% OF MEDIAN	12500	14250	16050	17800	19250	20650	22100	23500
	VERY LOW INCOME	20800	23750	26700	29650	32050	34400	36800	39150
	LOW-INCOME	33250	38000	42750	47450	51250	55050	58850	62650

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## -----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Osceola County, IA FY 2011 MFI: 59500	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12500 20850 33350	14300 23800 38100	16100 26800 42850	17850 29750 47600	19300 32150 51450	20750 34550 55250	22150 36900 59050	23600 39300 62850
Page County, IA FY 2011 MFI: 55500	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Palo Alto County, IA FY 2011 MFI: 58100	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Plymouth County, IA FY 2011 MFI: 69000	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	14250 23800 38050	16300 27200 43450	18350 30600 48900	20350 33950 54300	22000 36700 58650	23650 39400 63000	25250 42100 67350	26900 44850 71700
Pocahontas County, IA FY 2011 MFI: 59500	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12500 20850 33350	14300 23800 38100	16100 26800 42850	17850 29750 47600	19300 32150 51450	20750 34550 55250	22150 36900 59050	23600 39300 62850
Poweshiek County, IA FY 2011 MFI: 66600	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	13350 22250 35600	15250 25400 40650	17150 28600 45750	19050 31750 50800	20600 34300 54900	22100 36850 58950	23650 39400 63000	25150 41950 67100
Ringgold County, IA FY 2011 MFI: 54100	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Sac County, IA FY 2011 MFI: 54400	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Shelby County, IA FY 2011 MFI: 55000	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Sioux County, IA FY 2011 MFI: 62200	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	13100 21800 34850	14950 24900 39800	16800 28000 44800	18650 31100 49750	20150 33600 53750	21650 36100 57750	23150 38600 61700	24650 41100 65700
Tama County, IA FY 2011 MFI: 57400	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Taylor County, IA FY 2011 MFI: 49300	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800

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-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Union County, IA FY 2011 MFI: 55900	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Van Buren County, IA FY 2011 MFI: 55000	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Wapello County, IA FY 2011 MFI: 50700	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Wayne County, IA FY 2011 MFI: 46800	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Webster County, IA FY 2011 MFI: 56700	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Winnebago County, IA FY 2011 MFI: 57600	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800
Winneshiek County, IA FY 2011 MFI: 63100	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	13050 21700 34750	14900 24800 39700	16750 27900 44650	18600 31000 49600	20100 33500 53600	21600 36000 57550	23100 38450 61550	24600 40950 65500
Worth County, IA FY 2011 MFI: 61000	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12600 20950 33500	14400 23950 38300	16200 26950 43100	17950 29900 47850	19400 32300 51700	20850 34700 55550	22300 37100 59350	23700 39500 63200
Wright County, IA FY 2011 MFI: 54000	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12300 20500 32800	14050 23400 37450	15800 26350 42150	17550 29250 46800	19000 31600 50550	20400 33950 54300	21800 36300 58050	23200 38650 61800