



Special Attention of:

## NOTICE PDR-2012-02

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

Issued: December 1, 2011  
Expires: Effective until superseded

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Cross References:

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Subject: Transmittal of Fiscal Year 2012 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 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 2012.

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 calculates Section 8 Income Limits 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 for the FY 2012 income limits. HUD continues to use the 2005-2009, 5-year American Community Survey (ACS) income data as the basis of FY 2012 Income Limits for all areas of geography, except for the US Virgin Island and the Pacific Islands. This is the same data that HUD used in calculating the FY 2011 Income Limits; more current ACS data has not been released. An additional year of the Consumer Price Index update factor and the use of FY 2012 FMRs for high housing cost adjustments will result in the changes between the FY 2011 and the FY 2012 income limits. The factor HUD uses to trend the 2009 estimates to the midpoint of FY 2012 Income Limits is unchanged at 3 percent per year<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> This average annual trend factor is unchanged from last year and relies on a comparison of the nation ACS income in 2000

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 2012.

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 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 income limit 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:**

HUD calculates very low-income limits using a set of formulae as follows. 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-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.

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compared with the income for 2008. HUD is currently evaluating alternative trend factors and may update or change this trend factor for next year, most likely using a methodology similar to the method for calculating the trend factor in the FY 2013 Fair Market Rent calculations.

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 2012 income limits, twice the national MFI is below 5 percent, so the cap on increases 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 (\$65,000 for Fiscal Year 2012) 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. 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:

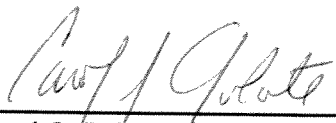
#### Number of Persons in Family and Percentage Adjustments

<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.

FY 2012 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 2012 Income Limits Briefing Material, which is posted on the income limits website.



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Commissioner, H



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Assistant Secretary for Public  
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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
Ames, IA MSA									
FY 2012 MFI: 78500	30% OF MEDIAN	16500	18850	21200	23550	25450	27350	29250	31100
	VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
	LOW-INCOME	44000	50250	56550	62800	67850	72850	77900	82900
Cedar Rapids, IA MSA									
Benton County, IA HMFA									
FY 2012 MFI: 69300	30% OF MEDIAN	14600	16650	18750	20800	22500	24150	25800	27500
	VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750
	LOW-INCOME	38850	44400	49950	55450	59900	64350	68800	73200
Cedar Rapids, IA HMFA									
FY 2012 MFI: 71000	30% OF MEDIAN	14950	17050	19200	21300	23050	24750	26450	28150
	VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
	LOW-INCOME	39800	45450	51150	56800	61350	65900	70450	75000
Jones County, IA HMFA									
FY 2012 MFI: 63200	30% OF MEDIAN	13300	15200	17100	18950	20500	22000	23500	25050
	VERY LOW INCOME	22100	25250	28400	31550	34100	36600	39150	41650
	LOW-INCOME	35350	40400	45450	50500	54550	58600	62650	66700
Davenport-Moline-Rock Island, IA-IL MSA									
FY 2012 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
Des Moines-West Des Moines, IA MSA									
FY 2012 MFI: 75500	30% OF MEDIAN	15900	18150	20400	22650	24500	26300	28100	29900
	VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850
	LOW-INCOME	42300	48350	54400	60400	65250	70100	74900	79750
Dubuque, IA MSA									
FY 2012 MFI: 64600	30% OF MEDIAN	13600	15550	17500	19400	21000	22550	24100	25650
	VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
	LOW-INCOME	36200	41400	46550	51700	55850	60000	64150	68250
Iowa City, IA MSA									
Iowa City, IA HMFA									
FY 2012 MFI: 80300	30% OF MEDIAN	16900	19300	21700	24100	26050	28000	29900	31850
	VERY LOW INCOME	28150	32150	36150	40150	43400	46600	49800	53000
	LOW-INCOME	45000	51400	57850	64250	69400	74550	79700	84850
Washington County, IA HMFA									
FY 2012 MFI: 64400	30% OF MEDIAN	13550	15450	17400	19300	20850	22400	23950	25500
	VERY LOW INCOME	22550	25800	29000	32200	34800	37400	39950	42550
	LOW-INCOME	36050	41200	46350	51500	55650	59750	63900	68000
Omaha-Council Bluffs, NE-IA MSA									
Omaha-Council Bluffs, NE-IA HMFA									
FY 2012 MFI: 71500	30% OF MEDIAN	15050	17200	19350	21450	23200	24900	26600	28350
	VERY LOW INCOME	25050	28600	32200	35750	38650	41500	44350	47200
	LOW-INCOME	40050	45800	51500	57200	61800	66400	70950	75550
Sioux City, IA-NE-SD MSA									
FY 2012 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

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
Waterloo-Cedar Falls, IA MSA								
Bremer County, IA HMFA								
FY 2012 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
Waterloo-Cedar Falls, IA HMFA								
FY 2012 MFI: 62900								
30% OF MEDIAN	13200	15100	17000	18850	20400	21900	23400	24900
VERY LOW INCOME	22050	25200	28350	31450	34000	36500	39000	41550
LOW-INCOME	35250	40250	45300	50300	54350	58350	62400	66400
Adair County, IA								
FY 2012 MFI: 61000								
30% OF MEDIAN	12850	14650	16500	18300	19800	21250	22700	24200
VERY LOW INCOME	21350	24400	27450	30500	32950	35400	37850	40300
LOW-INCOME	34200	39050	43950	48800	52750	56650	60550	64450
Adams County, IA								
FY 2012 MFI: 58100								
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
Allamakee County, IA								
FY 2012 MFI: 55100								
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
Appanoose County, IA								
FY 2012 MFI: 43800								
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
Audubon County, IA								
FY 2012 MFI: 59400								
30% OF MEDIAN	12500	14250	16050	17800	19250	20650	22100	23500
VERY LOW INCOME	20800	23800	26750	29700	32100	34500	36850	39250
LOW-INCOME	33250	38000	42750	47500	51300	55100	58900	62700
Boone County, IA								
FY 2012 MFI: 66500								
30% OF MEDIAN	14000	16000	18000	19950	21550	23150	24750	26350
VERY LOW INCOME	23300	26600	29950	33250	35950	38600	41250	43900
LOW-INCOME	37250	42600	47900	53200	57500	61750	66000	70250
Buchanan County, IA								
FY 2012 MFI: 64200								
30% OF MEDIAN	13500	15400	17350	19250	20800	22350	23900	25450
VERY LOW INCOME	22500	25700	28900	32100	34700	37250	39850	42400
LOW-INCOME	35950	41100	46250	51350	55500	59600	63700	67800
Buena Vista County, IA								
FY 2012 MFI: 53200								
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
Butler County, IA								
FY 2012 MFI: 61300								
30% OF MEDIAN	12900	14750	16600	18400	19900	21350	22850	24300
VERY LOW INCOME	21500	24550	27600	30650	33150	35600	38050	40500
LOW-INCOME	34350	39250	44150	49050	53000	56900	60850	64750
Calhoun County, IA								
FY 2012 MFI: 53400								
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

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 2012 MFI: 66100	30% OF MEDIAN	13900	15900	17900	19850	21450	23050	24650	26250
	VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650
	LOW-INCOME	37050	42350	47650	52900	57150	61400	65600	69850
Cass County, IA									
FY 2012 MFI: 50700	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
Cedar County, IA									
FY 2012 MFI: 65800	30% OF MEDIAN	13850	15800	17800	19750	21350	22950	24500	26100
	VERY LOW INCOME	23050	26350	29650	32900	35550	38200	40800	43450
	LOW-INCOME	36900	42150	47400	52650	56900	61100	65300	69500
Cerro Gordo County, IA									
FY 2012 MFI: 63400	30% OF MEDIAN	13300	15200	17100	19000	20550	22050	23600	25100
	VERY LOW INCOME	22200	25400	28550	31700	34250	36800	39350	41850
	LOW-INCOME	35500	40600	45650	50700	54800	58850	62900	66950
Cherokee County, IA									
FY 2012 MFI: 59700	30% OF MEDIAN	12550	14350	16150	17900	19350	20800	22200	23650
	VERY LOW INCOME	20900	23900	26900	29850	32250	34650	37050	39450
	LOW-INCOME	33450	38200	43000	47750	51600	55400	59250	63050
Chickasaw County, IA									
FY 2012 MFI: 54100	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
Clarke County, IA									
FY 2012 MFI: 56800	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
Clay County, IA									
FY 2012 MFI: 55700	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
Clayton County, IA									
FY 2012 MFI: 58900	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
Clinton County, IA									
FY 2012 MFI: 59700	30% OF MEDIAN	12550	14350	16150	17900	19350	20800	22200	23650
	VERY LOW INCOME	20900	23900	26900	29850	32250	34650	37050	39450
	LOW-INCOME	33450	38200	43000	47750	51600	55400	59250	63050
Crawford County, IA									
FY 2012 MFI: 55100	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
Davis County, IA									
FY 2012 MFI: 55200	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

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 2012 MFI: 45800		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
Delaware County, IA										
FY 2012 MFI: 63000		30% OF MEDIAN	13200	15050	16950	18800	20350	21850	23350	24850
		VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400
		LOW-INCOME	35150	40150	45150	50150	54200	58200	62200	66200
Des Moines County, IA										
FY 2012 MFI: 57000		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
Dickinson County, IA										
FY 2012 MFI: 63100		30% OF MEDIAN	13300	15200	17100	18950	20500	22000	23500	25050
		VERY LOW INCOME	22100	25250	28400	31550	34100	36600	39150	41650
		LOW-INCOME	35350	40400	45450	50500	54550	58600	62650	66700
Emmet County, IA										
FY 2012 MFI: 58800		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
Fayette County, IA										
FY 2012 MFI: 53900		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
Floyd County, IA										
FY 2012 MFI: 56200		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
Franklin County, IA										
FY 2012 MFI: 57700		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
Fremont County, IA										
FY 2012 MFI: 61600		30% OF MEDIAN	12950	14800	16650	18500	20000	21500	22950	24450
		VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700
		LOW-INCOME	34550	39450	44400	49300	53250	57200	61150	65100
Greene County, IA										
FY 2012 MFI: 62200		30% OF MEDIAN	13100	14950	16800	18650	20150	21650	23150	24650
		VERY LOW INCOME	21800	24900	28000	31100	33600	36100	38600	41100
		LOW-INCOME	34850	39800	44800	49750	53750	57750	61700	65700
Hamilton County, IA										
FY 2012 MFI: 63400		30% OF MEDIAN	13300	15200	17100	19000	20550	22050	23600	25100
		VERY LOW INCOME	22200	25400	28550	31700	34250	36800	39350	41850
		LOW-INCOME	35500	40600	45650	50700	54800	58850	62900	66950
Hancock County, IA										
FY 2012 MFI: 60400		30% OF MEDIAN	12700	14500	16300	18100	19550	21000	22450	23900
		VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
		LOW-INCOME	33850	38650	43500	48300	52200	56050	59900	63800



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
Hardin County, IA									
FY 2012 MFI: 57300	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
Henry County, IA									
FY 2012 MFI: 57900	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
Howard County, IA									
FY 2012 MFI: 57200	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
Humboldt County, IA									
FY 2012 MFI: 61000	30% OF MEDIAN	12850	14650	16500	18300	19800	21250	22700	24200
	VERY LOW INCOME	21350	24400	27450	30500	32950	35400	37850	40300
	LOW-INCOME	34200	39050	43950	48800	52750	56650	60550	64450
Ida County, IA									
FY 2012 MFI: 61200	30% OF MEDIAN	12850	14700	16550	18350	19850	21300	22800	24250
	VERY LOW INCOME	21450	24500	27550	30600	33050	35500	37950	40400
	LOW-INCOME	34300	39200	44100	48950	52900	56800	60700	64650
Iowa County, IA									
FY 2012 MFI: 67900	30% OF MEDIAN	14250	16300	18350	20350	22000	23650	25250	26900
	VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850
	LOW-INCOME	38050	43450	48900	54300	58650	63000	67350	71700
Jackson County, IA									
FY 2012 MFI: 57500	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
Jasper County, IA									
FY 2012 MFI: 61900	30% OF MEDIAN	13000	14850	16700	18550	20050	21550	23050	24500
	VERY LOW INCOME	21700	24800	27900	30950	33450	35950	38400	40900
	LOW-INCOME	34650	39600	44550	49500	53500	57450	61400	65350
Jefferson County, IA									
FY 2012 MFI: 58100	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
Keokuk County, IA									
FY 2012 MFI: 55900	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
Kossuth County, IA									
FY 2012 MFI: 62800	30% OF MEDIAN	13200	15050	16950	18800	20350	21850	23350	24850
	VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400
	LOW-INCOME	35150	40150	45150	50150	54200	58200	62200	66200
Lee County, IA									
FY 2012 MFI: 52600	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

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
Louisa County, IA										
FY 2012 MFI: 56500		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
Lucas County, IA										
FY 2012 MFI: 61000		30% OF MEDIAN	12850	14650	16500	18300	19800	21250	22700	24200
		VERY LOW INCOME	21350	24400	27450	30500	32950	35400	37850	40300
		LOW-INCOME	34200	39050	43950	48800	52750	56650	60550	64450
Lyon County, IA										
FY 2012 MFI: 64000		30% OF MEDIAN	13450	15400	17300	19200	20750	22300	23850	25350
		VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250
		LOW-INCOME	35850	41000	46100	51200	55300	59400	63500	67600
Mahaska County, IA										
FY 2012 MFI: 60000		30% OF MEDIAN	12600	14400	16200	18000	19450	20900	22350	23800
		VERY LOW INCOME	21000	24000	27000	30000	32400	34800	37200	39600
		LOW-INCOME	33600	38400	43200	48000	51850	55700	59550	63400
Marion County, IA										
FY 2012 MFI: 69300		30% OF MEDIAN	14600	16650	18750	20800	22500	24150	25800	27500
		VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750
		LOW-INCOME	38850	44400	49950	55450	59900	64350	68800	73200
Marshall County, IA										
FY 2012 MFI: 58500		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
Mitchell County, IA										
FY 2012 MFI: 67300		30% OF MEDIAN	13200	15050	16950	18800	20350	21850	23350	24850
		VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400
		LOW-INCOME	35150	40150	45150	50150	54200	58200	62200	66200
Monona County, IA										
FY 2012 MFI: 52300		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
Monroe County, IA										
FY 2012 MFI: 51600		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
Montgomery County, IA										
FY 2012 MFI: 53100		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
Muscatine County, IA										
FY 2012 MFI: 64700		30% OF MEDIAN	13600	15550	17500	19400	21000	22550	24100	25650
		VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750
		LOW-INCOME	36250	41400	46600	51750	55900	60050	64200	68350
O'Brien County, IA										
FY 2012 MFI: 60100		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

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
Osceola County, IA									
FY 2012 MFI: 60300	30% OF MEDIAN	12700	14500	16300	18100	19550	21000	22450	23900
	VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800
	LOW-INCOME	33800	38600	43450	48250	52150	56000	59850	63700
Page County, IA									
FY 2012 MFI: 56300	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
Palo Alto County, IA									
FY 2012 MFI: 58900	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
Plymouth County, IA									
FY 2012 MFI: 70000	30% OF MEDIAN	14700	16800	18900	21000	22700	24400	26050	27750
	VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
	LOW-INCOME	39200	44800	50400	56000	60500	65000	69450	73950
Pocahontas County, IA									
FY 2012 MFI: 60300	30% OF MEDIAN	12700	14500	16300	18100	19550	21000	22450	23900
	VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800
	LOW-INCOME	33800	38600	43450	48250	52150	56000	59850	63700
Poweshiek County, IA									
FY 2012 MFI: 67500	30% OF MEDIAN	14000	16000	18000	20000	21600	23200	24800	26400
	VERY LOW INCOME	23350	26650	30000	33300	36000	38650	41300	44000
	LOW-INCOME	37350	42650	48000	53300	57600	61850	66100	70400
Ringgold County, IA									
FY 2012 MFI: 54900	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
Sac County, IA									
FY 2012 MFI: 55200	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
Shelby County, IA									
FY 2012 MFI: 55800	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
Sioux County, IA									
FY 2012 MFI: 63100	30% OF MEDIAN	13300	15200	17100	18950	20500	22000	23500	25050
	VERY LOW INCOME	22100	25250	28400	31550	34100	36600	39150	41650
	LOW-INCOME	35350	40400	45450	50500	54550	58600	62650	66700
Tama County, IA									
FY 2012 MFI: 58200	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
Taylor County, IA									
FY 2012 MFI: 49900	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

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
Union County, IA									
FY 2012 MFI: 56700	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
Van Buren County, IA									
FY 2012 MFI: 55700	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
Wapello County, IA									
FY 2012 MFI: 51400	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
Wayne County, IA									
FY 2012 MFI: 47400	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
Webster County, IA									
FY 2012 MFI: 57500	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
Winnebago County, IA									
FY 2012 MFI: 58400	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
Winneshiek County, IA									
FY 2012 MFI: 64000	30% OF MEDIAN	13450	15400	17300	19200	20750	22300	23850	25350
	VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250
	LOW-INCOME	35850	41000	46100	51200	55300	59400	63500	67600
Worth County, IA									
FY 2012 MFI: 61800	30% OF MEDIAN	13000	14850	16700	18550	20050	21550	23050	24500
	VERY LOW INCOME	21650	24750	27850	30900	33400	35850	38350	40800
	LOW-INCOME	34650	39600	44550	49450	53450	57400	61350	65300
Wright County, IA									
FY 2012 MFI: 54700	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