



Special Attention of:

NOTICE PDR-2010-02

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

Issued: May 14, 2010
Expires: Effective until superseded

Cross References:

Subject: Transmittal of Fiscal Year 2010 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.

The FY 2010 Income Limits implement a significant policy change. Historically, HUD has held Section 8 Income Limits harmless primarily so that Low-Income Housing Tax Credit (Internal Revenue Code section 42) and tax-exempt bond-financed projects (IRC. section 142) would not be subject to reductions in income qualification levels and maximum rents. Low-Income Housing Tax Credit (LIHTC) and tax-exempt bond-financed housing project income limits and rents are tied by statute to HUD's area median income estimates, and by regulation to HUD's Section 8 Income Limits.

Section 3009 of the Housing and Economic Recovery Act of 2008 (HERA) provides for holding harmless "area median gross income" for tax credit and tax-exempt bond-financed housing projects with additional inflation provisions for LIHTC and tax-exempt bond-financed projects held harmless by HUD in 2007 and 2008. Because the new law provides a statutory mechanism for achieving the effect of the income limit hold-harmless policy HUD will no longer hold income limits harmless. In response to comments received about this change in policy, HUD will implement a 5 percent cap on decreases and a cap of 5 percent or twice the annual national change, whichever is larger, on increases in the very low-income and low-income limits.

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 median family income (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 relationships. 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. 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.

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 (\$64,400 for Fiscal Year 2010) except when justified by high housing costs; and once adjusted, the four person low-income limit decrease is capped at 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.

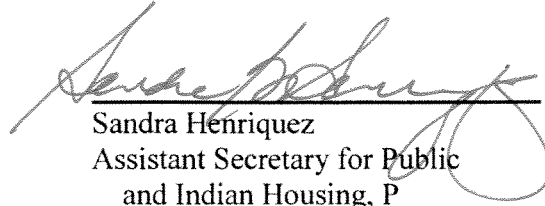
HUD Field Office Responsibilities:

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>)

FY2010 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 2010 Income Limits Briefing Material, which is posted on the income limits website.



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Federal Housing Commissioner, H



Sandra Henriquez
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 2010 MFI:	74000	30% OF MEDIAN	15550	17800	20000	22200	24000	25800	27550	29350
		VERY LOW INCOME	25900	29600	33300	37000	40000	42950	45900	48850
		LOW-INCOME	41450	47400	53300	59200	63950	68700	73450	78150
Cedar Rapids, IA MSA										
Benton County, IA HMFA										
FY 2010 MFI:	66000	30% OF MEDIAN	13900	15850	17850	19800	21400	23000	24600	26150
		VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
		LOW-INCOME	37000	42250	47550	52800	57050	61250	65500	69700
Cedar Rapids, IA HMFA										
FY 2010 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
Jones County, IA HMFA										
FY 2010 MFI:	57300	30% OF MEDIAN	12050	13800	15500	17200	18600	20000	21350	22750
		VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850
		LOW-INCOME	32100	36700	41300	45850	49550	53200	56900	60550
Davenport-Moline-Rock Island, IA-IL MSA										
FY 2010 MFI:	62700	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-West Des Moines, IA MSA										
FY 2010 MFI:	73200	30% OF MEDIAN	15400	17600	19800	21950	23750	25500	27250	29000
		VERY LOW INCOME	25650	29300	32950	36600	39550	42500	45400	48350
		LOW-INCOME	41000	46850	52700	58550	63250	67950	72650	77300
Dubuque, IA MSA										
FY 2010 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
Iowa City, IA MSA										
Iowa City, IA HMFA										
FY 2010 MFI:	77800	30% OF MEDIAN	16350	18700	21050	23350	25250	27100	29000	30850
		VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
		LOW-INCOME	43600	49800	56050	62250	67250	72250	77200	82200
Washington County, IA HMFA										
FY 2010 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
Omaha-Council Bluffs, NE-IA MSA										
Omaha-Council Bluffs, NE-IA HMFA										
FY 2010 MFI:	70300	30% OF MEDIAN	14800	16900	19000	21100	22800	24500	26200	27900
		VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400
		LOW-INCOME	39400	45000	50650	56250	60750	65250	69750	74250
Sioux City, IA-NE-SD MSA										
FY 2010 MFI:	58400	30% OF MEDIAN	12250	14000	15750	17500	18900	20300	21700	23100
		VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550
		LOW-INCOME	32700	37400	42050	46700	50450	54200	57950	61650

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 2010 MFI: 65400	30% OF MEDIAN	13750	15700	17650	19600	21200	22750	24350	25900
	VERY LOW INCOME	22900	26200	29450	32700	35350	37950	40550	43200
	LOW-INCOME	36650	41850	47100	52300	56500	60700	64900	69050
Waterloo-Cedar Falls, IA HMFA									
FY 2010 MFI: 60500	30% OF MEDIAN	12750	14550	16350	18150	19650	21100	22550	24000
	VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
	LOW-INCOME	33900	38750	43600	48400	52300	56150	60050	63900
Adair County, IA									
FY 2010 MFI: 55700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Adams County, IA									
FY 2010 MFI: 52000	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Allamakee County, IA									
FY 2010 MFI: 52700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Appanoose County, IA									
FY 2010 MFI: 46800	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Audubon County, IA									
FY 2010 MFI: 48400	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Boone County, IA									
FY 2010 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
Buchanan County, IA									
FY 2010 MFI: 59500	30% OF MEDIAN	12500	14300	16100	17850	19300	20750	22150	23600
	VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
	LOW-INCOME	33350	38100	42850	47600	51450	55250	59050	62850
Buena Vista County, IA									
FY 2010 MFI: 54000	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Butler County, IA									
FY 2010 MFI: 54900	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Calhoun County, IA									
FY 2010 MFI: 54000	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200

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 2010 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
Cass County, IA										
FY 2010 MFI:	52700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Cedar County, IA										
FY 2010 MFI:	63500	30% OF MEDIAN	13350	15250	17150	19050	20600	22100	23650	25150
		VERY LOW INCOME	22250	25400	28600	31750	34300	36850	39400	41950
		LOW-INCOME	35600	40650	45750	50800	54900	58950	63000	67100
Cerro Gordo County, IA										
FY 2010 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
Cherokee County, IA										
FY 2010 MFI:	55700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Chickasaw County, IA										
FY 2010 MFI:	57600	30% OF MEDIAN	12150	13850	15600	17300	18700	20100	21500	22850
		VERY LOW INCOME	20200	23050	25950	28800	31150	33450	35750	38050
		LOW-INCOME	32300	36900	41500	46100	49800	53500	57200	60900
Clarke County, IA										
FY 2010 MFI:	54800	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Clay County, IA										
FY 2010 MFI:	55600	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Clayton County, IA										
FY 2010 MFI:	52200	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Clinton County, IA										
FY 2010 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
Crawford County, IA										
FY 2010 MFI:	52300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Davis County, IA										
FY 2010 MFI:	53300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200

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 2010 MFI: 45300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Delaware County, IA									
FY 2010 MFI: 56700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Des Moines County, IA									
FY 2010 MFI: 57900	30% OF MEDIAN	12150	13900	15650	17350	18750	20150	21550	22950
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW-INCOME	32450	37050	41700	46300	50050	53750	57450	61150
Dickinson County, IA									
FY 2010 MFI: 62000	30% OF MEDIAN	13050	14900	16750	18600	20100	21600	23100	24600
	VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
	LOW-INCOME	34750	39700	44650	49600	53600	57550	61550	65500
Emmet County, IA									
FY 2010 MFI: 53700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Fayette County, IA									
FY 2010 MFI: 51900	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Floyd County, IA									
FY 2010 MFI: 53500	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Franklin County, IA									
FY 2010 MFI: 58700	30% OF MEDIAN	12350	14100	15850	17600	19050	20450	21850	23250
	VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
	LOW-INCOME	32900	37600	42300	46950	50750	54500	58250	62000
Fremont County, IA									
FY 2010 MFI: 60500	30% OF MEDIAN	12750	14550	16350	18150	19650	21100	22550	24000
	VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
	LOW-INCOME	33900	38750	43600	48400	52300	56150	60050	63900
Greene County, IA									
FY 2010 MFI: 53600	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Hamilton County, IA									
FY 2010 MFI: 59500	30% OF MEDIAN	12500	14300	16100	17850	19300	20750	22150	23600
	VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
	LOW-INCOME	33350	38100	42850	47600	51450	55250	59050	62850
Hancock County, IA									
FY 2010 MFI: 57500	30% OF MEDIAN	12100	13800	15550	17250	18650	20050	21400	22800
	VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
	LOW-INCOME	32200	36800	41400	46000	49700	53400	57050	60750

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 2010 MFI: 54400	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Henry County, IA FY 2010 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
Howard County, IA FY 2010 MFI: 56300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Humboldt County, IA FY 2010 MFI: 60500	30% OF MEDIAN	12750	14550	16350	18150	19650	21100	22550	24000
	VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
	LOW-INCOME	33900	38750	43600	48400	52300	56150	60050	63900
Ida County, IA FY 2010 MFI: 56100	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Iowa County, IA FY 2010 MFI: 63600	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
Jackson County, IA FY 2010 MFI: 55300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Jasper County, IA FY 2010 MFI: 62400	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
Jefferson County, IA FY 2010 MFI: 56900	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Keokuk County, IA FY 2010 MFI: 54300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Kossuth County, IA FY 2010 MFI: 53500	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Lee County, IA FY 2010 MFI: 53800	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200

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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 2010 MFI: 57100	30% OF MEDIAN	12050	13750	15450	17150	18550	19900	21300	22650
	VERY LOW INCOME	20000	22850	25700	28550	30850	33150	35450	37700
	LOW-INCOME	32000	36600	41150	45700	49400	53050	56700	60350
Lucas County, IA									
FY 2010 MFI: 49800	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Lyon County, IA									
FY 2010 MFI: 58700	30% OF MEDIAN	12350	14100	15850	17600	19050	20450	21850	23250
	VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
	LOW-INCOME	32900	37600	42300	46950	50750	54500	58250	62000
Mahaska County, IA									
FY 2010 MFI: 56800	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Marion County, IA									
FY 2010 MFI: 66000	30% OF MEDIAN	13900	15850	17850	19800	21400	23000	24600	26150
	VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
	LOW-INCOME	37000	42250	47550	52800	57050	61250	65500	69700
Marshall County, IA									
FY 2010 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
Mitchell County, IA									
FY 2010 MFI: 53600	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Monona County, IA									
FY 2010 MFI: 53500	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Monroe County, IA									
FY 2010 MFI: 54100	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Montgomery County, IA									
FY 2010 MFI: 52100	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Muscatine County, IA									
FY 2010 MFI: 63500	30% OF MEDIAN	13350	15250	17150	19050	20600	22100	23650	25150
	VERY LOW INCOME	22250	25400	28600	31750	34300	36850	39400	41950
	LOW-INCOME	35600	40650	45750	50800	54900	58950	63000	67100
O'Brien County, IA									
FY 2010 MFI: 55800	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200

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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 2010 MFI: 54500	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Page County, IA									
FY 2010 MFI: 55100	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Palo Alto County, IA									
FY 2010 MFI: 54300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Plymouth County, IA									
FY 2010 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
Pocahontas County, IA									
FY 2010 MFI: 52700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Poweshiek County, IA									
FY 2010 MFI: 60500	30% OF MEDIAN	12750	14550	16350	18150	19650	21100	22550	24000
	VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
	LOW-INCOME	33900	38750	43600	48400	52300	56150	60050	63900
Ringgold County, IA									
FY 2010 MFI: 44800	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Sac County, IA									
FY 2010 MFI: 52600	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Shelby County, IA									
FY 2010 MFI: 58100	30% OF MEDIAN	12250	14000	15750	17450	18850	20250	21650	23050
	VERY LOW INCOME	20350	23250	26150	29050	31400	33700	36050	38350
	LOW-INCOME	32550	37200	41850	46500	50250	53950	57700	61400
Sioux County, IA									
FY 2010 MFI: 61500	30% OF MEDIAN	12950	14800	16650	18450	19950	21450	22900	24400
	VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
	LOW-INCOME	34450	39400	44300	49200	53150	57100	61050	64950
Tama County, IA									
FY 2010 MFI: 56700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Taylor County, IA									
FY 2010 MFI: 48300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200

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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 2010 MFI: 53900	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Van Buren County, IA									
FY 2010 MFI: 47300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Wapello County, IA									
FY 2010 MFI: 50700	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Wayne County, IA									
FY 2010 MFI: 46200	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Webster County, IA									
FY 2010 MFI: 55900	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Winnebago County, IA									
FY 2010 MFI: 61500	30% OF MEDIAN	12950	14800	16650	18450	19950	21450	22900	24400
	VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
	LOW-INCOME	34450	39400	44300	49200	53150	57100	61050	64950
Winneshiek County, IA									
FY 2010 MFI: 59100	30% OF MEDIAN	12450	14200	16000	17750	19200	20600	22050	23450
	VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
	LOW-INCOME	33150	37850	42600	47300	51100	54900	58700	62450
Worth County, IA									
FY 2010 MFI: 54300	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Wright County, IA									
FY 2010 MFI: 57200	30% OF MEDIAN	12050	13750	15450	17150	18550	19900	21300	22650
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW-INCOME	32050	36600	41200	45750	49450	53100	56750	60400