

Program Income and Purchase Price Limits

Homeownership – effective June 9, 2025

HOMES FOR IOWANS PROGRAM LIMITS

Purchase Price Limit (Homes for Iowans = No Targeted Areas)	\$665,000
Income Limit (Statewide, All Household Sizes)	\$173,460

FIRSTHOME PROGRAM PURCHASE PRICE LIMITS

Purchase Price Limit (Statewide except <i>Targeted Areas</i>)	\$544,000
Purchase Price Limit Targeted Areas	\$665,000

FIRSTHOME PROGRAM INCOME LIMITS with the exception of Targeted Areas

COUNTY	HOUSEHOLD SIZE 1-2	HOUSEHOLD SIZE 3+	COUNTY	HOUSEHOLD SIZE 1-2	HOUSEHOLD SIZE 3+
Adair	\$101,000	\$116,150	Linn	\$101,600	\$116,840
Benton	\$110,800	\$127,420	Madison	114,500	131,675
Boone	\$108,800	\$125,120	Marion	104,600	120,290
Bremer	\$107,000	\$123,050	Mills	113,700	130,755
Cedar	\$104,400	\$120,060	O'Brien	101,000	116,150
Dallas	\$114,500	\$131,675	Plymouth	101,700	116,955
Dickinson	\$109,300	\$125,695	Polk	114,500	131,675
Dubuque	\$102,700	\$118,105	Pottawattamie	113,700	130,755
Guthrie	\$114,500	\$131,675	Sioux	109,600	126,040
Harrison	\$113,700	\$130,755	Story	123,900	142,485
Iowa	\$100,100	\$115,115	Warren	114,500	131,675
Johnson	\$118,200	\$135,930	Winneshiek	102,100	117,415
Jones	\$101,300	\$116,495	Worth	101,800	117,070
ALL OTHER COUNTIES	\$99,800	\$114,770			

FIRSTHOME PROGRAM TARGETED AREA INCOME LIMITS

CITY & COUNTY	CENSUS TRACT	HOUSEHOLD SIZE 1-2	HOUSEHOLD SIZE 3+
Appanoose (Centerville)	9503	\$119,760	\$139,720
Black Hawk (Waterloo)	2, 3, 7, 16, 17.01, 18, 19	\$119,760	\$139,720
Clinton (Clinton)	1	\$119,760	\$139,720
Des Moines (Burlington)	4	\$119,760	\$139,720
Dubuque (Dubuque)	1, 5	\$123,240	\$143,780
Johnson (Iowa City)	4.01	\$141,840	\$165,480
Lee (Keokuk)	4908	\$119,760	\$139,720
Linn (Cedar Rapids)	19	\$121,920	\$142,240
Polk (Des Moines)	3, 11, 17, 21, 48, 50, 52	\$137,400	\$160,300
Pottawattamie (Council Bluffs)	309	\$136,440	\$159,180
Scott (Davenport)	106, 114, 123	\$119,760	\$139,720
Story (Ames)	5	\$148,680	\$173,460
Wapello (Ottumwa)	9606, 9610	\$119,760	\$139,720
Woodbury (Sioux City)	13, 15	\$119,760	\$139,720

Targeted Areas are census tract areas in which 70 percent of the families who live there earn an income that is 80 percent or less than the statewide median income. Borrowers in Targeted Areas benefit from higher income and purchase price limits than Non-Targeted Areas in the same county and need not be first-time home buyers to use the FirstHome program.