

2026 Homeownership Program Income and Purchase Price Limits

Effective June 9, 2026

Program	Purchase Price Limit	Income Limit
Homes for Iowans	\$692,000	\$171,360 Statewide, no Targeted Areas
FirstHome: Non-Targeted Areas	\$566,000	By county household size
FirstHome Targeted Areas	\$692,000	By census tract household size

FirstHome Program Income Limits

County	Non-Target Household 1-2	Non-Target Household 3+	Target Area Household 1-2	Target Area Household 3+	Target Census Tract(s)	Map Link
Adair	\$102,900	\$118,335				
Adams	\$102,100	\$117,415				
Allamakee	\$102,515	\$117,892				
Appanoose	\$102,515	\$117,892	\$122,520	\$142,940	9503	Map
Audubon	\$102,515	\$117,892				
Benton	\$113,100	\$130,065				
Black Hawk	\$102,515	\$117,892	\$122,520	\$142,940	2, 3, 7, 16, 17.01, 18, 19	Maps
Boone	\$112,300	\$129,145				
Bremer	\$108,300	\$124,545				
Buchanan	\$102,100	\$117,415				
Buena Vista	\$102,100	\$117,415				
Butler	\$102,100	\$117,415				
Calhoun	\$102,515	\$117,892				
Carroll	\$103,900	\$119,485				
Cass	\$102,515	\$117,892				
Cedar	\$102,100	\$117,415				
Cerro Gordo	\$102,100	\$117,415				
Cherokee	\$104,600	\$120,290				
Chickasaw	\$102,100	\$117,415				
Clarke	\$102,515	\$117,892				
Clay	\$102,395	\$117,754				
Clayton	\$102,515	\$117,892				
Clinton	\$102,155	\$117,478	\$122,520	\$142,940	1	Map
Crawford	\$102,515	\$117,892				
Dallas	\$116,400	\$133,860				
Davis	\$102,100	\$117,415				
Decatur	\$102,515	\$117,892				
Delaware	\$102,415	\$117,777				
Des Moines	\$102,515	\$117,892	\$122,520	\$142,940	4	Map
Dickinson	\$110,100	\$126,615				
Dubuque	\$106,300	\$122,245	\$127,560	\$148,820	1, 5	Maps

County	Non-Target Household 1-2	Non-Target Household 3+	Target Area Household 1-2	Target Area Household 3+	Target Census Tract(s)	Map Link
Emmett	\$102,515	\$117,892				
Fayette	\$102,515	\$117,892				
Floyd	\$102,115	\$117,432				
Franklin	\$102,515	\$117,892				
Fremont	\$102,100	\$117,415				
Greene	\$102,515	\$117,892				
Grundy	\$102,515	\$117,892				
Guthrie	\$116,400	\$133,860				
Hamilton	\$102,100	\$117,415				
Hancock	\$102,515	\$117,892				
Hardin	\$102,515	\$117,892				
Harrison	\$114,000	\$131,100				
Henry	\$102,515	\$117,892				
Howard	\$102,515	\$117,892				
Humboldt	\$102,515	\$117,892				
Ida	\$102,515	\$117,892				
Iowa	\$102,100	\$117,415				
Jackson	\$102,515	\$117,892				
Jasper	\$102,155	\$117,478				
Jefferson	\$102,100	\$117,415				
Johnson	\$121,400	\$139,610	\$145,680	\$169,960	4.01	Map
Jones	\$102,100	\$117,415				
Keokuk	\$102,515	\$117,892				
Kossuth	\$102,100	\$117,415				
Lee	\$102,515	\$117,892	\$122,520	\$142,940	4908	Map
Linn	\$105,300	\$121,095	\$126,360	\$147,420	19	Map
Louisa	\$102,100	\$117,415				
Lucas	\$102,515	\$117,892				
Lyon	\$102,100	\$117,415				
Madison	\$116,400	\$133,860				
Mahaska	\$102,515	\$117,892				
Marion	\$104,700	\$120,405				
Marshall	\$102,515	\$117,892				
Mills	\$114,000	\$131,100				
Mitchell	\$102,100	\$117,415				
Monona	\$102,515	\$117,892				
Monroe	\$102,515	\$117,892				
Montgomery	\$102,515	\$117,892				
Muscatine	\$102,515	\$117,892				
O'Brien	\$102,100	\$117,415				
Osceola	\$102,515	\$117,892				
Page	\$102,515	\$117,892				
Palo Alto	\$104,100	\$119,715				

County	Non-Target Household 1-2	Non-Target Household 3+	Target Area Household 1-2	Target Area Household 3+	Target Census Tract(s)	Map Link
Plymouth	\$103,300	\$118,795				
Pocahontas	\$102,515	\$117,892				
Polk	\$116,400	\$133,860	\$139,680	\$162,960	3, 11, 17, 21, 48, 50, 52	Map
Pottawattamie	\$114,000	\$131,100	\$136,800	\$159,600	309	Map
Poweshiek	\$102,100	\$117,415				
Ringgold	\$102,235	\$117,570				
Sac	\$102,100	\$117,415				
Scott	\$102,100	\$117,415	\$122,520	\$142,940	106, 114, 123	Maps
Shelby	\$102,100	\$117,415				
Sioux	\$109,800	\$126,270				
Story	\$122,400	\$140,760	\$146,880	\$171,360	5	Map
Tama	\$102,515	\$117,892				
Taylor	\$102,515	\$117,892				
Union	\$102,515	\$117,892				
Van Buren	\$102,515	\$117,892				
Wapello	\$102,515	\$117,892	\$122,520	\$142,940	9606, 9610	Maps
Warren	\$116,400	\$133,860				
Washington	\$102,515	\$117,892				
Wayne	\$102,515	\$117,892				
Webster	\$102,100	\$117,415				
Winnebago	\$102,515	\$117,892				
Winneshiek	\$106,100	\$122,015				
Woodbury	\$102,100	\$117,415	\$122,520	\$142,940	13, 15	Maps
Worth	\$102,100	\$117,415				
Wright	\$102,515	\$117,892				

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.