



1301 6<sup>TH</sup> AVE. N SUITE 1  
 HUMBOLDT, IA 50548  
 PH. 515-332-4411 FAX. 515-332-4113

BOONE, HAMILTON, HANCOCK, HUMBOLDT, KOSSUTH, STORY, WEBSTER, WINNEBAGO & WRIGHT COUNTIES

**IMPORTANT MESSAGE TO ALL COMMUNITIES**

# WE NEED YOUR HELP!

The USDA would like to ask for your help in making Iowa a better place for everyone to live. We have several programs that can directly benefit your community and its citizens. Please join us in our mission to aid the rural communities of less than 20,000 people by spreading the word to your friends, neighbors and other community organizations about our programs.

**504 DIRECT HOME IMPROVEMENT  
 LOAN & GRANT PROGRAM**

- Applicant applies directly to Rural Development
- **Targeted Income Limits**  
(See Reverse Side)
- **Extremely Low Payments**
- **Grants Available for qualified applicants.**
- 1% interest rates
- Terms up to 20 years

(Examples of repairs include roof, windows, electrical, plumbing, steps, handrails, wheel chair ramps, structural support and much more.)

**502 DIRECT HOME  
 LOAN PROGRAM**

- Applicant applies directly to Rural Development
- **Targeted Income Limits**  
(See Reverse Side)
- **100% Loan to Value**
- **PAYMENT ASSISTANCE AVAILABLE**
- Fixed Rate
- 33yr term
- Flexible credit terms

**502 GUARANTEE HOME  
 LOAN PROGRAM**

- Applicant applies to the Lender
- **Generous Income Limits**  
(See Reverse Side)
- **102% Loan to Value**
- **No PMI Insurance**
- Competitive 30yr FIXED rate
- Expanded repayment ratios
- Flexible credit terms

Thank you for your help and all you do to make our communities a great place to live. Please feel free to contact our office or have applicants contact our office anytime with any questions.

Regards,

Area 10 Single Family Housing Team

Dennis W. Kooyman  
 SFH Specialist  
[Dennis.Kooyman@ia.usda.gov](mailto:Dennis.Kooyman@ia.usda.gov)

Nateria D. Dickey  
 SFH Specialist  
[Nateria.Dickey@ia.usda.gov](mailto:Nateria.Dickey@ia.usda.gov)

Rhonda J. Stoullil  
 SFH Technician  
[Rhonda.Stoullil@ia.usda.gov](mailto:Rhonda.Stoullil@ia.usda.gov)

USDA is an equal opportunity provider, employer and lender.  
 To file a complaint of discrimination write USDA, Office of Civil Rights, 1400 Independence Avenue, SW,  
 Washington, DC 20250-9410 or call 800-795-3272 (voice) or 202-720-6382(TDD).

**ADJUSTED INCOME LIMITS**

**COUNTY  
OF**

**Per Person Household**

**1 2 3 4 5 6 7 8**

**BOONE**

504 Direct	21,200	24,250	27,250	30,300	32,700	35,150	37,550	40,000
502 Direct	33,950	38,800	43,650	48,500	52,400	56,250	60,150	64,000
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400

**HAMILTON**

504 Direct	19,350	22,100	24,900	27,650	29,850	32,050	34,300	36,500
502 Direct	31,000	35,400	39,850	44,250	47,800	51,350	54,850	58,400
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400

**HANCOCK**

504 Direct	18,950	21,650	24,350	27,050	29,200	31,400	33,550	35,700
502 Direct	30,300	34,650	38,950	43,300	46,750	50,250	53,700	57,150
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400

**HUMBOLDT**

504 Direct	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
502 Direct	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400

**KOSSUTH**

504 Direct	18,750	21,400	24,100	26,800	28,900	31,050	33,200	35,350
502 Direct	30,050	34,300	38,600	42,900	46,350	49,750	53,200	56,650
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400

**STORY**

504 Direct	24,400	27,900	31,350	34,850	37,650	40,450	43,200	46,000
502 Direct	39,050	44,600	50,200	55,750	60,200	64,650	64,650	73,600
502 Guarantee	56,100	64,100	72,150	80,150	86,550	92,950	99,400	105,800

**WEBSTER**

504 Direct	18,750	21,400	24,100	26,800	28,900	31,050	33,200	35,350
502 Direct	30,050	34,300	38,600	42,900	46,350	49,750	53,200	56,650
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400

**WINNEBAGO**

504 Direct	20,350	23,250	26,150	29,050	31,350	33,700	36,000	38,350
502 Direct	32,550	37,200	41,850	46,500	50,200	53,950	57,650	61,400
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400

**WRIGHT**

504 Direct	18,750	21,400	24,100	26,800	28,900	31,050	33,200	35,350
502 Direct	30,050	34,300	38,600	42,900	46,350	49,750	53,200	56,650
502 Guarantee	49,550	56,600	63,700	70,750	76,400	82,050	87,750	93,400