

MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NORTH DAKOTA

----- FY 2025 A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bismarck, ND MSA								
VERY LOW INCOME	41500	47400	53350	59250	64000	68750	73500	78250
LOW INCOME	66400	75850	85350	94800	102400	110000	117600	125150
MODERATE INCOME	71900	81350	90850	100300	107900	115500	123100	130650
RD 538 GUAR MOD INC	95850	109550	123200	136900	147850	158800	169750	180700
Fargo, ND-MN MSA								
VERY LOW INCOME	40500	46250	52050	57800	62450	67050	71700	76300
LOW INCOME	64750	74000	83250	92500	99900	107300	114700	122100
MODERATE INCOME	70250	79500	88750	98000	105400	112800	120200	127600
RD 538 GUAR MOD INC	93100	106400	119700	133000	143650	154300	164950	175600
Grand Forks, ND-MN MSA								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	83400	95350	107250	119150	128700	138250	147750	157300
Minot, ND MSA								
McHenry County, ND HUD Metro FMR Area								
VERY LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300
LOW INCOME	58800	67200	75600	84000	90750	97450	104200	110900
MODERATE INCOME	64300	72700	81100	89500	96250	102950	109700	116400
RD 538 GUAR MOD INC	84550	96600	108700	120750	130400	140050	149750	159400
Renville County, ND HUD Metro FMR Area								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	80500	92000	103500	115000	124200	133400	142600	151800
Ward County, ND HUD Metro FMR Area								
VERY LOW INCOME	39350	44950	50550	56150	60650	65150	69650	74150
LOW INCOME	62900	71900	80900	89850	97050	104250	111450	118650
MODERATE INCOME	68400	77400	86400	95350	102550	109750	116950	124150
RD 538 GUAR MOD INC	90400	103300	116250	129150	139500	149800	160150	170500
Adams County, ND								
VERY LOW INCOME	39100	44700	50300	55850	60350	64800	69300	73750
LOW INCOME	62550	71500	80450	89350	96500	103650	110800	117950
MODERATE INCOME	68050	77000	85950	94850	102000	109150	116300	123450
RD 538 GUAR MOD INC	87300	99800	112200	124700	134700	144650	154650	164700

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 4 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MOD. INC-GUAR. LOAN INCOME LIMITS - 115% OF AMI FOR THE 4 PERSON LIMIT.

OTHER # PERSON LIMITS ARE SCALED USING HUD'S HOUSEHOLD SIZE ADJUSTMENT FACTORS.

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	P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Barnes County, ND	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	82850	94700	106500	118350	127800	137300	146750	156200
Benson County, ND	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	63400	72500	81550	90600	97850	105100	112350	119600
Billings County, ND	VERY LOW INCOME	40650	46450	52250	58050	62700	67350	72000	76650
	LOW INCOME	65050	74350	83650	92900	100350	107800	115200	122650
	MODERATE INCOME	70550	79850	89150	98400	105850	113300	120700	128150
	RD 538 GUAR MOD INC	93200	106500	119850	133150	143800	154450	165100	175750
Bottineau County, ND	VERY LOW INCOME	39050	44600	50200	55750	60250	64700	69150	73600
	LOW INCOME	62450	71400	80300	89200	96350	103500	110650	117750
	MODERATE INCOME	67950	76900	85800	94700	101850	109000	116150	123250
	RD 538 GUAR MOD INC	89800	102600	115450	128250	138500	148750	159050	169300
Bowman County, ND	VERY LOW INCOME	37350	42700	48050	53350	57650	61900	66200	70450
	LOW INCOME	59750	68300	76850	85350	92200	99050	105850	112700
	MODERATE INCOME	65250	73800	82350	90850	97700	104550	111350	118200
	RD 538 GUAR MOD INC	85900	98150	110450	122700	132500	142350	152150	161950
Burke County, ND	VERY LOW INCOME	44350	50650	57000	63300	68400	73450	78500	83600
	LOW INCOME	70950	81050	91200	101300	109450	117550	125650	133750
	MODERATE INCOME	76450	86550	96700	106800	114950	123050	131150	139250
	RD 538 GUAR MOD INC	101900	116500	131050	145600	157250	168900	180550	192200
Cavalier County, ND	VERY LOW INCOME	36900	42150	47400	52650	56900	61100	65300	69500
	LOW INCOME	59000	67400	75850	84250	91000	97750	104500	111250
	MODERATE INCOME	64500	72900	81350	89750	96500	103250	110000	116750
	RD 538 GUAR MOD INC	84750	96900	109000	121100	130800	140500	150150	159850
Dickey County, ND	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	78900	90150	101450	112700	121700	130750	139750	148750

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MOD. INC-GUAR. LOAN INCOME LIMITS - 115% OF AMI FOR THE 4 PERSON LIMIT.

OTHER # PERSON LIMITS ARE SCALED USING HUD'S HOUSEHOLD SIZE ADJUSTMENT FACTORS.

MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

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----- FY 2025 A D J U S T E D I N C O M E L I M I T S -----

	P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Divide County, ND									
	VERY LOW INCOME	41550	47450	53400	59300	64050	68800	73550	78300
	LOW INCOME	66450	75950	85450	94900	102500	110100	117700	125300
	MODERATE INCOME	71950	81450	90950	100400	108000	115600	123200	130800
	RD 538 GUAR MOD INC	95500	109100	122750	136400	147300	158200	169150	180050
Dunn County, ND									
	VERY LOW INCOME	48050	54900	61750	68650	74150	79600	85100	90600
	LOW INCOME	72950	83400	93800	104200	112550	120900	129250	137550
	MODERATE INCOME	78450	88900	99300	109700	118050	126400	134750	143050
	RD 538 GUAR MOD INC	111000	126900	142750	158600	171300	184000	196650	209350
Eddy County, ND									
	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	71800	82050	92350	102600	110800	119050	127250	135400
Emmons County, ND									
	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	79700	91100	102450	113850	122950	132050	141150	150300
Foster County, ND									
	VERY LOW INCOME	42600	48700	54800	60850	65750	70600	75500	80350
	LOW INCOME	68150	77900	87650	97350	105150	112950	120750	128550
	MODERATE INCOME	73650	83400	93150	102850	110650	118450	126250	134050
	RD 538 GUAR MOD INC	98150	112150	126200	140200	151400	162650	173850	185050
Golden Valley County, ND									
	VERY LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
	LOW INCOME	60700	69350	78000	86650	93600	100550	107450	114400
	MODERATE INCOME	66200	74850	83500	92150	99100	106050	112950	119900
	RD 538 GUAR MOD INC	87200	99650	112100	124550	134500	144500	154450	164400
Grant County, ND									
	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	71650	81900	92100	102350	110550	118750	126900	135100
Griggs County, ND									
	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	80450	91900	103400	114900	124100	133300	142500	151650

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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	P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hettinger County, ND									
	VERY LOW INCOME	36750	42000	47250	52450	56650	60850	65050	69250
	LOW INCOME	58750	67150	75550	83900	90650	97350	104050	110750
	MODERATE INCOME	64250	72650	81050	89400	96150	102850	109550	116250
	RD 538 GUAR MOD INC	79350	90650	102000	113300	122350	131450	140500	149550
Kidder County, ND									
	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	71700	81900	92150	102400	110550	118750	126950	135150
LaMoure County, ND									
	VERY LOW INCOME	36800	42050	47300	52550	56800	61000	65200	69400
	LOW INCOME	58900	67300	75700	84100	90850	97600	104300	111050
	MODERATE INCOME	64400	72800	81200	89600	96350	103100	109800	116550
	RD 538 GUAR MOD INC	84600	96700	108750	120850	130500	140200	149850	159500
Logan County, ND									
	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	64700	73950	83200	92450	99850	107250	114650	122050
McIntosh County, ND									
	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
McKenzie County, ND									
	VERY LOW INCOME	41400	47300	53200	59100	63850	68600	73300	78050
	LOW INCOME	66200	75650	85100	94550	102150	109700	117250	124850
	MODERATE INCOME	71700	81150	90600	100050	107650	115200	122750	130350
	RD 538 GUAR MOD INC	95200	108800	122400	136000	146900	157800	168700	179550
McLean County, ND									
	VERY LOW INCOME	38800	44300	49900	55400	59850	64300	68700	73150
	LOW INCOME	62050	70950	79800	88650	95750	102850	109950	117050
	MODERATE INCOME	67550	76450	85300	94150	101250	108350	115450	122550
	RD 538 GUAR MOD INC	88200	100800	113350	125950	136100	146150	156250	166300
Mercer County, ND									
	VERY LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250
	LOW INCOME	63000	72000	81000	90000	97200	104400	111600	118800
	MODERATE INCOME	68500	77500	86500	95500	102700	109900	117100	124300
	RD 538 GUAR MOD INC	90600	103500	116450	129400	139750	150100	160450	170800

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

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P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mountrail County, ND								
VERY LOW INCOME	37000	42300	47600	52850	57100	61350	65550	69800
LOW INCOME	59200	67650	76100	84550	91350	98100	104850	111650
MODERATE INCOME	64700	73150	81600	90050	96850	103600	110350	117150
RD 538 GUAR MOD INC	85100	97250	109400	121550	131250	141000	150700	160450
Nelson County, ND								
VERY LOW INCOME	37000	42250	47550	52800	57050	61250	65500	69700
LOW INCOME	59150	67600	76050	84500	91300	98050	104800	111550
MODERATE INCOME	64650	73100	81550	90000	96800	103550	110300	117050
RD 538 GUAR MOD INC	85000	97150	109300	121450	131150	140900	150600	160300
Pembina County, ND								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	78900	90150	101450	112700	121700	130750	139750	148750
Pierce County, ND								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	83500	95400	107350	119250	128800	138350	147850	157400
Ramsey County, ND								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	80800	92350	103900	115450	124700	133900	143150	152400
Ransom County, ND								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	83700	95700	107650	119600	129150	138750	148300	157850
Richland County, ND								
VERY LOW INCOME	38550	44050	49550	55050	59500	63900	68300	72700
LOW INCOME	61700	70500	79300	88100	95150	102200	109250	116300
MODERATE INCOME	67200	76000	84800	93600	100650	107700	114750	121800
RD 538 GUAR MOD INC	88600	101300	113950	126600	136750	146850	157000	167100
Rolette County, ND								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	55850	63800	71800	79750	86150	92550	98950	105350

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	P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sargent County, ND	VERY LOW INCOME	36700	41950	47200	52400	56600	60800	65000	69200
	LOW INCOME	58700	67100	75500	83850	90600	97300	104000	110700
	MODERATE INCOME	64200	72600	81000	89350	96100	102800	109500	116200
	RD 538 GUAR MOD INC	84350	96400	108450	120500	130150	139800	149400	159050
Sheridan County, ND	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	80450	91900	103400	114900	124100	133300	142500	151650
Sioux County, ND	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	39950	45650	51350	57050	61600	66200	70750	75300
Slope County, ND	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	77350	88400	99450	110500	119350	128200	137000	145850
Stark County, ND	VERY LOW INCOME	38400	43850	49350	54800	59200	63600	68000	72350
	LOW INCOME	61400	70200	78950	87700	94750	101750	108750	115800
	MODERATE INCOME	66900	75700	84450	93200	100250	107250	114250	121300
	RD 538 GUAR MOD INC	88250	100850	113450	126050	136150	146200	156300	166400
Steele County, ND	VERY LOW INCOME	39100	44700	50300	55850	60350	64800	69300	73750
	LOW INCOME	62550	71500	80450	89350	96500	103650	110800	117950
	MODERATE INCOME	68050	77000	85950	94850	102000	109150	116300	123450
	RD 538 GUAR MOD INC	94450	107900	121400	134900	145700	156500	167300	178050
Stutsman County, ND	VERY LOW INCOME	38800	44300	49900	55400	59850	64300	68700	73150
	LOW INCOME	62050	70950	79800	88650	95750	102850	109950	117050
	MODERATE INCOME	67550	76450	85300	94150	101250	108350	115450	122550
	RD 538 GUAR MOD INC	88600	101250	113900	126550	136700	146850	156950	167100
Towner County, ND	VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
	LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
	MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
	RD 538 GUAR MOD INC	78500	89700	100950	112150	121100	130100	139100	148050

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MOD. INC-GUAR. LOAN INCOME LIMITS - 115% OF AMI FOR THE 4 PERSON LIMIT.

OTHER # PERSON LIMITS ARE SCALED USING HUD'S HOUSEHOLD SIZE ADJUSTMENT FACTORS.

MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NORTH DAKOTA

----- FY 2025 A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Traill County, ND								
VERY LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
LOW INCOME	68250	78000	87750	97500	105300	113100	120900	128700
MODERATE INCOME	73750	83500	93250	103000	110800	118600	126400	134200
RD 538 GUAR MOD INC	98150	112150	126200	140200	151400	162650	173850	185050
Walsh County, ND								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	76100	87050	97900	108750	117450	126200	134900	143550
Wells County, ND								
VERY LOW INCOME	36550	41800	47000	52200	56400	60600	64750	68950
LOW INCOME	58450	66800	75150	83500	90200	96900	103550	110250
MODERATE INCOME	63950	72300	80650	89000	95700	102400	109050	115750
RD 538 GUAR MOD INC	77600	88700	99750	110850	119700	128600	137450	146300
Williams County, ND								
VERY LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
LOW INCOME	63300	72350	81400	90400	97650	104900	112100	119350
MODERATE INCOME	68800	77850	86900	95900	103150	110400	117600	124850
RD 538 GUAR MOD INC	90950	103950	116950	129950	140350	150750	161150	171550

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** MOD. INC-GUAR. LOAN INCOME LIMITS - 115% OF AMI FOR THE 4 PERSON LIMIT.

OTHER # PERSON LIMITS ARE SCALED USING HUD'S HOUSEHOLD SIZE ADJUSTMENT FACTORS.