

Neighborhood Finance Corporation: Polk County Available NFC Purchase Loan Subsidies



Non-Homebuying Programs

Incentive	Amount	Description	Qualification
NFC Forgivable Loan	Up to \$15,000 forgivable loan	Used for home improvements	No income limits
NFC Energy Advantage Program	Up to \$10,000 deferred loan	Used for energy improvement projects	No income limits in DSM or WDM. Urbandale: below 80% AMI [†]

Homebuying Programs

NFC Neighborhood Reinvest	\$15,000 deferred loan	Down payment assistance	Up to 100% AMI [†]
NFC Journey to Homeownership	\$10,000 or \$15,000 deferred loan based on home location	Down payment and closing cost assistance	African American/Black homebuyers earning up to 100% AMI [†]
Historic WDM Housing Fund Down Payment Assistance*	\$2,500-10,000 grant/forgivable loan	Home located in WDM Historic District	Household income < 100% median limit
Federal Home Loan Bank*	Up to \$15,000 forgivable loan	Down payment & closing cost assistance for first time homebuyers	Up to 80% AMI [†]

*Guidelines apply and as funds are available.

[†]AMI Area Median Income AMI limits can be found on the NFC website at the Resources tab.

Household Size	1	2	3	4	5	6	7
Maximum Household Income 80% Area Median Income ^{††}	\$65,200	\$74,500	\$83,800	\$93,100	\$100,550	\$108,000	\$115,450
Maximum Household Income 100% Area Median Income ^{††}	\$81,500	\$93,200	\$104,800	\$116,400	\$125,800	\$135,100	\$144,400

^{††}Income guidelines for 2026.

**For further information please contact one of our Loan Originators:
Troy Bothwell (NMLS #38491) at 515-273-1382, Monica Fay (NMLS #976357) at 515-273-1364,
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