

KansasDPA Program

Income Limits and Requirements

Income Limits and Eligibility Qualifying Income for FHA, USDA Rural Development (RD) and VA as reported on the 1003 Form. For Fannie Mae HFA Preferred and Freddie Mac HFA Advantage Conventional loans the income used must be in accordance with GSE guidelines. Income of a non-occupying co-borrower must be used to determine program income eligibility. Income of a non-occupying co-signer is NOT included to determine program income eligibility except for when the borrower uses the conventional loan option, follow GSE guidance for calculating AMI. (Rev. 03/17/26)

Income Limits - All loan products

Effective with new loan reservations May 11, 2026

Area	Income Limit
Kansas City MSA (Leavenworth, Wyandotte, Johnson, Linn & Miami)	\$158,760
Lawrence MSA (Douglas)	\$154,560
McPherson County	\$144,200
Nemaha County	\$143,920
Pawnee County	\$142,520
Thomas County	\$145,180
All Other Areas	\$141,820

Income Limits Prior to May 11, 2026

Area	Income Limit
Kansas City MSA (Leavenworth, Wyandotte, Johnson, Linn & Miami)	\$155,960
Lawrence MSA (Douglas)	\$144,900
Gray County	\$140,840
McPherson County	\$140,700
Meade County	\$137,060
Nemaha County	\$149,240
Sheridan County	\$144,900
Thomas County	\$141,960
Trego County	\$139,300
All Other Areas	\$136,920

KansasDPA Program

Income Limits - Fannie Mae and Freddie Mac 80% AMI and lower

Effective 06/13/26

The following contains all counties in Kansas. Please refer to the list of eligible areas as there are counties listed below that are not participating in the program.

Borrower's with this income qualify for reduced mortgage insurance.

County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI
Allen	\$71,200	Douglas	\$88,320	Jewell	\$68,560	Neosho	\$71,280	Shawnee	\$79,040
Anderson	\$72,800	Edwards	\$68,560	Johnson	\$90,560	Ness	\$76,720	Sheridan	\$80,720
Atchison	\$70,080	Elk	\$68,560	Kearny	\$76,560	Norton	\$68,560	Sherman	\$68,560
Barber	\$68,560	Ellis	\$76,400	Kingman	\$68,560	Osage	\$79,040	Smith	\$76,560
Barton	\$68,560	Ellsworth	\$69,280	Kiowa	\$72,480	Osborne	\$68,560	Stafford	\$70,880
Bourbon	\$69,200	Finney	\$73,440	Labette	\$68,560	Ottawa	\$77,520	Stanton	\$68,560
Brown	\$68,560	Ford	\$70,080	Lane	\$72,720	Pawnee	\$81,680	Stevens	\$68,560
Butler	\$77,200	Franklin	\$77,920	Leavenworth	\$90,560	Phillips	\$68,560	Sumner	\$77,200
Chase	\$71,440	Geary	\$80,560	Lincoln	\$68,560	Pottawatomie	\$80,560	Thomas	\$82,960
Chautauqua	\$68,560	Gove	\$73,040	Linn	\$90,560	Pratt	\$68,560	Trego	\$79,520
Cherokee	\$63,520	Graham	\$68,560	Logan	\$78,320	Rawlins	\$68,560	Wabaunsee	\$79,040
Cheyenne	\$68,560	Grant	\$69,760	Lyon	\$68,560	Reno	\$68,560	Wallace	\$74,880
Clark	\$74,880	Gray	\$75,760	Marion	\$68,560	Republic	\$68,560	Washington	\$70,160
Clay	\$68,560	Greeley	\$72,960	Marshall	\$68,560	Rice	\$68,560	Wichita	\$78,560
Cloud	\$68,560	Greenwood	\$68,560	Mcpherson	\$82,400	Riley	\$80,560	Wilson	\$68,560
Coffey	\$73,680	Hamilton	\$70,160	Meade	\$73,760	Rooks	\$68,560	Woodson	\$68,560
Comanche	\$68,560	Harper	\$68,560	Miami	\$90,560	Rush	\$68,560	Wyandotte	\$90,560
Cowley	\$68,560	Harvey	\$77,200	Mitchell	\$73,040	Russell	\$68,560		
Crawford	\$68,560	Haskell	\$83,120	Montgomery	\$68,560	Saline	\$73,280		
Decatur	\$68,560	Hodgeman	\$70,320	Morris	\$68,560	Scott	\$68,560		
Dickinson	\$71,280	Jackson	\$79,040	Morton	\$72,080	Sedgwick	\$77,200		
Doniphan	\$73,440	Jefferson	\$79,040	Nemaha	\$82,240	Seward	\$68,560		

KansasDPA Program

Income Limits - Fannie Mae and Freddie Mac 80% AMI and lower PRIOR TO 06/13/26

The following contains all counties in Kansas. Please refer to the list of eligible areas as there are counties listed below that are not participating in the program.

Borrower's with this income qualify for reduced mortgage insurance.

County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI
Allen	\$67,280	Douglas	\$82,800	Jewell	\$67,280	Neosho	\$67,760	Shawnee	\$79,280
Anderson	\$68,080	Edwards	\$67,760	Johnson	\$88,880	Ness	\$79,440	Sheridan	\$89,200
Atchison	\$73,120	Elk	\$67,280	Kearny	\$67,280	Norton	\$67,280	Sherman	\$67,280
Barber	\$67,280	Ellis	\$76,240	Kingman	\$67,280	Osage	\$79,280	Smith	\$72,400
Barton	\$67,280	Ellsworth	\$75,200	Kiowa	\$74,000	Osborne	\$69,600	Stafford	\$72,000
Bourbon	\$72,800	Finney	\$74,720	Labette	\$67,280	Ottawa	\$76,800	Stanton	\$67,280
Brown	\$67,280	Ford	\$70,320	Lane	\$73,440	Pawnee	\$80,400	Stevens	\$67,280
Butler	\$74,800	Franklin	\$76,960	Leavenworth	\$88,880	Phillips	\$68,320	Sumner	\$74,800
Chase	\$67,280	Geary	\$67,040	Lincoln	\$67,280	Pottawatomie	\$67,040	Thomas	\$83,840
Chautauqua	\$67,280	Gove	\$71,680	Linn	\$88,880	Pratt	\$70,000	Trego	\$79,600
Cherokee	\$61,840	Graham	\$67,280	Logan	\$73,520	Rawlins	\$67,280	Wabaunsee	\$79,280
Cheyenne	\$67,280	Grant	\$73,360	Lyon	\$67,280	Reno	\$67,760	Wallace	\$68,320
Clark	\$68,080	Gray	\$80,480	Marion	\$68,960	Republic	\$67,280	Washington	\$68,480
Clay	\$67,280	Greeley	\$72,000	Marshall	\$72,480	Rice	\$67,280	Wichita	\$76,880
Cloud	\$67,280	Greenwood	\$67,280	Mcperson	\$80,400	Riley	\$67,040	Wilson	\$67,280
Coffey	\$74,160	Hamilton	\$67,280	Meade	\$78,320	Rooks	\$70,800	Woodson	\$67,280
Comanche	\$67,280	Harper	\$67,280	Miami	\$88,880	Rush	\$67,280	Wyandotte	\$88,880
Cowley	\$67,280	Harvey	\$74,800	Mitchell	\$67,280	Russell	\$67,280		
Crawford	\$67,280	Haskell	\$83,120	Montgomery	\$67,280	Saline	\$73,520		
Decatur	\$67,280	Hodgeman	\$72,400	Morris	\$67,280	Scott	\$67,280		
Dickinson	\$70,800	Jackson	\$79,280	Morton	\$71,920	Sedgwick	\$74,800		
Doniphan	\$66,720	Jefferson	\$79,280	Nemaha	\$85,280	Seward	\$67,280		