

Rehabilitation Loan Branch
FY 2025 Income/Interest Rate Schedule

2025 HUD CDBG Limits
 2025 HUD HOME Limits **Effective 6/1/25**
FY 2025 Income Limits
 2025 Median Family Income – \$129,300

	0%	0%	0%	0%
# of Household Members	Extremely Low Income (30% of Median)	Very Low Income (50%)	Very Low Income (60%)	Low (Formerly Moderate) Income (80%)
1	31,950	53,200	63,840	85,150
2	36,500	60,800	72,960	97,300
3	41,050	68,400	82,080	109,450
4	45,600	76,000	91,200	121,600
5	49,250	82,100	98,520	131,350
6	52,900	88,200	105,840	141,100
7	56,550	94,250	113,100	150,800
8	62,300	100,350	120,420	160,550
Additional	**	***	****	*

* For 80% Moderate Income: Add 0.08 for each Additional Member to 1.32 & Multiply by **\$121,600** to Determine Income Limit for 9 or More in the Household. For example: **\$170,240 Income Limit for 9 Household Members** = 1.32 (Base) + 0.08 (9th Member) X \$121,600 (Income Limit for 4 Members)

** For 30% Extremely Low Income: Add 0.08 for each Additional Member to 1.32 & Multiply by **\$45,600** to Determine Income Limit for 9 or More in the Household
 For example: **\$63,840 Income Limit for 9 Household Members** = 1.32 (Base) + 0.08 (9th Member) X \$45,600 (Income Limit for 4 Members)

*** For 50% Very Low Income: Add 0.08 for each Additional Member to 1.32 & Multiply by **\$69,600** to Determine Income Limit for 9 or More in the Household
 For example: **\$97,440 Income Limit for 9 Household Members** = 1.32 (Base) + 0.08 (9th Member) X \$69,600 (Income Limit for 4 Members)

**** For 60% Very Low Income: Add 0.08 for each Additional Member to 1.32 & Multiply by **\$91,200** to Determine Income Limit for 9 or More in the Household.
 For example: **\$127,680 Income Limit for 9 Household Members** = 1.32 (Base) + 0.08 (9th Member) X \$91,200 (Income Limit for 4 Members)

For 80% Moderate Income: 9 Members = \$170,240; 10 Members = \$179,968