MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:ALABAMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Anniston-Oxford, AL MSA								
VERY LOW INCOME	25900	29600	33300	37000	40000	42950	45900	48850
LOW INCOME	41450	47400	53300	59200	63950	68700	73450	78150
MODERATE INCOME	46950	52900	58800	64700	69450	74200	78950	83650
RD 538 GUAR MOD INC	59650	68150	76700	85200	92000	98850	105650	112450
Auburn-Opelika, AL MSA								
Auburn-Opelika, AL HUD Metro FMR Area								
VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
RD 538 GUAR MOD INC	76700	87700	98650	109600	118350	127150	135900	144650
Macon County, AL HUD Metro FMR Area								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	47450	54200	61000	67750	73150	78600	84000	89450
Birmingham, AL MSA								
Birmingham-Hoover, AL HUD Metro FMR Area								
VERY LOW INCOME	33600	38400	43200	47950	51800	55650	59500	63300
LOW INCOME	53700	61400	69050	76700	82850	89000	95150	101250
MODERATE INCOME	59200	66900	74550	82200	88350	94500	100650	106750
RD 538 GUAR MOD INC	77200	88250	99250	110300	119100	127950	136750	145600
Chilton County, AL HUD Metro FMR Area								
VERY LOW INCOME	28050	32050	36050	40050	43300	46500	49700	52900
LOW INCOME	44900	51300	57700	64100	69250	74400	79500	84650
MODERATE INCOME	50400	56800	63200	69600	74750	79900	85000	90150
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550
Walker County, AL HUD Metro FMR Area								
VERY LOW INCOME	27300	31200	35100	38950	42100	45200	48300	51450
LOW INCOME	43650	49850	56100	62300	67300	72300	77300	82250
MODERATE INCOME	49150	55350	61600	67800	72800	77800	82800	87750
RD 538 GUAR MOD INC	62700	71700	80650	89600	96750	103950	111100	118250
Columbus, GA-AL MSA								
Columbus, GA-AL HUD Metro FMR Area								
VERY LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800
LOW INCOME	43150	49300	55450	61600	66550	71500	76400	81350
MODERATE INCOME	48650	54800	60950	67100	72050	77000	81900	86850
RD 538 GUAR MOD INC	62900	71850	80850	89800	97050	104200	111400	118550

* 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:ALABAMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Daphne-Fairhope-Foley, AL MSA								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	74850	85550	96250	106950	115500	124050	132600	141150
Decatur, AL MSA								
VERY LOW INCOME	31400	35850	40350	44800	48400	52000	55600	59150
LOW INCOME	50200	57400	64550	71700	77450	83200	88950	94650
MODERATE INCOME	55700	62900	70050	77200	82950	88700	94450	100150
RD 538 GUAR MOD INC	75900	86700	97550	108400	117050	125750	134400	143050
Dothan, AL MSA								
Dothan, AL HUD Metro FMR Area								
VERY LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
LOW INCOME	43800	50050	56300	62550	67600	72600	77600	82600
MODERATE INCOME	49300	55550	61800	68050	73100	78100	83100	88100
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Henry County, AL HUD Metro FMR Area								
VERY LOW INCOME	29950	34200	38500	42750	46200	49600	53050	56450
LOW INCOME	47900	54750	61600	68400	73900	79350	84850	90300
MODERATE INCOME	53400	60250	67100	73900	79400	84850	90350	95800
RD 538 GUAR MOD INC	68850	78700	88500	98350	106200	114100	121950	129800
Florence-Muscle Shoals, AL MSA								
VERY LOW INCOME	28850	33000	37100	41200	44500	47800	51100	54400
LOW INCOME	46150	52750	59350	65900	71200	76450	81750	87000
MODERATE INCOME	51650	58250	64850	71400	76700	81950	87250	92500
RD 538 GUAR MOD INC	66350	75800	85300	94750	102350	109900	117500	125050
Gadsden, AL MSA								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46200	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200
Huntsville, AL MSA								
VERY LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
LOW INCOME	64700	73950	83200	92400	99800	107200	114600	122000
MODERATE INCOME	70200	79450	88700	97900	105300	112700	120100	127500
RD 538 GUAR MOD INC	93000	106300	119550	132850	143500	154100	164750	175350

* 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:ALABAMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mobile, AL MSA								
VERY LOW INCOME	28550	32600	36700	40750	44050	47300	50550	53800
LOW INCOME	45650	52200	58700	65200	70450	75650	80850	86100
MODERATE INCOME	51150	57700	64200	70700	75950	81150	86350	91600
RD 538 GUAR MOD INC	65650	75000	84400	93750	101250	108750	116250	123750
Montgomery, AL MSA								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53550	60250	66900	72300	77650	83000	88350
MODERATE INCOME	52350	59050	65750	72400	77800	83150	88500	93850
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900
Tuscaloosa, AL MSA								
Greene County, AL HUD Metro FMR Area								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	45350	51800	58300	64750	69950	75100	80300	85450
Pickens County, AL HUD Metro FMR Area								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	53550	61200	68850	76500	82600	88750	94850	101000
Tuscaloosa, AL HUD Metro FMR Area								
VERY LOW INCOME	31900	36450	41000	45550	49200	52850	56500	60150
LOW INCOME	51050	58350	65650	72900	78750	84600	90400	96250
MODERATE INCOME	56550	63850	71150	78400	84250	90100	95900	101750
RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
Barbour County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	51900	59350	66750	74200	80150	86050	92000	97950
Bullock County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	42050	48050	54050	60050	64850	69650	74450	79250

* 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:ALABAMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Butler County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	56650	64750	72850	80950	87450	93900	100400	106850
Chambers County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	55050	62900	70800	78650	84950	91250	97550	103800
Cherokee County, AL								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46200	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	57700	65950	74200	82450	89050	95650	102250	108850
Choctaw County, AL								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46200	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101700	108250
Clarke County, AL								
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100100	106950	113900
Clay County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	53700	61350	69050	76700	82850	88950	95100	101250
Cleburne County, AL								
VERY LOW INCOME	27750	31750	35700	39700	42850	46050	49250	52400
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	66750	76300	85800	95350	103000	110600	118250	125850
Coffee County, AL								
VERY LOW INCOME	30250	34600	38900	43200	46700	50150	53600	57050
LOW INCOME	48400	55300	62200	69100	74650	80200	85700	91250
MODERATE INCOME	53900	60800	67700	74600	80150	85700	91200	96750
RD 538 GUAR MOD INC	69550	79500	89400	99350	107300	115250	123200	131150

* 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:ALABAMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Conecuh County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	48350	55300	62200	69100	74650	80150	85700	91200
Coosa County, AL								
VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800
LOW INCOME	41400	47300	53200	59100	63850	68600	73300	78050
MODERATE INCOME	46900	52800	58700	64600	69350	74100	78800	83550
RD 538 GUAR MOD INC	59500	68000	76500	85000	91800	98600	105400	112200
Covington County, AL								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46200	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	57000	65100	73250	81400	87900	94400	100950	107450
Crenshaw County, AL								
VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800
LOW INCOME	41400	47300	53200	59100	63850	68600	73300	78050
MODERATE INCOME	46900	52800	58700	64600	69350	74100	78800	83550
RD 538 GUAR MOD INC	59500	68000	76500	85000	91800	98600	105400	112200
Cullman County, AL								
VERY LOW INCOME	28500	32550	36600	40650	43950	47200	50450	53700
LOW INCOME	45550	52050	58550	65050	70300	75500	80700	85900
MODERATE INCOME	51050	57550	64050	70550	75800	81000	86200	91400
RD 538 GUAR MOD INC	67250	76850	86450	96050	103750	111400	119100	126800
Dale County, AL								
VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800
LOW INCOME	42250	48250	54300	60300	65150	69950	74800	79600
MODERATE INCOME	47750	53750	59800	65800	70650	75450	80300	85100
RD 538 GUAR MOD INC	60700	69350	78050	86700	93650	100550	107500	114450
Dallas County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	48000	54850	61700	68550	74050	79500	85000	90500
DeKalb County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	48800	55750	62750	69700	75300	80850	86450	92000

* 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:ALABAMA ---------- 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*
Escambia County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	52550	60100	67600	75100	81100	87100	93100	99150
Fayette County, AL								
VERY LOW INCOME	25300	28900	32550	36150	39050	41900	44800	47700
LOW INCOME	40500	46250	52050	57800	62450	67050	71700	76300
MODERATE INCOME	46000	51750	57550	63300	67950	72550	77200	81800
RD 538 GUAR MOD INC	58300	66600	74950	83250	89950	96600	103250	109900
Franklin County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101700	108250
Jackson County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	54800	62650	70450	78300	84550	90850	97100	103350
Lamar County, AL								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46200	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	54250	62000	69750	77500	83700	89900	96100	102300
Marengo County, AL								
VERY LOW INCOME	27200	31100	35000	38850	41950	45100	48200	51300
LOW INCOME	43550	49750	55950	62150	67150	72100	77100	82050
MODERATE INCOME	49050	55250	61450	67650	72650	77600	82600	87550
RD 538 GUAR MOD INC	62600	71500	80500	89450	96600	103750	110900	118050
Marion County, AL								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46200	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	58150	66450	74750	83050	89700	96350	103000	109650
Marshall County, AL								
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150
LOW INCOME	41650	47600	53550	59500	64300	69050	73800	78550
MODERATE INCOME	47150	53100	59050	65000	69800	74550	79300	84050
RD 538 GUAR MOD INC	61950	70850	79700	88550	95650	102750	109800	116900

* 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:ALABAMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Monroe County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	52950	60500	68100	75650	81700	87750	93800	99850
Perry County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	35750	40850	45950	51050	55150	59200	63300	67400
Pike County, AL								
VERY LOW INCOME	27200	31100	35000	38850	42000	45100	48200	51300
LOW INCOME	43550	49750	55950	62150	67150	72100	77100	82050
MODERATE INCOME	49050	55250	61450	67650	72650	77600	82600	87550
RD 538 GUAR MOD INC	62550	71500	80400	89350	96500	103650	110800	117950
Randolph County, AL								
VERY LOW INCOME	25300	28900	32550	36150	39050	41900	44800	47700
LOW INCOME	40500	46250	52050	57800	62450	67050	71700	76300
MODERATE INCOME	46000	51750	57550	63300	67950	72550	77200	81800
RD 538 GUAR MOD INC	58200	66500	74850	83150	89800	96500	103150	109750
Sumter County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	41300	47200	53100	59000	63700	68450	73150	77900
Talladega County, AL								
VERY LOW INCOME	25700	29350	33000	36700	39650	42600	45500	48450
LOW INCOME	41100	46950	52850	58700	63400	68100	72800	77450
MODERATE INCOME	46600	52450	58350	64200	68900	73600	78300	82950
RD 538 GUAR MOD INC	59250	67700	76200	84650	91400	98200	104950	111750
Tallapoosa County, AL								
VERY LOW INCOME	25750	29400	33050	36750	39700	42650	45600	48550
LOW INCOME	41150	47050	52950	58800	63550	68250	72950	77650
MODERATE INCOME	46650	52550	58450	64300	69050	73750	78450	83150
RD 538 GUAR MOD INC	59200	67600	76050	84500	91300	98050	104850	111550
Washington County, AL								
VERY LOW INCOME	27400	31300	35200	39150	42300	45400	48550	51700
LOW INCOME	43850	50100	56350	62600	67650	72650	77650	82650
MODERATE INCOME	49350	55600	61850	68100	73150	78150	83150	88150
RD 538 GUAR MOD INC	67000	76550	86150	95700	103400	111000	118700	126350

* 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:ALABAMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wilcox County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	46250	52850	59450	66050	71350	76650	81900	87200
Winston County, AL								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	56200	64200	72250	80250	86650	93100	99500	105950

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Anchorage, AK MSA								
Anchorage, AK HUD Metro FMR Area								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	103850	118700	133500	148350	160200	172100	183950	195800
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	103850	118700	133500	148350	160200	172100	183950	195800
RENTAL								
VERY LOW INCOME	45150	51600	58050	64500	69700	74850	80000	85150
LOW INCOME	72250	82600	92900	103200	111500	119750	128000	136250
MODERATE INCOME	77750	88100	98400	108700	117000	125250	133500	141750
RHS RD 538 GUAR MOD	103850	118700	133500	148350	160200	172100	183950	195800
Matanuska-Susitna Borough, AK HUD Metro FMR Area								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	91500	104550	117650	130700	141200	151650	162150	172550
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	91500	104550	117650	130700	141200	151650	162150	172550
RENTAL								
VERY LOW INCOME	39800	45450	51150	56850	61400	65950	70500	75050
LOW INCOME	63700	72800	81900	90950	98250	105550	112800	120100
MODERATE INCOME	69200	78300	87400	96450	103750	111050	118300	125600
RHS RD 538 GUAR MOD	91500	104550	117650	130700	141200	151650	162150	172550

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fairbanks-College, AK MSA								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	92500	105700	118950	132150	142700	153300	163850	174450
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	92500	105700	118950	132150	142700	153300	163850	174450
RENTAL								
VERY LOW INCOME	40250	46000	51750	57450	62050	66650	71250	75850
LOW INCOME	64350	73550	82750	91900	99300	106650	114000	121350
MODERATE INCOME	69850	79050	88250	97400	104800	112150	119500	126850
RHS RD 538 GUAR MOD	92500	105700	118950	132150	142700	153300	163850	174450
Aleutians East Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	72500	82900	93250	103600	111900	120200	128450	136750
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	72500	82900	93250	103600	111900	120200	128450	136750
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	72500	82900	93250	103600	111900	120200	128450	136750

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Aleutians West Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	104200	119100	133950	148850	160750	172650	184600	196500
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	104200	119100	133950	148850	160750	172650	184600	196500
RENTAL								
VERY LOW INCOME	45300	51750	58250	64700	69900	75050	80250	85450
LOW INCOME	72450	82800	93150	103500	111800	120100	128350	136650
MODERATE INCOME	77950	88300	98650	109000	117300	125600	133850	142150
RHS RD 538 GUAR MOD	104200	119100	133950	148850	160750	172650	184600	196500
Bethel Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	62150	71050	79950	88800	95900	103050	110150	117250
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	62150	71050	79950	88800	95900	103050	110150	117250
RENTAL								
VERY LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
LOW INCOME	63950	73050	82200	91300	98650	105950	113250	120550
MODERATE INCOME	69450	78550	87700	96800	104150	111450	118750	126050
RHS RD 538 GUAR MOD	62150	71050	79950	88800	95900	103050	110150	117250

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bristol Bay Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	94350	107850	121300	134800	145600	156350	167150	177950
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	94350	107850	121300	134800	145600	156350	167150	177950
RENTAL								
VERY LOW INCOME	41050	46900	52750	58600	63300	68000	72700	77400
LOW INCOME	65650	75000	84400	93750	101250	108750	116250	123750
MODERATE INCOME	71150	80500	89900	99250	106750	114250	121750	129250
RHS RD 538 GUAR MOD	94350	107850	121300	134800	145600	156350	167150	177950
Chugach Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	92000	105150	118300	131450	141950	152500	163000	173500
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	92000	105150	118300	131450	141950	152500	163000	173500
RENTAL								
VERY LOW INCOME	40050	45750	51450	57150	61750	66300	70900	75450
LOW INCOME	64050	73200	82350	91450	98800	106100	113400	120750
MODERATE INCOME	69550	78700	87850	96950	104300	111600	118900	126250
RHS RD 538 GUAR MOD	92000	105150	118300	131450	141950	152500	163000	173500

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Copper River Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	85800	98100	110350	122600	132400	142200	152000	161850
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	85800	98100	110350	122600	132400	142200	152000	161850
RENTAL								
VERY LOW INCOME	39500	45150	50800	56400	60950	65450	69950	74450
LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
MODERATE INCOME	68700	77700	86750	95750	103000	110200	117450	124650
RHS RD 538 GUAR MOD	85800	98100	110350	122600	132400	142200	152000	161850
Denali Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	118350	135250	152150	169050	182550	196100	209600	223150
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	118350	135250	152150	169050	182550	196100	209600	223150
RENTAL								
VERY LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
LOW INCOME	72950	83400	93800	104200	112550	120900	129250	137550
MODERATE INCOME	78450	88900	99300	109700	118050	126400	134750	143050
RHS RD 538 GUAR MOD	118350	135250	152150	169050	182550	196100	209600	223150

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dillingham Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	66200	75650	85100	94550	102100	109700	117250	124800
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	66200	75650	85100	94550	102100	109700	117250	124800
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	66200	75650	85100	94550	102100	109700	117250	124800
Haines Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	88800	101500	114150	126850	137000	147150	157300	167450
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	88800	101500	114150	126850	137000	147150	157300	167450
RENTAL								
VERY LOW INCOME	38650	44150	49650	55150	59600	64000	68400	72800
LOW INCOME	61800	70600	79450	88250	95350	102400	109450	116500
MODERATE INCOME	67300	76100	84950	93750	100850	107900	114950	122000
RHS RD 538 GUAR MOD	88800	101500	114150	126850	137000	147150	157300	167450

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hoonah-Angoon Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	73750	84300	94850	105400	113800	122250	130650	139150
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	73750	84300	94850	105400	113800	122250	130650	139150
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	73750	84300	94850	105400	113800	122250	130650	139150
Juneau City and Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	103600	118400	133200	148000	159850	171700	183500	195350
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	103600	118400	133200	148000	159850	171700	183500	195350
RENTAL								
VERY LOW INCOME	45050	51500	57950	64350	69500	74650	79800	84950
LOW INCOME	72100	82400	92700	102950	111200	119450	127700	135900
MODERATE INCOME	77600	87900	98200	108450	116700	124950	133200	141400
RHS RD 538 GUAR MOD	103600	118400	133200	148000	159850	171700	183500	195350

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kenai Peninsula Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	89850	102700	115500	128350	138600	148900	159150	169400
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	89850	102700	115500	128350	138600	148900	159150	169400
RENTAL								
VERY LOW INCOME	39100	44650	50250	55800	60300	64750	69200	73700
LOW INCOME	62550	71450	80400	89300	96450	103600	110750	117900
MODERATE INCOME	68050	76950	85900	94800	101950	109100	116250	123400
RHS RD 538 GUAR MOD	89850	102700	115500	128350	138600	148900	159150	169400
Ketchikan Gateway Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	96050	109750	123500	137200	148200	159150	170150	181100
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	96050	109750	123500	137200	148200	159150	170150	181100
RENTAL								
VERY LOW INCOME	41800	47750	53700	59650	64450	69200	74000	78750
LOW INCOME	66850	76400	85950	95450	103100	110750	118400	126000
MODERATE INCOME	72350	81900	91450	100950	108600	116250	123900	131500
RHS RD 538 GUAR MOD	96050	109750	123500	137200	148200	159150	170150	181100

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kodiak Island Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	91050	104050	117050	130050	140450	150850	161250	171650
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	91050	104050	117050	130050	140450	150850	161250	171650
RENTAL								
VERY LOW INCOME	39600	45250	50900	56550	61100	65600	70150	74650
LOW INCOME	63350	72400	81450	90500	97750	105000	112250	119500
MODERATE INCOME	68850	77900	86950	96000	103250	110500	117750	125000
RHS RD 538 GUAR MOD	91050	104050	117050	130050	140450	150850	161250	171650
Kusilvak Census Area								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	40950	46850	52700	58500	63200	67900	72550	77250
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	40950	46850	52700	58500	63200	67900	72550	77250
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	40950	46850	52700	58500	63200	67900	72550	77250

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lake and Peninsula Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	57150	65300	73500	81650	88200	94700	101250	107800
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	57150	65300	73500	81650	88200	94700	101250	107800
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	57150	65300	73500	81650	88200	94700	101250	107800
Nome Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	65850	75250	84700	94100	101600	109150	116700	124150
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	65850	75250	84700	94100	101600	109150	116700	124150
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	65850	75250	84700	94100	101600	109150	116700	124150

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
North Slope Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	84150	96150	108200	120200	129800	139450	149050	158650
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	84150	96150	108200	120200	129800	139450	149050	158650
RENTAL								
VERY LOW INCOME	38250	43750	49200	54650	59050	63400	67800	72150
LOW INCOME	61250	70000	78750	87450	94450	101450	108450	115450
MODERATE INCOME	66750	75500	84250	92950	99950	106950	113950	120950
RHS RD 538 GUAR MOD	84150	96150	108200	120200	129800	139450	149050	158650
Northwest Arctic Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	69850	79850	89800	99800	107800	115750	123750	131750
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	69850	79850	89800	99800	107800	115750	123750	131750
RENTAL								
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
RHS RD 538 GUAR MOD	69850	79850	89800	99800	107800	115750	123750	131750

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Petersburg Borough								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	82450	94200	106000	117750	127150	136600	146000	155450
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	82450	94200	106000	117750	127150	136600	146000	155450
RENTAL								
VERY LOW INCOME	35850	41000	46100	51200	55300	59400	63500	67600
LOW INCOME	57350	65550	73750	81900	88500	95050	101600	108150
MODERATE INCOME	62850	71050	79250	87400	94000	100550	107100	113650
RHS RD 538 GUAR MOD	82450	94200	106000	117750	127150	136600	146000	155450
Prince of Wales-Hyder Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	66650	76150	85700	95200	102800	110450	118050	125650
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	66650	76150	85700	95200	102800	110450	118050	125650
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	66650	76150	85700	95200	102800	110450	118050	125650

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sitka City and Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	98200	112250	126250	140300	151500	162750	173950	185200
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	98200	112250	126250	140300	151500	162750	173950	185200
RENTAL								
VERY LOW INCOME	42700	48800	54900	61000	65900	70800	75650	80550
LOW INCOME	68350	78100	87850	97600	105450	113250	121050	128850
MODERATE INCOME	73850	83600	93350	103100	110950	118750	126550	134350
RHS RD 538 GUAR MOD	98200	112250	126250	140300	151500	162750	173950	185200
Skagway Municipality, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	100700	115100	129450	143850	155350	166850	178350	189900
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	100700	115100	129450	143850	155350	166850	178350	189900
RENTAL								
VERY LOW INCOME	41150	47000	52900	58750	63450	68150	72850	77550
LOW INCOME	65800	75200	84600	94000	101550	109050	116600	124100
MODERATE INCOME	71300	80700	90100	99500	107050	114550	122100	129600
RHS RD 538 GUAR MOD	100700	115100	129450	143850	155350	166850	178350	189900

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Southeast Fairbanks Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	77550	88600	99700	110750	119600	128450	137350	146200
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	77550	88600	99700	110750	119600	128450	137350	146200
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	77550	88600	99700	110750	119600	128450	137350	146200
Wrangell City and Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	66250	75700	85200	94650	102200	109800	117350	124950
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	66250	75700	85200	94650	102200	109800	117350	124950
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	66250	75700	85200	94650	102200	109800	117350	124950

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Yakutat City and Borough, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	73200	83700	94150	104600	112950	121400	129750	138100
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	73200	83700	94150	104600	112950	121400	129750	138100
RENTAL								
VERY LOW INCOME	38450	43950	49450	54900	59300	63700	68100	72500
LOW INCOME	61500	70300	79100	87850	94900	101950	108950	116000
MODERATE INCOME	67000	75800	84600	93350	100400	107450	114450	121500
RHS RD 538 GUAR MOD	73200	83700	94150	104600	112950	121400	129750	138100
Yukon-Koyukuk Census Area, AK								
HOME OWNERSHIP								
AREAS WITH A ROAD SYSTEM (115%)								
RHS VERY LOW INCOME	40750	46600	52400	58250	62900	67550	72250	76900
RHS LOW INCOME	65250	74550	83900	93200	100650	108100	115550	123000
RHS MODERATE INCOME	70750	80050	89400	98700	106150	113600	121050	128500
RHS RD 538 GUAR MOD	54750	62550	70400	78200	84450	90700	96950	103200
AREAS WITHOUT A ROAD SYSTEM (150%)								
RHS VERY LOW INCOME	64700	73900	83150	92400	99800	107200	114600	121950
RHS LOW INCOME	103500	118250	133050	147850	159650	171500	183300	195150
RHS MODERATE INCOME	109000	123750	138550	153350	165150	177000	188800	200650
RHS RD 538 GUAR MOD	54750	62550	70400	78200	84450	90700	96950	103200
RENTAL								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RHS RD 538 GUAR MOD	54750	62550	70400	78200	84450	90700	96950	103200

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ALASKA

P R O G R A M	FY 2025 A D J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*

Note: Alaska Home Ownership VLI and LI Median Incomes apply to RHS programs and may not be applied to Low-Income Housing Tax credit or Dept. of HUD programs

* 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:ARIZONA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Flagstaff, AZ MSA								
VERY LOW INCOME	38200	43650	49100	54550	58900	63250	67650	72000
LOW INCOME	61100	69800	78550	87250	94250	101250	108200	115200
MODERATE INCOME	66600	75300	84050	92750	99750	106750	113700	120700
RD 538 GUAR MOD INC	84600	96700	108750	120850	130500	140200	149850	159500
Lake Havasu City-Kingman, AZ MSA								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	59400	67900	76350	84850	91650	98450	105200	112000
Phoenix-Mesa-Chandler, AZ MSA								
VERY LOW INCOME	39300	44850	50500	56100	60600	65100	69600	74100
LOW INCOME	62850	71800	80800	89750	96950	104150	111300	118500
MODERATE INCOME	68350	77300	86300	95250	102450	109650	116800	124000
RD 538 GUAR MOD INC	88250	100850	113450	126050	136150	146200	156300	166400
Prescott Valley-Prescott, AZ MSA								
VERY LOW INCOME	31700	36250	40750	45300	48950	52550	56200	59800
LOW INCOME	50750	58000	65250	72500	78300	84100	89900	95700
MODERATE INCOME	56250	63500	70750	78000	83800	89600	95400	101200
RD 538 GUAR MOD INC	70300	80300	90350	100400	108450	116450	124500	132550
Sierra Vista-Douglas, AZ MSA								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51300	56950	61550	66100	70650	75200
MODERATE INCOME	45400	51100	56800	62450	67050	71600	76150	80700
RD 538 GUAR MOD INC	62800	71750	80750	89700	96900	104050	111250	118400
Tucson, AZ MSA								
VERY LOW INCOME	33650	38450	43250	48050	51900	55750	59600	63450
LOW INCOME	53850	61550	69250	76900	83100	89250	95400	101550
MODERATE INCOME	59350	67050	74750	82400	88600	94750	100900	107050
RD 538 GUAR MOD INC	77350	88400	99450	110500	119350	128200	137000	145850
Yuma, AZ MSA								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	61350	70100	78900	87650	94650	101650	108700	115700
Apache County, AZ								
VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
LOW INCOME	39200	44800	50400	56000	60500	65000	69450	73950
MODERATE INCOME	44700	50300	55900	61500	66000	70500	74950	79450
RD 538 GUAR MOD INC	44900	51300	57750	64150	69300	74400	79550	84700

* 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:ARIZONA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gila County, AZ								
VERY LOW INCOME	26750	30550	34400	38200	41250	44300	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	60450	69100	77750	86400	93300	100200	107150	114000
Graham County, AZ								
VERY LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
LOW INCOME	45450	51950	58450	64900	70100	75300	80500	85700
MODERATE INCOME	50950	57450	63950	70400	75600	80800	86000	91200
RD 538 GUAR MOD INC	65300	74600	83950	93250	100700	108150	115650	123100
Greenlee County, AZ								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56600	63650	70700	76400	82050	87700	93350
MODERATE INCOME	55000	62100	69150	76200	81900	87550	93200	98850
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
La Paz County, AZ								
VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
LOW INCOME	39200	44800	50400	56000	60500	65000	69450	73950
MODERATE INCOME	44700	50300	55900	61500	66000	70500	74950	79450
RD 538 GUAR MOD INC	53700	61350	69050	76700	82850	88950	95100	101250
Navajo County, AZ								
VERY LOW INCOME	24600	28100	31650	35150	38000	40800	43600	46400
LOW INCOME	39350	45000	50600	56250	60750	65250	69750	74250
MODERATE INCOME	44850	50500	56100	61750	66250	70750	75250	79750
RD 538 GUAR MOD INC	54100	61850	69550	77300	83500	89650	95850	102050
Santa Cruz County, AZ								
VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
LOW INCOME	39200	44800	50400	56000	60500	65000	69450	73950
MODERATE INCOME	44700	50300	55900	61500	66000	70500	74950	79450
RD 538 GUAR MOD INC	53200	60800	68400	76000	82100	88150	94250	100300

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fayetteville-Springdale-Rogers, AR MSA								
VERY LOW INCOME	35650	40750	45850	50900	55000	59050	63150	67200
LOW INCOME	57050	65200	73350	81450	88000	94500	101000	107550
MODERATE INCOME	62550	70700	78850	86950	93500	100000	106500	113050
RD 538 GUAR MOD INC	81950	93650	105350	117050	126400	135800	145150	154500
Fort Smith, AR-OK MSA								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	58450	66800	75200	83550	90200	96900	103600	110300
Hot Springs, AR MSA								
VERY LOW INCOME	25600	29250	32900	36550	39500	42400	45350	48250
LOW INCOME	40950	46800	52650	58500	63200	67900	72550	77250
MODERATE INCOME	46450	52300	58150	64000	68700	73400	78050	82750
RD 538 GUAR MOD INC	58850	67250	75650	84050	90750	97500	104200	110950
Jonesboro, AR MSA								
Jonesboro, AR HUD Metro FMR Area								
VERY LOW INCOME	27800	31750	35700	39650	42850	46000	49200	52350
LOW INCOME	44450	50800	57150	63450	68550	73650	78700	83800
MODERATE INCOME	49950	56300	62650	68950	74050	79150	84200	89300
RD 538 GUAR MOD INC	67950	77700	87350	97100	104850	112650	120450	128200
Poinsett County, AR HUD Metro FMR Area								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	52550	60050	67600	75050	81100	87100	93100	99100
Little Rock-North Little Rock-Conway, AR MSA								
Grant County, AR HUD Metro FMR Area								
VERY LOW INCOME	31850	36400	40950	45450	49100	52750	56400	60000
LOW INCOME	50900	58200	65450	72700	78550	84350	90150	96000
MODERATE INCOME	56400	63700	70950	78200	84050	89850	95650	101500
RD 538 GUAR MOD INC	79950	91350	102750	114200	123300	132450	141600	150700
Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area								
VERY LOW INCOME	32450	37100	41750	46350	50100	53800	57500	61200
LOW INCOME	51950	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57450	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	74600	85300	95950	106600	115150	123650	132200	140700

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Memphis, TN-MS-AR MSA								
Memphis, TN-MS-AR HUD Metro FMR Area								
VERY LOW INCOME	31900	36450	41000	45550	49200	52850	56500	60150
LOW INCOME	51050	58350	65650	72900	78750	84600	90400	96250
MODERATE INCOME	56550	63850	71150	78400	84250	90100	95900	101750
RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
Texarkana, TX-AR MSA								
Little River County, AR HUD Metro FMR Area								
VERY LOW INCOME	27850	31800	35800	39750	42950	46150	49300	52500
LOW INCOME	44550	50900	57250	63600	68700	73800	78900	84000
MODERATE INCOME	50050	56400	62750	69100	74200	79300	84400	89500
RD 538 GUAR MOD INC	65650	75000	84400	93750	101250	108750	116250	123750
Texarkana, TX-Texarkana, AR HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57600	65800	74050	82250	88850	95400	102000	108550
Arkansas County, AR								
VERY LOW INCOME	27000	30900	34700	38600	41700	44750	47850	50950
LOW INCOME	43250	49400	55550	61750	66700	71650	76600	81500
MODERATE INCOME	48750	54900	61050	67250	72200	77150	82100	87000
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850
Ashley County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	52400	59900	67350	74850	80850	86850	92800	98800
Baxter County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	53600	61300	68950	76600	82750	88850	95000	101100
Boone County, AR								
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100050	106950	113850

*** 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bradley County, AR								
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850
LOW INCOME	38050	43450	48900	54300	58650	63000	67350	71700
MODERATE INCOME	43550	48950	54400	59800	64150	68500	72850	77200
RD 538 GUAR MOD INC	54650	62500	70300	78100	84350	90600	96850	103100
Calhoun County, AR								
VERY LOW INCOME	26750	30550	34350	38150	41200	44250	47350	50400
LOW INCOME	42750	48850	54950	61050	65950	70800	75750	80600
MODERATE INCOME	48250	54350	60450	66550	71450	76300	81250	86100
RD 538 GUAR MOD INC	63400	72500	81550	90600	97850	105100	112350	119600
Carroll County, AR								
VERY LOW INCOME	27950	31950	35950	39900	43100	46300	49500	52700
LOW INCOME	44700	51100	57500	63850	69000	74100	79200	84300
MODERATE INCOME	50200	56600	63000	69350	74500	79600	84700	89800
RD 538 GUAR MOD INC	64250	73400	82600	91750	99100	106450	113750	121100
Chicot County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	48150	54950	61900	68750	74250	79700	85300	90750
Clark County, AR								
VERY LOW INCOME	25550	29200	32850	36500	39450	42350	45300	48200
LOW INCOME	40900	46750	52600	58400	63100	67750	72450	77100
MODERATE INCOME	46400	52250	58100	63900	68600	73250	77950	82600
RD 538 GUAR MOD INC	58750	67150	75550	83950	90650	97400	104100	110800
Clay County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	50550	57750	65000	72200	78000	83750	89550	95300
Cleburne County, AR								
VERY LOW INCOME	25950	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	59750	68300	76800	85350	92200	99000	105850	112650
Cleveland County, AR								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	60550	69200	77850	86500	93400	100350	107250	114200

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Columbia County, AR								
VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750
LOW INCOME	38850	44400	49950	55450	59900	64350	68800	73200
MODERATE INCOME	44350	49900	55450	60950	65400	69850	74300	78700
RD 538 GUAR MOD INC	54950	62800	70650	78500	84800	91050	97350	103650
Conway County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	53700	61350	69050	76700	82850	88950	95100	101250
Cross County, AR								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
LOW INCOME	37700	43100	48500	53850	58200	62500	66800	71100
MODERATE INCOME	43200	48600	54000	59350	63700	68000	72300	76600
RD 538 GUAR MOD INC	55800	63750	71750	79700	86100	92450	98850	105200
Dallas County, AR								
VERY LOW INCOME	26750	30550	34350	38150	41250	44300	47350	50400
LOW INCOME	42750	48850	54950	61050	65950	70850	75750	80600
MODERATE INCOME	48250	54350	60450	66550	71450	76350	81250	86100
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
Desha County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	42750	48850	54950	61050	65950	70800	75700	80600
Drew County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	54000	61700	69450	77150	83300	89500	95650	101850
Franklin County, AR								
VERY LOW INCOME	24500	28000	31500	35000	37800	40600	43400	46200
LOW INCOME	39200	44800	50400	56000	60500	65000	69450	73950
MODERATE INCOME	44700	50300	55900	61500	66000	70500	74950	79450
RD 538 GUAR MOD INC	56450	64550	72600	80650	87100	93600	100000	106450
Fulton County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	43450	49700	55900	62100	67050	72050	77000	81950

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Greene County, AR								
VERY LOW INCOME	25300	28900	32500	36100	39000	41900	44800	47700
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	58150	66450	74750	83050	89700	96350	103000	109650
Hempstead County, AR								
VERY LOW INCOME	24550	28050	31550	35050	37900	40700	43500	46300
LOW INCOME	39300	44900	50500	56100	60600	65100	69600	74100
MODERATE INCOME	44800	50400	56000	61600	66100	70600	75100	79600
RD 538 GUAR MOD INC	56400	64500	72550	80600	87050	93500	99950	106400
Hot Spring County, AR								
VERY LOW INCOME	24550	28050	31550	35050	37900	40700	43500	46300
LOW INCOME	39300	44900	50500	56100	60600	65100	69600	74100
MODERATE INCOME	44800	50400	56000	61600	66100	70600	75100	79600
RD 538 GUAR MOD INC	56400	64500	72550	80600	87050	93500	99950	106400
Howard County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	51500	58900	66250	73600	79500	85400	91250	97150
Independence County, AR								
VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950
LOW INCOME	39850	45550	51250	56900	61500	66050	70600	75150
MODERATE INCOME	45350	51050	56750	62400	67000	71550	76100	80650
RD 538 GUAR MOD INC	57250	65400	73600	81750	88300	94850	101350	107900
Izard County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	51500	58900	66250	73600	79500	85400	91250	97150
Jackson County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	49050	56050	63050	70050	75650	81250	86850	92450
Jefferson County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	58850	67250	75650	84050	90750	97500	104200	110950

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Johnson County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	49300	56350	63400	70450	76050	81700	87350	93000
Lafayette County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	52000	59450	66850	74300	80250	86200	92150	98100
Lawrence County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	53600	61300	68950	76600	82750	88850	95000	101100
Lee County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	43000	49100	55250	61400	66300	71200	76150	81050
Lincoln County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	58850	67250	75650	84050	90750	97500	104200	110950
Logan County, AR								
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650
LOW INCOME	42150	48150	54150	60150	65000	69800	74600	79400
MODERATE INCOME	47650	53650	59650	65650	70500	75300	80100	84900
RD 538 GUAR MOD INC	59850	68350	77000	85500	92350	99200	106050	112900
Marion County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	50400	57550	64750	71950	77700	83500	89200	95000
Mississippi County, AR								
VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850
LOW INCOME	38050	43450	48900	54300	58650	63000	67350	71700
MODERATE INCOME	43550	48950	54400	59800	64150	68500	72850	77200
RD 538 GUAR MOD INC	54650	62500	70300	78100	84350	90600	96850	103100

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Monroe County, AR								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	59750	68300	76800	85350	92200	99000	105850	112650
Montgomery County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	51700	59100	66450	73850	79750	85650	91550	97500
Nevada County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	43000	49100	55250	61400	66300	71200	76150	81050
Newton County, AR								
VERY LOW INCOME	24750	28300	31850	35350	38200	41050	43850	46700
LOW INCOME	39600	45250	50900	56550	61100	65600	70150	74650
MODERATE INCOME	45100	50750	56400	62050	66600	71100	75650	80150
RD 538 GUAR MOD INC	56900	65050	73150	81300	87800	94300	100800	107300
Ouachita County, AR								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	55600	63550	71500	79450	85800	92150	98500	104850
Phillips County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	43900	50150	56450	62700	67700	72750	77750	82750
Pike County, AR								
VERY LOW INCOME	25550	29200	32850	36500	39450	42350	45300	48200
LOW INCOME	40900	46750	52600	58400	63100	67750	72450	77100
MODERATE INCOME	46400	52250	58100	63900	68600	73250	77950	82600
RD 538 GUAR MOD INC	58750	67150	75550	83950	90650	97400	104100	110800
Polk County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	53300	60900	68550	76150	82250	88350	94450	100500

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pope County, AR								
VERY LOW INCOME	26050	29750	33450	37150	40150	43100	46100	49050
LOW INCOME	41650	47600	53550	59450	64250	69000	73750	78500
MODERATE INCOME	47150	53100	59050	64950	69750	74500	79250	84000
RD 538 GUAR MOD INC	59850	68400	76950	85500	92350	99200	106050	112850
Prairie County, AR								
VERY LOW INCOME	26850	30700	34550	38400	41500	44550	47650	50700
LOW INCOME	43000	49200	55350	61450	66400	71300	76200	81150
MODERATE INCOME	48500	54700	60850	66950	71900	76800	81700	86650
RD 538 GUAR MOD INC	70350	80400	90450	100500	108550	116600	124600	132650
Randolph County, AR								
VERY LOW INCOME	24550	28050	31550	35050	37900	40700	43500	46300
LOW INCOME	39300	44900	50500	56100	60600	65100	69600	74100
MODERATE INCOME	44800	50400	56000	61600	66100	70600	75100	79600
RD 538 GUAR MOD INC	55350	63250	71200	79100	85450	91800	98100	104450
Scott County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	52350	59800	67300	74750	80750	86700	92700	98650
Searcy County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	46150	52700	59300	65900	71150	76450	81700	87000
Sevier County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	53950	61650	69350	77050	83200	89400	95550	101700
Sharp County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	51850	59250	66650	74050	79950	85900	91800	97750
St. Francis County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	44500	50800	57200	63550	68650	73700	78800	83850

* 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:ARKANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Stone County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	45700	52250	58750	65300	70500	75750	80950	86200
Union County, AR								
VERY LOW INCOME	25350	28950	32550	36150	39050	41950	44850	47750
LOW INCOME	40500	46300	52100	57850	62500	67150	71750	76400
MODERATE INCOME	46000	51800	57600	63350	68000	72650	77250	81900
RD 538 GUAR MOD INC	58200	66500	74850	83150	89800	96450	103100	109750
Van Buren County, AR								
VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
MODERATE INCOME	43100	48500	53850	59200	63500	67800	72100	76400
RD 538 GUAR MOD INC	51500	58900	66250	73600	79500	85400	91250	97150
White County, AR								
VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
LOW INCOME	42950	49050	55200	61300	66250	71150	76050	80950
MODERATE INCOME	48450	54550	60700	66800	71750	76650	81550	86450
RD 538 GUAR MOD INC	61650	70500	79300	88100	95150	102200	109250	116300
Woodruff County, AR								
VERY LOW INCOME	24000	27400	30850	34250	37000	39750	42500	45250
LOW INCOME	38400	43850	49350	54800	59200	63600	68000	72350
MODERATE INCOME	43900	49350	54850	60300	64700	69100	73500	77850
RD 538 GUAR MOD INC	61250	70000	78750	87500	94500	101500	108500	115500
Yell County, AR								
VERY LOW INCOME	26200	29900	33650	37400	40400	43400	46400	49400
LOW INCOME	41900	47850	53900	59850	64650	69450	74250	79000
MODERATE INCOME	47400	53350	59400	65350	70150	74950	79750	84500
RD 538 GUAR MOD INC	60200	68850	77400	86050	92950	99800	106700	113600

* 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:CALIFORNIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bakersfield-Delano, CA MSA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	65750	75150	84550	93950	101450	109000	116500	124000
Chico, CA MSA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	77750	88900	100000	111100	120000	128900	137750	146650
El Centro, CA MSA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	58850	67250	75650	84050	90750	97500	104200	110950
Fresno, CA MSA								
Fresno, CA HUD Metro FMR Area								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Madera County, CA HUD Metro FMR Area								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
Hanford-Corcoran, CA MSA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	66700	76250	85800	95350	103000	110550	118200	125850
Los Angeles-Long Beach-Anaheim, CA MSA								
Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area								
VERY LOW INCOME	53000	60600	68150	75750	81800	87850	93900	100000
LOW INCOME	85700	97950	110200	122400	132200	142000	151800	161600
MODERATE INCOME	91200	103450	115700	127900	137700	147500	157300	167100
RD 538 GUAR MOD INC	85800	98100	110350	122600	132400	142200	152000	161850

* 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:CALIFORNIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Santa Ana-Anaheim-Irvine, CA HUD Metro FMR Area								
VERY LOW INCOME	59250	67700	76150	84600	91400	98150	104950	111700
LOW INCOME	94750	108300	121850	135350	146200	157050	167850	178700
MODERATE INCOME	100250	113800	127350	140850	151700	162550	173350	184200
RD 538 GUAR MOD INC	109950	125700	141400	157100	169650	182250	194800	207350
Merced, CA MSA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	65150	74450	83750	93100	100500	107950	115450	122850
Modesto, CA MSA								
VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
LOW INCOME	55200	63050	70950	78800	85150	91450	97750	104050
MODERATE INCOME	60700	68550	76450	84300	90650	96950	103250	109550
RD 538 GUAR MOD INC	79300	90650	101950	113300	122350	131450	140500	149550
Napa, CA MSA								
VERY LOW INCOME	56100	64100	72150	80150	86600	93000	99400	105800
LOW INCOME	91150	104150	117150	130150	140600	151000	161400	171800
MODERATE INCOME	96650	109650	122650	135650	146100	156500	166900	177300
RD 538 GUAR MOD INC	113950	130250	146500	162800	175800	188850	201850	214900
Oxnard-Thousand Oaks-Ventura, CA MSA								
VERY LOW INCOME	52400	59900	67400	74850	80850	86850	92850	98850
LOW INCOME	83850	95800	107800	119750	129350	138950	148500	158100
MODERATE INCOME	89350	101300	113300	125250	134850	144450	154000	163600
RD 538 GUAR MOD INC	105700	120800	135900	151000	163100	175150	187250	199300
Redding, CA MSA								
VERY LOW INCOME	34050	38900	43800	48650	52550	56450	60350	64250
LOW INCOME	54500	62300	70100	77850	84100	90350	96550	102800
MODERATE INCOME	60000	67800	75600	83350	89600	95850	102050	108300
RD 538 GUAR MOD INC	78300	89500	100700	111900	120850	129800	138750	147700
Riverside-San Bernardino-Ontario, CA MSA								
VERY LOW INCOME	39200	44750	50350	55950	60450	64900	69400	73850
LOW INCOME	62650	71600	80550	89500	96700	103850	111000	118150
MODERATE INCOME	68150	77100	86050	95000	102200	109350	116500	123650
RD 538 GUAR MOD INC	83650	95600	107550	119500	129050	138600	148200	157750
Sacramento-Roseville-Folsom, CA MSA								
Sacramento--Roseville--Arden-Arcade, CA HUD Metro FMR Area								
VERY LOW INCOME	45050	51450	57900	64300	69450	74600	79750	84900
LOW INCOME	72050	82350	92650	102900	111150	119400	127600	135850
MODERATE INCOME	77550	87850	98150	108400	116650	124900	133100	141350

* 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:CALIFORNIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Yolo, CA HUD Metro FMR Area								
VERY LOW INCOME	44100	50400	56650	62950	68000	73050	78100	83100
LOW INCOME	70500	80600	90650	100700	108800	116850	124900	132950
MODERATE INCOME	76000	86100	96150	106200	114300	122350	130400	138450
RD 538 GUAR MOD INC	102850	117550	132250	146950	158700	170500	182250	193950
Salinas, CA MSA								
VERY LOW INCOME	50600	57850	65100	72300	78100	83850	89650	95450
LOW INCOME	97350	111250	125150	139050	150200	161300	172450	183550
MODERATE INCOME	102850	116750	130650	144550	155700	166800	177950	189050
RD 538 GUAR MOD INC	84150	96150	108200	120200	129800	139450	149050	158650
San Diego-Chula Vista-Carlsbad, CA MSA								
VERY LOW INCOME	57900	66150	74450	82700	89350	95950	102550	109200
LOW INCOME	94000	107450	120900	134300	145050	155800	166550	177300
MODERATE INCOME	99500	112950	126400	139800	150550	161300	172050	182800
RD 538 GUAR MOD INC	105050	120050	135100	150100	162150	174150	186150	198150
San Francisco-Oakland-Fremont, CA MSA								
Oakland-Fremont, CA HUD Metro FMR Area								
VERY LOW INCOME	55950	63950	71950	79900	86300	92700	99100	105500
LOW INCOME	87550	100050	112550	125050	135100	145100	155100	165100
MODERATE INCOME	93050	105550	118050	130550	140600	150600	160600	170600
RD 538 GUAR MOD INC	128650	147000	165400	183750	198450	213150	227850	242550
San Francisco, CA HUD Metro FMR Area								
VERY LOW INCOME	68550	78350	88150	97900	105750	113600	121400	129250
LOW INCOME	116000	132600	149150	165700	179000	192250	205500	218750
MODERATE INCOME	121500	138100	154650	171200	184500	197750	211000	224250
RD 538 GUAR MOD INC	150200	171700	193150	214600	231750	248950	266100	283250
San Jose-Sunnyvale-Santa Clara, CA MSA								
San Benito County, CA HUD Metro FMR Area								
VERY LOW INCOME	46800	53450	60150	66800	72150	77500	82850	88200
LOW INCOME	74850	85550	96250	106950	115550	124050	132650	141200
MODERATE INCOME	80350	91050	101750	112450	121050	129550	138150	146700
RD 538 GUAR MOD INC	112900	129000	145150	161250	174150	187050	199950	212850
San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area								
VERY LOW INCOME	70350	80400	90450	100450	108500	116550	124600	132600
LOW INCOME	111700	127650	143600	159550	172350	185100	197850	210650
MODERATE INCOME	117200	133150	149100	165050	177850	190600	203350	216150
RD 538 GUAR MOD INC	157150	179600	202050	224500	242450	260400	278400	296350

* 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:CALIFORNIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
San Luis Obispo-Paso Robles, CA MSA								
VERY LOW INCOME	48650	55600	62550	69500	75050	80650	86200	91750
LOW INCOME	77900	89050	100150	111300	120250	129150	138000	146900
MODERATE INCOME	83400	94550	105650	116800	125750	134650	143500	152400
RD 538 GUAR MOD INC	100150	114450	128750	143050	154450	165900	177350	188800
Santa Cruz-Watsonville, CA MSA								
VERY LOW INCOME	69250	79100	89000	98900	106800	114700	122650	130550
LOW INCOME	129050	147500	165950	184400	199150	213900	228650	243400
MODERATE INCOME	134550	153000	171450	189900	204650	219400	234150	248900
RD 538 GUAR MOD INC	106900	122150	137450	152700	164900	177150	189350	201550
Santa Maria-Santa Barbara, CA MSA								
VERY LOW INCOME	61800	70600	79450	88250	95350	102400	109450	116500
LOW INCOME	98850	113000	127100	141200	152500	163800	175100	186400
MODERATE INCOME	104350	118500	132600	146700	158000	169300	180600	191900
RD 538 GUAR MOD INC	95000	108550	122150	135700	146550	157450	168300	179150
Santa Rosa-Petaluma, CA MSA								
VERY LOW INCOME	52850	60400	67950	75500	81550	87600	93650	99700
LOW INCOME	84700	96800	108900	121000	130700	140400	150050	159750
MODERATE INCOME	90200	102300	114400	126500	136200	145900	155550	165250
RD 538 GUAR MOD INC	106250	121450	136600	151800	163950	176100	188250	200400
Stockton-Lodi, CA MSA								
VERY LOW INCOME	36650	41850	47100	52300	56500	60700	64900	69050
LOW INCOME	58600	67000	75350	83700	90400	97100	103800	110500
MODERATE INCOME	64100	72500	80850	89200	95900	102600	109300	116000
RD 538 GUAR MOD INC	84200	96250	108250	120300	129900	139550	149150	158800
Vallejo, CA MSA								
VERY LOW INCOME	48100	54950	61850	68700	74200	79700	85200	90700
LOW INCOME	76950	87900	98900	109900	118700	127500	136300	145100
MODERATE INCOME	82450	93400	104400	115400	124200	133000	141800	150600
RD 538 GUAR MOD INC	99550	113750	128000	142200	153550	164950	176350	187700
Visalia, CA MSA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	63250	72350	81350	90400	97650	104900	112100	119350
Yuba City, CA MSA								
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59500	63400
LOW INCOME	53750	61400	69100	76750	82900	89050	95200	101350
MODERATE INCOME	59250	66900	74600	82250	88400	94550	100700	106850
RD 538 GUAR MOD INC	72300	82600	92950	103250	111500	119800	128050	136300

* 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:CALIFORNIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Alpine County, CA								
VERY LOW INCOME	40400	46150	51900	57700	62300	66950	71550	76150
LOW INCOME	64650	73850	83100	92300	99700	107100	114500	121850
MODERATE INCOME	70150	79350	88600	97800	105200	112600	120000	127350
RD 538 GUAR MOD INC	104250	119150	134050	148950	160850	172800	184700	196600
Amador County, CA								
VERY LOW INCOME	38500	44000	49500	54950	59350	63750	68150	72550
LOW INCOME	61550	70350	79150	87900	94950	102000	109000	116050
MODERATE INCOME	67050	75850	84650	93400	100450	107500	114500	121550
RD 538 GUAR MOD INC	88500	101100	113750	126400	136500	146600	156750	166850
Calaveras County, CA								
VERY LOW INCOME	35550	40600	45700	50750	54850	58900	62950	67000
LOW INCOME	56850	65000	73100	81200	87700	94200	100700	107200
MODERATE INCOME	62350	70500	78600	86700	93200	99700	106200	112700
RD 538 GUAR MOD INC	81750	93400	105100	116750	126100	135450	144750	154100
Colusa County, CA								
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59500	63400
LOW INCOME	53750	61400	69100	76750	82900	89050	95200	101350
MODERATE INCOME	59250	66900	74600	82250	88400	94550	100700	106850
RD 538 GUAR MOD INC	75350	86100	96850	107600	116250	124850	133450	142100
Del Norte County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	69550	79550	89500	99450	107350	115400	123300	131250
Glenn County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	70600	80700	90750	100850	108900	117000	125050	133100
Humboldt County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200
Inyo County, CA								
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59500	63400
LOW INCOME	53750	61400	69100	76750	82900	89050	95200	101350
MODERATE INCOME	59250	66900	74600	82250	88400	94550	100700	106850
RD 538 GUAR MOD INC	75200	85950	96650	107400	116000	124600	133200	141750

* 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:CALIFORNIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lake County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Lassen County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	67250	76850	86500	96100	103800	111500	119150	126850
Mariposa County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150
Mendocino County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	72750	83150	93550	103950	112250	120600	128900	137200
Modoc County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	54650	62500	70300	78100	84350	90600	96850	103100
Mono County, CA								
VERY LOW INCOME	35700	40850	45900	51050	55100	59200	63300	67350
LOW INCOME	57150	65350	73500	81700	88200	94750	101300	107850
MODERATE INCOME	62650	70850	79000	87200	93700	100250	106800	113350
RD 538 GUAR MOD INC	92600	105800	119100	132300	142850	153450	164100	174650
Nevada County, CA								
VERY LOW INCOME	39850	45500	51200	56900	61450	66000	70600	75150
LOW INCOME	63700	72800	81900	91000	98300	105600	112850	120150
MODERATE INCOME	69200	78300	87400	96500	103800	111100	118350	125650
RD 538 GUAR MOD INC	98950	113050	127150	141300	152650	163950	175250	186550
Plumas County, CA								
VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
RD 538 GUAR MOD INC	76700	87700	98650	109600	118350	127150	135900	144650

* 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:CALIFORNIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sierra County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	65950	75350	84800	94200	101750	109250	116800	124350
Siskiyou County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	62250	71100	80000	88900	96000	103100	110250	117350
Tehama County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	61800	70650	79450	88300	95350	102450	109500	116550
Trinity County, CA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	57750	66000	74250	82500	89100	95700	102300	108950
Tuolumne County, CA								
VERY LOW INCOME	35600	40650	45750	50800	54900	58950	63000	67100
LOW INCOME	56950	65050	73200	81300	87850	94350	100850	107350
MODERATE INCOME	62450	70550	78700	86800	93350	99850	106350	112850
RD 538 GUAR MOD INC	81800	93500	105150	116850	126200	135550	144900	154250

* 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:COLORADO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Boulder, CO MSA								
VERY LOW INCOME	52750	60250	67800	75300	81350	87350	93400	99400
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	121250	138550	155900	173200	187050	200900	214750	228600
Colorado Springs, CO MSA								
Colorado Springs, CO HUD Metro FMR Area								
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
Teller County, CO HUD Metro FMR Area								
VERY LOW INCOME	36050	41200	46350	51500	55650	59700	63900	67950
LOW INCOME	57700	65950	74200	82400	89000	95600	102200	108750
MODERATE INCOME	63200	71450	79700	87900	94500	101100	107700	114250
RD 538 GUAR MOD INC	83700	95650	107600	119600	129150	138700	148300	157850
Denver-Aurora-Centennial, CO MSA								
VERY LOW INCOME	49050	56050	63050	70050	75700	81300	86900	92500
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	112750	128900	145000	161100	174000	186900	199750	212650
Fort Collins-Loveland, CO MSA								
VERY LOW INCOME	44700	51050	57450	63800	68950	74050	79150	84250
LOW INCOME	71500	81700	91900	102100	110300	118450	126650	134800
MODERATE INCOME	77000	87200	97400	107600	115800	123950	132150	140300
RD 538 GUAR MOD INC	102750	117400	132100	146750	158500	170250	181950	193700
Grand Junction, CO MSA								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	75750	86550	97400	108200	116850	125500	134150	142800
Greeley, CO MSA								
VERY LOW INCOME	40100	45800	51550	57250	61850	66450	71000	75600
LOW INCOME	64150	73300	82450	91600	98950	106300	113600	120950
MODERATE INCOME	69650	78800	87950	97100	104450	111800	119100	126450
RD 538 GUAR MOD INC	92200	105350	118550	131700	142250	152750	163300	173850

* 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:COLORADO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pueblo, CO MSA								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	67600	77300	86950	96600	104350	112050	119800	127500
Alamosa County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	55150	63000	70950	78800	85100	91400	97700	104050
Archuleta County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	73650	84200	94700	105200	113650	122050	130450	138900
Baca County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	56200	64200	72250	80250	86650	93100	99500	105950
Bent County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	50150	57300	64550	71700	77400	83150	88900	94600
Chaffee County, CO								
VERY LOW INCOME	36000	41150	46300	51400	55550	59650	63750	67850
LOW INCOME	57600	65800	74050	82250	88850	95450	102000	108600
MODERATE INCOME	63100	71300	79550	87750	94350	100950	107500	114100
RD 538 GUAR MOD INC	78250	89450	100600	111750	120750	129700	138600	147550
Cheyenne County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	77300	88300	99350	110400	119250	128050	136900	145750
Conejos County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	57350	65500	73700	81900	88450	95000	101550	108100

* 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:COLORADO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Costilla County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	46050	52600	59250	65800	71050	76350	81550	86850
Crowley County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101700	108250
Custer County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	69650	79600	89550	99500	107450	115400	123400	131350
Delta County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900
Dolores County, CO								
VERY LOW INCOME	35950	41100	46250	51350	55500	59600	63700	67800
LOW INCOME	57550	65750	73950	82150	88750	95300	101900	108450
MODERATE INCOME	63050	71250	79450	87650	94250	100800	107400	113950
RD 538 GUAR MOD INC	82650	94500	106300	118100	127550	137000	146450	155900
Eagle County, CO								
VERY LOW INCOME	46650	53300	59950	66600	71950	77300	82600	87950
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	106700	122000	137200	152450	164650	176850	189050	201250
Fremont County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	69000	78900	88750	98600	106500	114400	122250	130200
Garfield County, CO								
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

* 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:COLORADO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grand County, CO								
VERY LOW INCOME	39200	44800	50400	56000	60500	65000	69450	73950
LOW INCOME	62750	71700	80650	89600	96800	103950	111150	118300
MODERATE INCOME	68250	77200	86150	95100	102300	109450	116650	123800
RD 538 GUAR MOD INC	97550	111500	125500	139400	150550	161700	172900	184050
Gunnison County, CO								
VERY LOW INCOME	39350	45000	50600	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	96700	110500	124350	138150	149200	160200	171300	182350
Hinsdale County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	64400	73650	82850	92050	99450	106800	114200	121550
Huerfano County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
Jackson County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	64650	73850	83100	92350	99700	107150	114500	121900
Kiowa County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	59200	67600	76050	84500	91300	98050	104850	111550
Kit Carson County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	69150	79050	88950	98850	106750	114650	122550	130450
La Plata County, CO								
VERY LOW INCOME	41150	47000	52900	58750	63450	68150	72850	77550
LOW INCOME	65800	75200	84600	94000	101550	109050	116600	124100
MODERATE INCOME	71300	80700	90100	99500	107050	114550	122100	129600
RD 538 GUAR MOD INC	94600	108100	121650	135150	145950	156750	167600	178400

* 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:COLORADO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lake County, CO								
VERY LOW INCOME	36550	41800	47000	52250	56450	60650	64750	68950
LOW INCOME	58500	66900	75250	83600	90300	96950	103700	110350
MODERATE INCOME	64000	72400	80750	89100	95800	102450	109200	115850
RD 538 GUAR MOD INC	86800	99200	111600	124000	133950	143850	153850	163700
Las Animas County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	59500	68050	76500	85000	91850	98600	105450	112200
Lincoln County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	80900	92500	104050	115600	124850	134100	143350	152650
Logan County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	69400	79300	89250	99150	107100	115000	122950	130900
Mineral County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	61750	70550	79400	88200	95250	102300	109350	116400
Moffat County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	74350	85000	95600	106250	114800	123250	131750	140300
Montezuma County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	67000	76550	86150	95700	103350	111000	118650	126300
Montrose County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	70900	81050	91150	101300	109400	117500	125600	133700

* 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:COLORADO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Morgan County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450
Otero County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	57800	66050	74350	82600	89200	95850	102450	109050
Ouray County, CO								
VERY LOW INCOME	36600	41800	47050	52250	56450	60650	64800	69000
LOW INCOME	58550	66900	75250	83600	90300	97000	103700	110400
MODERATE INCOME	64050	72400	80750	89100	95800	102500	109200	115900
RD 538 GUAR MOD INC	83150	95050	106900	118800	128300	137800	147350	156850
Phillips County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	65000	74350	83650	92950	100350	107800	115200	122700
Pitkin County, CO								
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	111500	127450	143350	159300	172050	184800	197550	210300
Prowers County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	57650	65900	74150	82400	89000	95550	102150	108750
Rio Blanco County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128750	137650	146500
Rio Grande County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	73700	84200	94750	105250	113650	122100	130500	138950

* 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:COLORADO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Routt County, CO								
VERY LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
LOW INCOME	72800	83200	93600	104000	112350	120650	129000	137300
MODERATE INCOME	78300	88700	99100	109500	117850	126150	134500	142800
RD 538 GUAR MOD INC	108500	123950	139450	154950	167350	179750	192150	204550
Saguache County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	53200	60800	68400	76000	82100	88150	94250	100300
San Juan County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	71600	81800	92050	102250	110450	118600	126800	134950
San Miguel County, CO								
VERY LOW INCOME	41850	47800	53800	59750	64550	69350	74100	78900
LOW INCOME	66950	76500	86050	95600	103250	110900	118550	126200
MODERATE INCOME	72450	82000	91550	101100	108750	116400	124050	131700
RD 538 GUAR MOD INC	91000	104000	117000	130000	140400	150800	161200	171650
Sedgwick County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
Summit County, CO								
VERY LOW INCOME	46550	53200	59850	66500	71850	77150	82500	87800
LOW INCOME	74500	85150	95800	106400	114950	123450	131950	140450
MODERATE INCOME	80000	90650	101300	111900	120450	128950	137450	145950
RD 538 GUAR MOD INC	112400	128450	144500	160550	173400	186250	199100	211950
Washington County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	64950	74250	83550	92800	100250	107700	115100	122550
Yuma County, CO								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	64250	73400	82600	91750	99100	106450	113750	121100

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bridgeport-Stamford-Danbury, CT MSA								
VERY LOW INCOME	52150	59600	67050	74450	80450	86400	92350	98300
LOW INCOME	75500	86300	97100	107850	116500	125150	133750	142400
MODERATE INCOME	81000	91800	102600	113350	122000	130650	139250	147900
RD 538 GUAR MOD INC	119900	137000	154150	171250	184950	198650	212350	226050
Bridgeport town, CT Exception Area								
VERY LOW INCOME	44750	51150	57550	63950	69050	74200	79300	84400
LOW INCOME	71650	81850	92100	102300	110500	118700	126900	135050
MODERATE INCOME	77150	87350	97600	107800	116000	124200	132400	140550
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194600
Bridgewater town, CT Exception Area								
VERY LOW INCOME	43650	49900	56100	62350	67350	72350	77350	82350
LOW INCOME	69850	79800	89800	99750	107750	115750	123700	131700
MODERATE INCOME	75350	85300	95300	105250	113250	121250	129200	137200
RD 538 GUAR MOD INC	100850	115200	129650	144050	155550	167100	178600	190150
Darien town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050
Easton town, CT Exception Area								
VERY LOW INCOME	44750	51150	57550	63950	69050	74200	79300	84400
LOW INCOME	71650	81850	92100	102300	110500	118700	126900	135050
MODERATE INCOME	77150	87350	97600	107800	116000	124200	132400	140550
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194600
Fairfield town, CT Exception Area								
VERY LOW INCOME	44750	51150	57550	63950	69050	74200	79300	84400
LOW INCOME	71650	81850	92100	102300	110500	118700	126900	135050
MODERATE INCOME	77150	87350	97600	107800	116000	124200	132400	140550
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194600
Greenwich town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050
Monroe town, CT Exception Area								
VERY LOW INCOME	44750	51150	57550	63950	69050	74200	79300	84400
LOW INCOME	71650	81850	92100	102300	110500	118700	126900	135050
MODERATE INCOME	77150	87350	97600	107800	116000	124200	132400	140550
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194600

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
New Canaan town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050
New Milford town, CT Exception Area								
VERY LOW INCOME	43650	49900	56100	62350	67350	72350	77350	82350
LOW INCOME	69850	79800	89800	99750	107750	115750	123700	131700
MODERATE INCOME	75350	85300	95300	105250	113250	121250	129200	137200
RD 538 GUAR MOD INC	100850	115200	129650	144050	155550	167100	178600	190150
Norwalk town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050
Stamford town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050
Stratford town, CT Exception Area								
VERY LOW INCOME	44750	51150	57550	63950	69050	74200	79300	84400
LOW INCOME	71650	81850	92100	102300	110500	118700	126900	135050
MODERATE INCOME	77150	87350	97600	107800	116000	124200	132400	140550
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194600
Trumbull town, CT Exception Area								
VERY LOW INCOME	44750	51150	57550	63950	69050	74200	79300	84400
LOW INCOME	71650	81850	92100	102300	110500	118700	126900	135050
MODERATE INCOME	77150	87350	97600	107800	116000	124200	132400	140550
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194600
Weston town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050
Westport town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wilton town, CT Exception Area								
VERY LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
LOW INCOME	85800	98050	110300	122550	132400	142200	152000	161800
MODERATE INCOME	91300	103550	115800	128050	137900	147700	157500	167300
RD 538 GUAR MOD INC	145300	166100	186850	207600	224200	240800	257400	274050
Hartford-West Hartford-East Hartford, CT MSA								
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
Clinton town, CT Exception Area								
VERY LOW INCOME	50900	58150	65450	72700	78500	84350	90150	96000
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	119900	137000	154150	171250	184950	198650	212350	226050
Deep River town, CT Exception Area								
VERY LOW INCOME	50900	58150	65450	72700	78500	84350	90150	96000
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	119900	137000	154150	171250	184950	198650	212350	226050
Essex town, CT Exception Area								
VERY LOW INCOME	50900	58150	65450	72700	78500	84350	90150	96000
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	119900	137000	154150	171250	184950	198650	212350	226050
Killingworth town, CT Exception Area								
VERY LOW INCOME	50900	58150	65450	72700	78500	84350	90150	96000
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	119900	137000	154150	171250	184950	198650	212350	226050
Lyme town, CT Exception Area								
VERY LOW INCOME	43650	49900	56100	62350	67350	72350	77350	82350
LOW INCOME	69850	79800	89800	99750	107750	115750	123700	131700
MODERATE INCOME	75350	85300	95300	105250	113250	121250	129200	137200
RD 538 GUAR MOD INC	98700	112800	126950	141050	152350	163600	174900	186200
Old Lyme town, CT Exception Area								
VERY LOW INCOME	43650	49900	56100	62350	67350	72350	77350	82350
LOW INCOME	69850	79800	89800	99750	107750	115750	123700	131700
MODERATE INCOME	75350	85300	95300	105250	113250	121250	129200	137200
RD 538 GUAR MOD INC	98700	112800	126950	141050	152350	163600	174900	186200

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Old Saybrook town, CT Exception Area								
VERY LOW INCOME	50900	58150	65450	72700	78500	84350	90150	96000
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	119900	137000	154150	171250	184950	198650	212350	226050
Westbrook town, CT Exception Area								
VERY LOW INCOME	50900	58150	65450	72700	78500	84350	90150	96000
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	119900	137000	154150	171250	184950	198650	212350	226050
Bethany town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Branford town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
East Haven town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Guilford town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Hamden town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Madison town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Meriden town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Milford town, CT Exception Area								
VERY LOW INCOME	45650	52150	58650	65150	70400	75600	80800	86000
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	104900	119900	134850	149850	161850	173850	185800	197800
New Haven town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
North Branford town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
North Haven town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Orange town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Wallingford town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
West Haven town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Woodbridge town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Norwich-New London-Willimantic, CT MSA								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	90400	103300	116250	129150	139500	149800	160150	170500
Colchester town, CT Exception Area								
VERY LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
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	119550	136650	153700	170800	184450	198150	211800	225450
Lebanon town, CT Exception Area								
VERY LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
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	119550	136650	153700	170800	184450	198150	211800	225450
Windham town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Ansonia town, CT Exception Area								
VERY LOW INCOME	45650	52150	58650	65150	70400	75600	80800	86000
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	104900	119900	134850	149850	161850	173850	185800	197800
Beacon Falls town, CT Exception Area								
VERY LOW INCOME	45650	52150	58650	65150	70400	75600	80800	86000
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	104900	119900	134850	149850	161850	173850	185800	197800
Bethlehem town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	92350	105500	118700	131900	142450	153000	163550	174100

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bristol town, CT Exception Area								
VERY LOW INCOME	42650	48750	54850	60900	65800	70650	75550	80400
LOW INCOME	68250	78000	87750	97450	105250	113050	120850	128650
MODERATE INCOME	73750	83500	93250	102950	110750	118550	126350	134150
RD 538 GUAR MOD INC	98050	112050	126050	140050	151250	162450	173650	184850
Cheshire town, CT Exception Area								
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	93450	106800	120150	133500	144200	154850	165550	176200
Derby town, CT Exception Area								
VERY LOW INCOME	45650	52150	58650	65150	70400	75600	80800	86000
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	104900	119900	134850	149850	161850	173850	185800	197800
Middlebury town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	88550	101200	113850	126500	136600	146750	156850	167000
Naugatuck town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	88550	101200	113850	126500	136600	146750	156850	167000
Oxford town, CT Exception Area								
VERY LOW INCOME	45650	52150	58650	65150	70400	75600	80800	86000
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	104900	119900	134850	149850	161850	173850	185800	197800
Plymouth town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	92350	105500	118700	131900	142450	153000	163550	174100
Prospect town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	88550	101200	113850	126500	136600	146750	156850	167000

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Seymour town, CT Exception Area								
VERY LOW INCOME	45650	52150	58650	65150	70400	75600	80800	86000
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	104900	119900	134850	149850	161850	173850	185800	197800
Shelton town, CT Exception Area								
VERY LOW INCOME	41100	47000	52850	58700	63400	68100	72800	77500
LOW INCOME	65750	75150	84550	93900	101450	108950	116450	123950
MODERATE INCOME	71250	80650	90050	99400	106950	114450	121950	129450
RD 538 GUAR MOD INC	94500	108000	121500	135000	145800	156600	167400	178200
Southbury town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	88550	101200	113850	126500	136600	146750	156850	167000
Thomaston town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	92350	105500	118700	131900	142450	153000	163550	174100
Waterbury town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	88550	101200	113850	126500	136600	146750	156850	167000
Watertown town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	92350	105500	118700	131900	142450	153000	163550	174100
Wolcott town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	88550	101200	113850	126500	136600	146750	156850	167000
Woodbury town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	92350	105500	118700	131900	142450	153000	163550	174100

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ashford town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Brooklyn town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Canterbury town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Chaplin town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Eastford town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Hampton town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Killingly town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Plainfield town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pomfret town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Putnam town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Scotland town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Sterling town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Thompson town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Union town, CT Exception Area								
VERY LOW INCOME	42650	48750	54850	60900	65800	70650	75550	80400
LOW INCOME	68250	78000	87750	97450	105250	113050	120850	128650
MODERATE INCOME	73750	83500	93250	102950	110750	118550	126350	134150
RD 538 GUAR MOD INC	98050	112050	126050	140050	151250	162450	173650	184850
Voluntown town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	90500	103400	116350	129250	139600	149950	160250	170600
Woodstock town, CT Exception Area								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400

* 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:CONNECTICUT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Northwest Hills Planning Region, CT								
VERY LOW INCOME	40750	46600	52400	58200	62900	67550	72200	76850
LOW INCOME	65200	74500	83800	93100	100550	108000	115450	122900
MODERATE INCOME	70700	80000	89300	98600	106050	113500	120950	128400
RD 538 GUAR MOD INC	93700	107100	120450	133850	144550	155250	165950	176700
Burlington town, CT Exception Area								
VERY LOW INCOME	42650	48750	54850	60900	65800	70650	75550	80400
LOW INCOME	68250	78000	87750	97450	105250	113050	120850	128650
MODERATE INCOME	73750	83500	93250	102950	110750	118550	126350	134150
RD 538 GUAR MOD INC	98050	112050	126050	140050	151250	162450	173650	184850
Hartland town, CT Exception Area								
VERY LOW INCOME	42650	48750	54850	60900	65800	70650	75550	80400
LOW INCOME	68250	78000	87750	97450	105250	113050	120850	128650
MODERATE INCOME	73750	83500	93250	102950	110750	118550	126350	134150
RD 538 GUAR MOD INC	98050	112050	126050	140050	151250	162450	173650	184850

* 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:DELAWARE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dover, DE MSA								
VERY LOW INCOME	34300	39200	44100	49000	52950	56850	60800	64700
LOW INCOME	54900	62750	70600	78400	84700	90950	97250	103500
MODERATE INCOME	60400	68250	76100	83900	90200	96450	102750	109000
RD 538 GUAR MOD INC	80000	91450	102850	114300	123450	132600	141750	150900
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA								
VERY LOW INCOME	41800	47800	53750	59700	64500	69300	74050	78850
LOW INCOME	66850	76400	85950	95500	103150	110800	118450	126100
MODERATE INCOME	72350	81900	91450	101000	108650	116300	123950	131600
RD 538 GUAR MOD INC	96100	109850	123550	137300	148300	159250	170250	181250
Sussex County, DE								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	83750	95750	107650	119650	129250	138800	148350	157950

* 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:DISTRICT OF COLUMBIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA								
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area								
VERY LOW INCOME	57400	65600	73800	81950	88550	95100	101650	108200
LOW INCOME	74800	85450	96150	106800	115350	123900	132450	141000
MODERATE INCOME	80300	90950	101650	112300	120850	129400	137950	146500
RD 538 GUAR MOD INC	131950	150800	169650	188500	203600	218650	233750	248800

* 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:FLORIDA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cape Coral-Fort Myers, FL MSA								
VERY LOW INCOME	35750	40900	45950	51100	55200	59300	63400	67500
LOW INCOME	57250	65400	73600	81750	88300	94850	101400	107950
MODERATE INCOME	62750	70900	79100	87250	93800	100350	106900	113450
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450
Crestview-Fort Walton Beach-Destin, FL MSA								
Crestview-Fort Walton Beach-Destin, FL HUD Metro FMR Area								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	82100	93850	105550	117300	126700	136050	145450	154850
Walton County, FL HUD Metro FMR Area								
VERY LOW INCOME	34600	39550	44550	49450	53450	57400	61350	65300
LOW INCOME	55400	63300	71200	79100	85450	91800	98100	104450
MODERATE INCOME	60900	68800	76700	84600	90950	97300	103600	109950
RD 538 GUAR MOD INC	80100	91550	103000	114450	123600	132750	141900	151050
Deltona-Daytona Beach-Ormond Beach, FL MSA								
Deltona-Daytona Beach-Ormond Beach, FL HUD Metro FMR Area								
VERY LOW INCOME	31650	36200	40700	45200	48850	52450	56050	59650
LOW INCOME	50650	57850	65100	72300	78100	83900	89700	95450
MODERATE INCOME	56150	63350	70600	77800	83600	89400	95200	100950
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Palm Coast, FL HUD Metro FMR Area								
VERY LOW INCOME	33200	37950	42700	47450	51250	55050	58850	62600
LOW INCOME	53100	60700	68300	75900	82000	88050	94150	100200
MODERATE INCOME	58600	66200	73800	81400	87500	93550	99650	105700
RD 538 GUAR MOD INC	74700	85350	96050	106700	115250	123750	132300	140850
Gainesville, FL MSA								
Gainesville, FL HUD Metro FMR Area								
VERY LOW INCOME	36400	41600	46800	52000	56200	60350	64500	68650
LOW INCOME	58250	66600	74900	83200	89900	96550	103200	109850
MODERATE INCOME	63750	72100	80400	88700	95400	102050	108700	115350
RD 538 GUAR MOD INC	85000	97150	109300	121450	131150	140900	150600	160350
Levy County, FL HUD Metro FMR Area								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	54200	61900	69650	77400	83600	89800	96000	102150

* 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:FLORIDA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Homosassa Springs, FL MSA								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	58400	66700	75050	83400	90050	96750	103400	110100
Jacksonville, FL MSA								
Baker County, FL HUD Metro FMR Area								
VERY LOW INCOME	32050	36600	41200	45750	49450	53100	56750	60400
LOW INCOME	51250	58600	65900	73200	79100	84950	90800	96650
MODERATE INCOME	56750	64100	71400	78700	84600	90450	96300	102150
RD 538 GUAR MOD INC	73700	84200	94750	105250	113650	122100	130500	138950
Jacksonville, FL HUD Metro FMR Area								
VERY LOW INCOME	35900	41000	46150	51250	55350	59450	63550	67650
LOW INCOME	57400	65600	73800	82000	88600	95150	101700	108250
MODERATE INCOME	62900	71100	79300	87500	94100	100650	107200	113750
RD 538 GUAR MOD INC	82550	94300	106100	117900	127350	136750	146200	155650
Lakeland-Winter Haven, FL MSA								
VERY LOW INCOME	29200	33350	37500	41650	45000	48350	51650	55000
LOW INCOME	46700	53350	60000	66650	72000	77350	82650	88000
MODERATE INCOME	52200	58850	65500	72150	77500	82850	88150	93500
RD 538 GUAR MOD INC	67050	76650	86200	95800	103450	111150	118800	126450
Miami-Fort Lauderdale-West Palm Beach, FL MSA								
Fort Lauderdale, FL HUD Metro FMR Area								
VERY LOW INCOME	40350	46100	51850	57650	62250	66900	71500	76100
LOW INCOME	64550	73750	83000	92200	99600	107000	114350	121750
MODERATE INCOME	70050	79250	88500	97700	105100	112500	119850	127250
RD 538 GUAR MOD INC	77450	88500	99600	110650	119500	128350	137200	146050
Miami-Miami Beach-Kendall, FL HUD Metro FMR Area								
VERY LOW INCOME	43400	49550	55750	61950	66950	71900	76850	81800
LOW INCOME	69400	79300	89200	99100	107050	115000	122900	130850
MODERATE INCOME	74900	84800	94700	104600	112550	120500	128400	136350
RD 538 GUAR MOD INC	69750	79750	89700	99700	107700	115650	123600	131600
West Palm Beach-Boca Raton, FL HUD Metro FMR Area								
VERY LOW INCOME	40950	46800	52600	58450	63150	67850	72500	77200
LOW INCOME	65450	74800	84150	93500	101000	108500	115950	123450
MODERATE INCOME	70950	80300	89650	99000	106500	114000	121450	128950
RD 538 GUAR MOD INC	90000	102850	115700	128550	138850	149100	159400	169700

* 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:FLORIDA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Naples-Marco Island, FL MSA								
VERY LOW INCOME	39800	45450	51150	56800	61350	65900	70450	75000
LOW INCOME	63650	72750	81850	90900	98200	105450	112750	120000
MODERATE INCOME	69150	78250	87350	96400	103700	110950	118250	125500
RD 538 GUAR MOD INC	91450	104500	117600	130650	141100	151550	162000	172450
North Port-Bradenton-Sarasota, FL MSA								
VERY LOW INCOME	37700	43050	48450	53800	58150	62450	66750	71050
LOW INCOME	60300	68900	77500	86100	93000	99900	106800	113700
MODERATE INCOME	65800	74400	83000	91600	98500	105400	112300	119200
RD 538 GUAR MOD INC	85400	97600	109800	122000	131750	141500	151300	161050
Ocala, FL MSA								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	61350	70100	78900	87650	94650	101650	108700	115700
Orlando-Kissimmee-Sanford, FL MSA								
VERY LOW INCOME	36900	42150	47450	52700	56950	61150	65350	69550
LOW INCOME	59000	67450	75900	84300	91050	97800	104550	111300
MODERATE INCOME	64500	72950	81400	89800	96550	103300	110050	116800
RD 538 GUAR MOD INC	78950	90250	101500	112800	121800	130850	139850	148900
Palm Bay-Melbourne-Titusville, FL MSA								
VERY LOW INCOME	35000	40000	45000	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71950	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77450	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	80450	91900	103400	114900	124100	133300	142500	151650
Panama City-Panama City Beach, FL MSA								
Panama City, FL HUD Metro FMR Area								
VERY LOW INCOME	32950	37650	42350	47050	50850	54600	58350	62150
LOW INCOME	52750	60250	67800	75300	81350	87350	93400	99400
MODERATE INCOME	58250	65750	73300	80800	86850	92850	98900	104900
RD 538 GUAR MOD INC	75500	86300	97100	107900	116500	125150	133800	142400
Washington County, FL HUD Metro FMR Area								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	56150	64200	72250	80250	86650	93100	99500	105950

* 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:FLORIDA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pensacola-Ferry Pass-Brent, FL MSA								
VERY LOW INCOME	34350	39250	44150	49050	53000	56900	60850	64750
LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
MODERATE INCOME	60450	68300	76150	84000	90300	96600	102850	109150
RD 538 GUAR MOD INC	80700	92200	103750	115250	124450	133700	142900	152150
Port St. Lucie, FL MSA								
VERY LOW INCOME	33150	37900	42650	47350	51150	54950	58750	62550
LOW INCOME	53050	60600	68200	75750	81850	87900	93950	100000
MODERATE INCOME	58550	66100	73700	81250	87350	93400	99450	105500
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135550
Punta Gorda, FL MSA								
VERY LOW INCOME	30700	35150	39500	43900	47450	50950	54450	57950
LOW INCOME	49150	56150	63200	70200	75850	81450	87050	92700
MODERATE INCOME	54650	61650	68700	75700	81350	86950	92550	98200
RD 538 GUAR MOD INC	68450	78300	88050	97850	105650	113500	121350	129150
Sebastian-Vero Beach-West Vero Corridor, FL MSA								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	72800	83150	93600	103950	112250	120600	128900	137200
Sebring, FL MSA								
VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
LOW INCOME	42950	49050	55200	61300	66250	71150	76050	80950
MODERATE INCOME	48450	54550	60700	66800	71750	76650	81550	86450
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200
Tallahassee, FL MSA								
Tallahassee, FL HUD Metro FMR Area								
VERY LOW INCOME	32350	36950	41550	46150	49850	53550	57250	60950
LOW INCOME	51700	59100	66500	73850	79800	85700	91600	97500
MODERATE INCOME	57200	64600	72000	79350	85300	91200	97100	103000
RD 538 GUAR MOD INC	74300	84900	95550	106150	114650	123150	131650	140100
Wakulla County, FL HUD Metro FMR Area								
VERY LOW INCOME	32450	37100	41750	46350	50100	53800	57500	61200
LOW INCOME	51950	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57450	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	74600	85300	95950	106600	115150	123650	132200	140700

* 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:FLORIDA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Tampa-St. Petersburg-Clearwater, FL MSA								
VERY LOW INCOME	36500	41700	46950	52150	56350	60500	64700	68850
LOW INCOME	58400	66750	75150	83450	90150	96800	103450	110150
MODERATE INCOME	63900	72250	80650	88950	95650	102300	108950	115650
RD 538 GUAR MOD INC	79200	90500	101850	113150	122200	131250	140300	149350
Wildwood-The Villages, FL MSA								
VERY LOW INCOME	33450	38250	43050	47800	51650	55450	59300	63100
LOW INCOME	53550	61200	68850	76500	82650	88750	94900	101000
MODERATE INCOME	59050	66700	74350	82000	88150	94250	100400	106500
RD 538 GUAR MOD INC	79450	90800	102150	113500	122600	131700	140750	149850
Bradford County, FL								
VERY LOW INCOME	27000	30850	34650	38550	41650	44700	47800	50900
LOW INCOME	43150	49350	55500	61650	66600	71500	76450	81400
MODERATE INCOME	48650	54850	61000	67150	72100	77000	81950	86900
RD 538 GUAR MOD INC	64150	73400	82500	91650	99000	106350	113700	121050
Calhoun County, FL								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	56200	64200	72250	80250	86650	93100	99500	105950
Columbia County, FL								
VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
LOW INCOME	42950	49050	55200	61300	66250	71150	76050	80950
MODERATE INCOME	48450	54550	60700	66800	71750	76650	81550	86450
RD 538 GUAR MOD INC	63650	72750	81850	90950	98250	105500	112800	120050
DeSoto County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	50150	57300	64550	71700	77400	83150	88900	94600
Dixie County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	50250	57400	64600	71750	77500	83250	88950	94700
Franklin County, FL								
VERY LOW INCOME	26550	30350	34150	37950	41000	44050	47050	50100
LOW INCOME	42500	48600	54650	60700	65550	70450	75300	80150
MODERATE INCOME	48000	54100	60150	66200	71050	75950	80800	85650
RD 538 GUAR MOD INC	59650	68150	76700	85200	92000	98850	105650	112450

* 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:FLORIDA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Glades County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	42900	49050	55150	61300	66200	71100	76000	80900
Gulf County, FL								
VERY LOW INCOME	27400	31300	35200	39150	42300	45400	48550	51700
LOW INCOME	43850	50100	56350	62600	67650	72650	77650	82650
MODERATE INCOME	49350	55600	61850	68100	73150	78150	83150	88150
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050
Hamilton County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	45350	51800	58300	64750	69950	75100	80300	85450
Hardee County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	51300	58650	66000	73300	79150	85050	90900	96800
Hendry County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	46150	52750	59350	65950	71250	76550	81850	87150
Holmes County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	51200	58500	65850	73150	79000	84850	90700	96550
Jackson County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	51200	58500	65850	73150	79000	84850	90700	96550
Lafayette County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51300	56950	61550	66100	70650	75200
MODERATE INCOME	45400	51100	56800	62450	67050	71600	76150	80700
RD 538 GUAR MOD INC	58700	67100	75450	83850	90550	97250	103950	110700

* 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:FLORIDA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Liberty County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	53450	61100	68700	76350	82450	88550	94650	100800
Madison County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	52800	60400	67900	75450	81500	87500	93600	99600
Monroe County, FL								
VERY LOW INCOME	45650	52100	58650	65150	70350	75550	80800	86000
LOW INCOME	73000	83400	93850	104250	112600	120950	129300	137600
MODERATE INCOME	78500	88900	99350	109750	118100	126450	134800	143100
RD 538 GUAR MOD INC	85700	97950	110250	122500	132250	142100	151850	161700
Okeechobee County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	52650	60150	67700	75200	81200	87250	93250	99250
Putnam County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	48900	55900	62900	69900	75450	81100	86650	92200
Suwannee County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	55650	63600	71500	79500	85850	92200	98550	104950
Taylor County, FL								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51250	56950	61550	66050	70650	75200
MODERATE INCOME	45400	51100	56750	62450	67050	71550	76150	80700
RD 538 GUAR MOD INC	47750	54550	61400	68200	73650	79100	84550	90000
Union County, FL								
VERY LOW INCOME	27000	30850	34650	38550	41650	44700	47800	50900
LOW INCOME	43150	49350	55500	61650	66600	71500	76450	81400
MODERATE INCOME	48650	54850	61000	67150	72100	77000	81950	86900
RD 538 GUAR MOD INC	65150	74450	83750	93050	100500	107950	115400	122850

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albany, GA MSA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	57950	66250	74500	82800	89400	96050	102650	109300
Athens-Clarke County, GA MSA								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	80550	92100	103600	115100	124300	133500	142700	151950
Atlanta-Sandy Springs-Roswell, GA MSA								
Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area								
VERY LOW INCOME	40000	45700	51400	57100	61700	66250	70850	75400
LOW INCOME	63950	73100	82250	91350	98700	106000	113300	120600
MODERATE INCOME	69450	78600	87750	96850	104200	111500	118800	126100
RD 538 GUAR MOD INC	91950	105100	118200	131350	141850	152350	162850	173400
Butts County, GA HUD Metro FMR Area								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Haralson County, GA HUD Metro FMR Area								
VERY LOW INCOME	29000	33150	37300	41450	44750	48100	51350	54700
LOW INCOME	46400	53050	59650	66300	71650	76950	82200	87500
MODERATE INCOME	51900	58550	65150	71800	77150	82450	87700	93000
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
Lumpkin County, GA HUD Metro FMR Area								
VERY LOW INCOME	31200	35650	40050	44550	48150	51700	55250	58850
LOW INCOME	49900	57000	64150	71250	76950	82650	88350	94050
MODERATE INCOME	55400	62500	69650	76750	82450	88150	93850	99550
RD 538 GUAR MOD INC	75800	86600	97450	108300	116950	125600	134250	142950
Meriwether County, GA HUD Metro FMR Area								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	58100	66400	74700	83000	89650	96250	102950	109550

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Morgan County, GA HUD Metro FMR Area								
VERY LOW INCOME	35100	40050	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	83700	95700	107650	119600	129150	138750	148300	157850
Augusta-Richmond County, GA-SC MSA								
Augusta-Richmond County, GA-SC HUD Metro FMR Area								
VERY LOW INCOME	30950	35350	39750	44150	47700	51250	54750	58300
LOW INCOME	49500	56550	63600	70650	76350	82000	87650	93300
MODERATE INCOME	55000	62050	69100	76150	81850	87500	93150	98800
RD 538 GUAR MOD INC	71100	81250	91400	101550	109650	117800	125900	134050
Lincoln County, GA HUD Metro FMR Area								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	55000	62850	70700	78550	84850	91100	97400	103700
Brunswick-St. Simons, GA MSA								
VERY LOW INCOME	29400	33600	37800	42050	45400	48800	52150	55500
LOW INCOME	47100	53800	60550	67250	72650	78050	83400	88800
MODERATE INCOME	52600	59300	66050	72750	78150	83550	88900	94300
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Chattanooga, TN-GA MSA								
VERY LOW INCOME	33450	38200	43000	47750	51600	55400	59250	63050
LOW INCOME	53500	61150	68800	76400	82550	88650	94750	100850
MODERATE INCOME	59000	66650	74300	81900	88050	94150	100250	106350
RD 538 GUAR MOD INC	76950	87950	98950	109950	118750	127550	136350	145150
Columbus, GA-AL MSA								
Columbus, GA-AL HUD Metro FMR Area								
VERY LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800
LOW INCOME	43150	49300	55450	61600	66550	71500	76400	81350
MODERATE INCOME	48650	54800	60950	67100	72050	77000	81900	86850
RD 538 GUAR MOD INC	62900	71850	80850	89800	97050	104200	111400	118550
Stewart County, GA HUD Metro FMR Area								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	47050	53750	60500	67200	72550	77950	83300	88750

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Talbot County, GA HUD Metro FMR Area								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	50700	57950	65200	72450	78250	84050	89850	95650
Dalton, GA MSA								
Dalton, GA HUD Metro FMR Area								
VERY LOW INCOME	28000	32000	35950	39950	43150	46350	49550	52750
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
MODERATE INCOME	50250	56650	63050	69400	74550	79650	84750	89850
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150
Murray County, GA HUD Metro FMR Area								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	64950	74250	83550	92800	100250	107700	115100	122550
Gainesville, GA MSA								
VERY LOW INCOME	35400	40500	45550	50600	54650	58700	62750	66800
LOW INCOME	56700	64800	72900	80950	87450	93950	100400	106900
MODERATE INCOME	62200	70300	78400	86450	92950	99450	105900	112400
RD 538 GUAR MOD INC	81450	93150	104800	116400	125750	135050	144400	153650
Hinesville, GA MSA								
Hinesville, GA HUD Metro FMR Area								
VERY LOW INCOME	27450	31400	35250	39200	42350	45450	48650	51750
LOW INCOME	43900	50150	56450	62700	67750	72750	77750	82800
MODERATE INCOME	49400	55650	61950	68200	73250	78250	83250	88300
RD 538 GUAR MOD INC	55950	64000	71950	80000	86400	92750	99200	105550
Long County, GA HUD Metro FMR Area								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	61100	69850	78550	87300	94300	101250	108250	115250
Macon-Bibb County, GA MSA								
Macon-Bibb County, GA HUD Metro FMR Area								
VERY LOW INCOME	27000	30900	34750	38600	41700	44800	47850	51000
LOW INCOME	43250	49400	55550	61750	66700	71650	76600	81500
MODERATE INCOME	48750	54900	61050	67250	72200	77150	82100	87000
RD 538 GUAR MOD INC	63200	72250	81250	90300	97500	104750	111950	119200

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Monroe County, GA HUD Metro FMR Area								
VERY LOW INCOME	35850	41000	46150	51250	55350	59450	63550	67650
LOW INCOME	57400	65600	73800	82000	88600	95150	101700	108250
MODERATE INCOME	62900	71100	79300	87500	94100	100650	107200	113750
RD 538 GUAR MOD INC	86500	98850	111250	123550	133450	143350	153250	163100
Rome, GA MSA								
VERY LOW INCOME	27750	31700	35650	39650	42800	45950	49150	52350
LOW INCOME	44400	50700	57050	63400	68450	73550	78600	83700
MODERATE INCOME	49900	56200	62550	68900	73950	79050	84100	89200
RD 538 GUAR MOD INC	64950	74250	83500	92800	100200	107650	115050	122500
Savannah, GA MSA								
VERY LOW INCOME	34900	39850	44850	49800	53800	57800	61800	65750
LOW INCOME	55800	63800	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69300	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	80200	91650	103100	114550	123700	132900	142050	151200
Valdosta, GA MSA								
VERY LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800
LOW INCOME	43100	49300	55450	61600	66550	71450	76400	81300
MODERATE INCOME	48600	54800	60950	67100	72050	76950	81900	86800
RD 538 GUAR MOD INC	61550	70300	79100	87900	94950	102000	109000	116050
Warner Robins, GA MSA								
Peach County, GA HUD Metro FMR Area								
VERY LOW INCOME	28150	32200	36200	40250	43450	46650	49900	53100
LOW INCOME	45050	51500	57900	64350	69500	74650	79800	84950
MODERATE INCOME	50550	57000	63400	69850	75000	80150	85300	90450
RD 538 GUAR MOD INC	71000	81100	91200	101350	109500	117550	125700	133800
Warner Robins, GA HUD Metro FMR Area								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78650	89900	101100	112350	121350	130350	139300	148300
Appling County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	46500	53150	59800	66450	71750	77100	82400	87700

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Atkinson County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	43650	49900	56100	62350	67350	72350	77300	82300
Bacon County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	51450	58800	66150	73500	79400	85250	91150	97000
Baker County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	45350	51800	58300	64750	69950	75100	80300	85450
Baldwin County, GA								
VERY LOW INCOME	28000	32000	36000	39950	43150	46350	49550	52750
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
MODERATE INCOME	50250	56650	63050	69400	74550	79650	84750	89850
RD 538 GUAR MOD INC	64350	73500	82700	91900	99250	106600	113950	121300
Banks County, GA								
VERY LOW INCOME	28150	32200	36200	40250	43450	46650	49900	53100
LOW INCOME	45050	51500	57900	64350	69500	74650	79800	84950
MODERATE INCOME	50550	57000	63400	69850	75000	80150	85300	90450
RD 538 GUAR MOD INC	73000	83450	93850	104300	112650	121000	129350	137700
Ben Hill County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	40000	45750	51400	57150	61750	66350	70850	75450
Berrien County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	56050	64050	72050	80050	86450	92850	99250	105650
Bleckley County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	56950	65100	73250	81350	87850	94400	100900	107400

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bulloch County, GA								
VERY LOW INCOME	27200	31100	35000	38850	41950	45100	48200	51300
LOW INCOME	43550	49750	55950	62150	67150	72100	77100	82050
MODERATE INCOME	49050	55250	61450	67650	72650	77600	82600	87550
RD 538 GUAR MOD INC	63900	73050	82150	91300	98600	105900	113200	120500
Calhoun County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	52300	59700	67250	74700	80700	86650	92650	98600
Camden County, GA								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
Candler County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	51200	58500	65850	73150	79050	84900	90800	96600
Charlton County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	49200	56200	63250	70250	75850	81500	87100	92750
Chattooga County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	47250	54050	60750	67550	72950	78350	83750	89150
Clay County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	39400	45050	50650	56300	60800	65300	69850	74300
Clinch County, GA								
VERY LOW INCOME	27050	30900	34750	38600	41700	44800	47900	51000
LOW INCOME	43250	49400	55600	61750	66700	71650	76600	81550
MODERATE INCOME	48750	54900	61100	67250	72200	77150	82100	87050
RD 538 GUAR MOD INC	59050	67500	75950	84350	91050	97900	104600	111400

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Coffee County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	52500	60000	67500	75000	81000	87000	93000	99000
Colquitt County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	53600	61300	68950	76600	82750	88850	95000	101100
Cook County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	50400	57600	64800	72000	77750	83500	89300	95050
Crisp County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	52750	60300	67800	75350	81400	87400	93450	99450
Decatur County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	52200	59650	67100	74600	80550	86550	92500	98450
Dodge County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	51950	59350	66800	74200	80150	86050	92000	97950
Dooly County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	61100	69850	78500	87250	94250	101250	108200	115200
Early County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	52650	60150	67700	75200	81200	87250	93250	99250

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Elbert County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	53550	61150	68850	76500	82600	88750	94900	101000
Emanuel County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	50250	57400	64600	71750	77500	83250	88950	94700
Evans County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	54200	61900	69650	77400	83600	89800	96000	102150
Fannin County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200
Franklin County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	58050	66300	74600	82900	89550	96150	102800	109450
Gilmer County, GA								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	71100	81250	91400	101550	109650	117800	125900	134050
Glascock County, GA								
VERY LOW INCOME	28200	32200	36250	40300	43500	46750	50000	53150
LOW INCOME	45150	51600	58050	64500	69650	74800	80000	85100
MODERATE INCOME	50650	57100	63550	70000	75150	80300	85500	90600
RD 538 GUAR MOD INC	67450	77100	86700	96350	104050	111750	119450	127200
Gordon County, GA								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	63000	72000	81000	90050	97250	104450	111650	118850

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grady County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	57350	65500	73700	81900	88450	95000	101550	108100
Greene County, GA								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	83850	95850	107850	119800	129400	138950	148600	158150
Habersham County, GA								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050
Hancock County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	48800	55750	62750	69700	75300	80850	86450	92000
Hart County, GA								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45050	51450	57900	64300	69450	74600	79750	84900
MODERATE INCOME	50550	56950	63400	69800	74950	80100	85250	90400
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109400	116950	124500
Irwin County, GA								
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250
LOW INCOME	43500	49700	55900	62100	67100	72050	77050	82000
MODERATE INCOME	49000	55200	61400	67600	72600	77550	82550	87500
RD 538 GUAR MOD INC	62500	71400	80350	89250	96400	103550	110650	117800
Jackson County, GA								
VERY LOW INCOME	36300	41500	46700	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	83500	95400	107350	119250	128800	138350	147850	157400
Jeff Davis County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	45250	51700	58200	64650	69800	75000	80150	85350

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jefferson County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	50800	58050	65300	72550	78350	84150	89950	95750
Jenkins County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	44500	50800	57200	63550	68650	73700	78800	83850
Johnson County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	53750	61450	69100	76800	82950	89100	95250	101400
Lamar County, GA								
VERY LOW INCOME	29850	34150	38400	42700	46100	49500	52950	56350
LOW INCOME	47800	54650	61450	68300	73800	79250	84700	90200
MODERATE INCOME	53300	60150	66950	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
Laurens County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	55200	63050	71000	78850	85200	91450	97800	104050
Macon County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	48800	55800	62750	69700	75300	80850	86450	92050
Miller County, GA								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	64250	73450	82600	91800	99100	106500	113800	121150
Mitchell County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	50350	57500	64700	71900	77700	83500	89200	94950

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Montgomery County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	56750	64900	73000	81100	87600	94100	100550	107050
Pierce County, GA								
VERY LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800
LOW INCOME	43100	49300	55450	61600	66550	71450	76400	81300
MODERATE INCOME	48600	54800	60950	67100	72050	76950	81900	86800
RD 538 GUAR MOD INC	61250	70000	78800	87500	94500	101500	108550	115550
Polk County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	59500	68000	76500	85000	91800	98600	105400	112200
Pulaski County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	59250	67700	76200	84650	91400	98200	104950	111750
Putnam County, GA								
VERY LOW INCOME	31050	35450	39900	44300	47850	51400	54950	58500
LOW INCOME	49650	56750	63850	70900	76600	82250	87950	93600
MODERATE INCOME	55150	62250	69350	76400	82100	87750	93450	99100
RD 538 GUAR MOD INC	73750	84300	94800	105350	113800	122200	130650	139050
Quitman County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	53750	61450	69100	76800	82950	89100	95250	101400
Rabun County, GA								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	65800	75250	84550	94000	101550	109100	116650	124100
Randolph County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	34250	39100	44000	48900	52800	56700	60650	64550

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Schley County, GA								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	63900	73050	82150	91300	98600	105950	113200	120500
Screven County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100050	106950	113850
Seminole County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	56350	64350	72450	80500	86900	93350	99800	106250
Stephens County, GA								
VERY LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800
LOW INCOME	43100	49300	55450	61600	66550	71450	76400	81300
MODERATE INCOME	48600	54800	60950	67100	72050	76950	81900	86800
RD 538 GUAR MOD INC	62250	71100	80000	88900	96000	103100	110250	117350
Sumter County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	47300	54100	60850	67600	73000	78400	83800	89250
Taliaferro County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	41850	47800	53850	59800	64600	69350	74150	78900
Tattnall County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	55700	63700	71650	79600	85950	92350	98700	105050
Taylor County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	46500	53150	59800	66450	71750	77100	82400	87700

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Telfair County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	52150	59600	67050	74500	80450	86400	92400	98350
Thomas County, GA								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	69250	79150	89050	98950	106850	114800	122700	130600
Tift County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	58600	66950	75350	83700	90400	97100	103800	110500
Toombs County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	57750	66000	74250	82500	89100	95700	102300	108950
Towns County, GA								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	64400	73600	82800	92000	99350	106700	114100	121450
Treutlen County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	59550	68100	76600	85100	91900	98700	105500	112350
Troup County, GA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	67500	77100	86750	96350	104050	111850	119550	127250
Turner County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	49400	56500	63550	70600	76250	81900	87550	93200

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Union County, GA								
VERY LOW INCOME	30250	34600	38900	43250	46700	50150	53600	57100
LOW INCOME	48400	55350	62250	69150	74700	80250	85750	91300
MODERATE INCOME	53900	60850	67750	74650	80200	85750	91250	96800
RD 538 GUAR MOD INC	72550	83000	93300	103700	112000	120300	128600	136950
Upson County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101650	108300
Ware County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	48150	55000	61900	68750	74250	79750	85250	90750
Warren County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	47250	54050	60750	67550	72950	78350	83750	89150
Washington County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	51300	58600	65950	73250	79100	84950	90850	96700
Wayne County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	54900	62750	70600	78450	84750	91000	97300	103550
Webster County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	61350	70100	78900	87650	94650	101650	108700	115700
Wheeler County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	53000	60600	68150	75750	81800	87850	93900	100000

* 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:GEORGIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
White County, GA								
VERY LOW INCOME	28800	32900	37050	41150	44450	47750	51050	54350
LOW INCOME	46100	52700	59300	65850	71150	76400	81700	86900
MODERATE INCOME	51600	58200	64800	71350	76650	81900	87200	92400
RD 538 GUAR MOD INC	74600	85300	95950	106600	115150	123650	132200	140700
Wilcox County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	54200	61900	69650	77400	83600	89800	96000	102150
Wilkes County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
Wilkinson County, GA								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	52800	60400	67900	75450	81500	87500	93600	99600

* 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:HAWAII — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kahului-Wailuku, HI MSA								
Kahului-Wailuku-Lahaina, HI HUD Metro FMR Area								
VERY LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
LOW INCOME	75400	86200	96950	107700	116350	124950	133550	142200
MODERATE INCOME	80900	91700	102450	113200	121850	130450	139050	147700
RD 538 GUAR MOD INC	89300	102050	114800	127550	137750	147950	158150	168350
Urban Honolulu, HI MSA								
VERY LOW INCOME	53200	60800	68400	76000	82100	88200	94250	100350
LOW INCOME	85100	97300	109450	121600	131350	141100	150800	160550
MODERATE INCOME	90600	102800	114950	127100	136850	146600	156300	166050
RD 538 GUAR MOD INC	104100	118950	133850	148700	160600	172500	184400	196300
Hawaii County, HI								
VERY LOW INCOME	42350	48400	54450	60450	65300	70150	75000	79800
LOW INCOME	67700	77400	87050	96700	104450	112200	119950	127650
MODERATE INCOME	73200	82900	92550	102200	109950	117700	125450	133150
RD 538 GUAR MOD INC	79500	90900	102250	113600	122700	131800	140850	149950
Kauai County, HI								
VERY LOW INCOME	46550	53200	59850	66450	71800	77100	82400	87750
LOW INCOME	77150	88150	99150	110150	119000	127800	136600	145400
MODERATE INCOME	82650	93650	104650	115650	124500	133300	142100	150900
RD 538 GUAR MOD INC	94150	107550	121050	134500	145250	156000	166750	177550

* 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:IDAHO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Boise City, ID MSA								
Boise City, ID HUD Metro FMR Area								
VERY LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70650
LOW INCOME	59950	68500	77050	85600	92450	99300	106150	113000
MODERATE INCOME	65450	74000	82550	91100	97950	104800	111650	118500
RD 538 GUAR MOD INC	86750	99150	111550	123950	133900	143800	153700	163600
Gem County, ID HUD Metro FMR Area								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	65450	74800	84150	93500	101000	108450	115950	123400
Coeur d'Alene, ID MSA								
VERY LOW INCOME	32900	37650	42350	47050	50800	54600	58350	62150
LOW INCOME	52700	60250	67750	75300	81350	87350	93350	99400
MODERATE INCOME	58200	65750	73250	80800	86850	92850	98850	104900
RD 538 GUAR MOD INC	78500	89700	100950	112150	121100	130100	139050	148050
Idaho Falls, ID MSA								
Butte County, ID HUD Metro FMR Area								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	53150	60700	68300	75900	81950	88050	94100	100200
Idaho Falls, ID HUD Metro FMR Area								
VERY LOW INCOME	33350	38100	42850	47600	51400	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128750	137650	146550
Lewiston, ID-WA MSA								
VERY LOW INCOME	30500	34850	39200	43550	47050	50550	54050	57500
LOW INCOME	48800	55800	62750	69700	75300	80900	86450	92050
MODERATE INCOME	54300	61300	68250	75200	80800	86400	91950	97550
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135550
Logan, UT-ID MSA								
VERY LOW INCOME	36200	41400	46550	51700	55850	60000	64150	68250
LOW INCOME	57900	66200	74450	82700	89350	95950	102550	109200
MODERATE INCOME	63400	71700	79950	88200	94850	101450	108050	114700
RD 538 GUAR MOD INC	81450	93150	104800	116400	125750	135050	144400	153650

* 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:IDAHO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pocatello, ID MSA								
VERY LOW INCOME	32450	37050	41700	46350	50050	53750	57500	61200
LOW INCOME	51900	59300	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57400	64800	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	78950	90200	101500	112750	121750	130800	139850	148850
Twin Falls, ID MSA								
Jerome County, ID HUD Metro FMR Area								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550
Twin Falls County, ID HUD Metro FMR Area								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	68250	78000	87750	97500	105300	113100	120900	128700
Adams County, ID								
VERY LOW INCOME	29650	33850	38100	42300	45700	49050	52450	55850
LOW INCOME	47400	54150	60950	67700	73150	78550	83950	89400
MODERATE INCOME	52900	59650	66450	73200	78650	84050	89450	94900
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
Bear Lake County, ID								
VERY LOW INCOME	32800	37450	42150	46800	50550	54300	58050	61800
LOW INCOME	52450	59950	67450	74900	80900	86900	92900	98900
MODERATE INCOME	57950	65450	72950	80400	86400	92400	98400	104400
RD 538 GUAR MOD INC	75350	86100	96900	107650	116250	124850	133500	142100
Benewah County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	57650	65900	74100	82350	88950	95550	102100	108700
Bingham County, ID								
VERY LOW INCOME	32000	36550	41100	45700	49350	53000	56650	60350
LOW INCOME	51200	58500	65800	73100	78950	84800	90650	96500
MODERATE INCOME	56700	64000	71300	78600	84450	90300	96150	102000
RD 538 GUAR MOD INC	74550	85200	95850	106500	115000	123500	132050	140550

* 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:IDAHO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Blaine County, ID								
VERY LOW INCOME	35150	40200	45200	50200	54250	58250	62250	66300
LOW INCOME	56250	64250	72300	80300	86750	93150	99600	106000
MODERATE INCOME	61750	69750	77800	85800	92250	98650	105100	111500
RD 538 GUAR MOD INC	80800	92350	103900	115450	124700	133900	143150	152400
Bonner County, ID								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Boundary County, ID								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	62650	71650	80600	89550	96700	103850	111050	118200
Camas County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	67500	77150	86750	96450	104150	111900	119600	127300
Caribou County, ID								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Cassia County, ID								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	65550	74950	84300	93700	101200	108700	116200	123700
Clark County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	53950	61650	69350	77050	83200	89400	95550	101700
Clearwater County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	67850	77550	87250	96950	104700	112450	120200	127950

* 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:IDAHO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Custer County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	63650	72750	81850	90950	98200	105500	112800	120050
Elmore County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	62150	71050	79900	88800	95900	103000	110100	117200
Fremont County, ID								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69500	79400	89350	99250	107200	115150	123050	131000
Gooding County, ID								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	65850	75250	84650	94050	101550	109100	116600	124150
Idaho County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	61950	70850	79700	88550	95650	102750	109800	116900
Latah County, ID								
VERY LOW INCOME	33500	38250	43050	47800	51650	55450	59300	63100
LOW INCOME	53550	61200	68850	76500	82650	88750	94900	101000
MODERATE INCOME	59050	66700	74350	82000	88150	94250	100400	106500
RD 538 GUAR MOD INC	76950	87950	98950	109950	118750	127550	136350	145150
Lemhi County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	63650	72750	81850	90950	98250	105500	112800	120050
Lewis County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	55250	63100	71000	78900	85200	91500	97850	104150

* 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:IDAHO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lincoln County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	62050	70900	79800	88650	95750	102850	109950	117050
Madison County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	55150	63050	70900	78800	85100	91400	97700	104000
Minidoka County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	66650	76100	85650	95150	102800	110400	118000	125650
Oneida County, ID								
VERY LOW INCOME	30500	34900	39250	43600	47100	50600	54100	57600
LOW INCOME	48850	55800	62800	69750	75350	80950	86500	92100
MODERATE INCOME	54350	61300	68300	75250	80850	86450	92000	97600
RD 538 GUAR MOD INC	72050	82350	92650	102950	111200	119400	127650	135900
Payette County, ID								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	65700	75100	84450	93850	101350	108850	116350	123900
Power County, ID								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	61000	69700	78450	87150	94100	101100	108050	115050
Shoshone County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101650	108300
Teton County, ID								
VERY LOW INCOME	38000	43400	48850	54250	58600	62950	67300	71650
LOW INCOME	60750	69450	78150	86800	93750	100700	107650	114600
MODERATE INCOME	66250	74950	83650	92300	99250	106200	113150	120100
RD 538 GUAR MOD INC	91150	104200	117250	130250	140700	151100	161600	171950

* 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:IDAHO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Valley County, ID								
VERY LOW INCOME	34750	39750	44700	49700	53650	57650	61650	65600
LOW INCOME	55650	63600	71550	79500	85900	92200	98600	104950
MODERATE INCOME	61150	69100	77050	85000	91400	97700	104100	110450
RD 538 GUAR MOD INC	81750	93400	105100	116800	126150	135500	144800	154150
Washington County, ID								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	54700	62500	70300	78150	84350	90650	96850	103150

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bloomington, IL MSA								
VERY LOW INCOME	41600	47550	53500	59400	64200	68950	73700	78450
LOW INCOME	66550	76050	85550	95050	102700	110300	117900	125500
MODERATE INCOME	72050	81550	91050	100550	108200	115800	123400	131000
RD 538 GUAR MOD INC	95600	109300	122950	136600	147550	158450	169400	180300
Cape Girardeau, MO-IL MSA								
VERY LOW INCOME	31650	36200	40700	45250	48900	52500	56100	59750
LOW INCOME	50700	57900	65200	72400	78200	83950	89800	95600
MODERATE INCOME	56200	63400	70700	77900	83700	89450	95300	101100
RD 538 GUAR MOD INC	74650	85300	96000	106650	115150	123700	132250	140750
Champaign-Urbana, IL MSA								
Champaign-Urbana, IL HUD Metro FMR Area								
VERY LOW INCOME	37200	42500	47800	53100	57350	61600	65850	70100
LOW INCOME	59500	68000	76500	84950	91750	98550	105350	112150
MODERATE INCOME	65000	73500	82000	90450	97250	104050	110850	117650
RD 538 GUAR MOD INC	85500	97700	109950	122150	131900	141700	151450	161250
Ford County, IL HUD Metro FMR Area								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	74050	84650	95200	105800	114250	122750	131200	139650
Chicago-Naperville-Elgin, IL-IN MSA								
Chicago-Joliet-Naperville, IL HUD Metro FMR Area								
VERY LOW INCOME	42000	48000	54000	59950	64750	69550	74350	79150
LOW INCOME	67150	76750	86350	95900	103600	111250	118950	126600
MODERATE INCOME	72650	82250	91850	101400	109100	116750	124450	132100
RD 538 GUAR MOD INC	96550	110300	124100	137900	148950	159950	171000	182050
DeKalb County, IL HUD Metro FMR Area								
VERY LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
LOW INCOME	56650	64750	72850	80900	87400	93850	100350	106800
MODERATE INCOME	62150	70250	78350	86400	92900	99350	105850	112300
RD 538 GUAR MOD INC	81400	93050	104650	116300	125600	134950	144200	153550
Grundy County, IL HUD Metro FMR Area								
VERY LOW INCOME	41600	47550	53500	59400	64200	68950	73700	78450
LOW INCOME	66550	76050	85550	95050	102700	110300	117900	125500
MODERATE INCOME	72050	81550	91050	100550	108200	115800	123400	131000
RD 538 GUAR MOD INC	95600	109300	122950	136600	147550	158450	169400	180300

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kendall County, IL HUD Metro FMR Area								
VERY LOW INCOME	46350	53000	59600	66200	71500	76800	82100	87400
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	106650	121900	137100	152350	164550	176700	188950	201100
Davenport-Moline-Rock Island, IA-IL MSA								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78700	89950	101200	112450	121450	130400	139400	148400
Decatur, IL MSA								
VERY LOW INCOME	32100	36650	41250	45800	49500	53150	56800	60500
LOW INCOME	51350	58650	66000	73300	79200	85050	90900	96800
MODERATE INCOME	56850	64150	71500	78800	84700	90550	96400	102300
RD 538 GUAR MOD INC	73750	84300	94800	105350	113800	122200	130650	139050
Kankakee, IL MSA								
VERY LOW INCOME	31950	36500	41050	45600	49250	52900	56550	60200
LOW INCOME	51100	58400	65700	72950	78800	84650	90500	96300
MODERATE INCOME	56600	63900	71200	78450	84300	90150	96000	101800
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Paducah, KY-IL MSA								
Massac County, IL HUD Metro FMR Area								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110700	118350	126000
Peoria, IL MSA								
VERY LOW INCOME	34200	39050	43950	48800	52750	56650	60550	64450
LOW INCOME	54700	62500	70300	78100	84350	90600	96850	103100
MODERATE INCOME	60200	68000	75800	83600	89850	96100	102350	108600
RD 538 GUAR MOD INC	78600	89800	101050	112250	121250	130200	139200	148150
Rockford, IL MSA								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	71650	81900	92100	102350	110550	118750	126900	135100

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Springfield, IL MSA								
VERY LOW INCOME	40150	45900	51650	57350	61950	66550	71150	75750
LOW INCOME	64250	73400	82600	91750	99100	106450	113800	121150
MODERATE INCOME	69750	78900	88100	97250	104600	111950	119300	126650
RD 538 GUAR MOD INC	92350	105500	118700	131900	142450	153000	163550	174100
St. Louis, MO-IL MSA								
Bond County, IL HUD Metro FMR Area								
VERY LOW INCOME	32800	37450	42150	46800	50550	54300	58050	61800
LOW INCOME	52450	59950	67450	74900	80900	86900	92900	98900
MODERATE INCOME	57950	65450	72950	80400	86400	92400	98400	104400
RD 538 GUAR MOD INC	74300	84950	95600	106200	114800	123250	131750	140250
Macoupin County, IL HUD Metro FMR Area								
VERY LOW INCOME	31900	36450	41000	45550	49200	52850	56500	60150
LOW INCOME	51050	58350	65650	72900	78750	84600	90400	96250
MODERATE INCOME	56550	63850	71150	78400	84250	90100	95900	101750
RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
St. Louis, MO-IL HUD Metro FMR Area								
VERY LOW INCOME	39000	44600	50150	55700	60200	64650	69100	73550
LOW INCOME	62400	71300	80200	89100	96250	103400	110500	117650
MODERATE INCOME	67900	76800	85700	94600	101750	108900	116000	123150
RD 538 GUAR MOD INC	89650	102500	115300	128100	138350	148600	158850	169100
Adams County, IL								
VERY LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450
LOW INCOME	52150	59600	67050	74500	80500	86450	92400	98350
MODERATE INCOME	57650	65100	72550	80000	86000	91950	97900	103850
RD 538 GUAR MOD INC	74950	85650	96350	107050	115600	124200	132750	141300
Brown County, IL								
VERY LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85850	91800	97700
MODERATE INCOME	57300	64700	72100	79500	85450	91350	97300	103200
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450
Bureau County, IL								
VERY LOW INCOME	31200	35650	40100	44550	48150	51700	55250	58850
LOW INCOME	49950	57050	64200	71300	77050	82750	88450	94150
MODERATE INCOME	55450	62550	69700	76800	82550	88250	93950	99650
RD 538 GUAR MOD INC	71700	81950	92200	102450	110650	118850	127050	135250

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Carroll County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	67600	77300	86950	96600	104350	112050	119800	127500
Cass County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Christian County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
Clark County, IL								
VERY LOW INCOME	32150	36750	41350	45900	49600	53250	56950	60600
LOW INCOME	51450	58800	66150	73450	79350	85250	91100	97000
MODERATE INCOME	56950	64300	71650	78950	84850	90750	96600	102500
RD 538 GUAR MOD INC	73900	84450	95000	105550	114000	122450	130900	139350
Clay County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	64700	73950	83200	92450	99850	107250	114650	122050
Coles County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	64100	73250	82400	91550	98850	106200	113500	120850
Crawford County, IL								
VERY LOW INCOME	32100	36700	41250	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66050	73350	79250	85100	91000	96850
MODERATE INCOME	56850	64200	71550	78850	84750	90600	96500	102350
RD 538 GUAR MOD INC	73800	84400	94950	105500	113950	122350	130850	139250
Cumberland County, IL								
VERY LOW INCOME	34950	39900	44900	49900	53900	57850	61900	65850
LOW INCOME	55900	63850	71850	79800	86200	92600	99000	105350
MODERATE INCOME	61400	69350	77350	85300	91700	98100	104500	110850
RD 538 GUAR MOD INC	81800	93500	105150	116850	126200	135550	144900	154250

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
De Witt County, IL								
VERY LOW INCOME	34000	38850	43700	48550	52450	56350	60250	64100
LOW INCOME	54400	62200	69950	77700	83950	90150	96350	102600
MODERATE INCOME	59900	67700	75450	83200	89450	95650	101850	108100
RD 538 GUAR MOD INC	78150	89300	100500	111650	120600	129500	138450	147400
Douglas County, IL								
VERY LOW INCOME	33050	37800	42500	47200	51000	54800	58550	62350
LOW INCOME	52850	60400	67950	75500	81550	87600	93650	99700
MODERATE INCOME	58350	65900	73450	81000	87050	93100	99150	105200
RD 538 GUAR MOD INC	76000	86850	97700	108550	117250	125900	134600	143300
Edgar County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900
Edwards County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550
Effingham County, IL								
VERY LOW INCOME	35450	40500	45550	50600	54650	58700	62750	66800
LOW INCOME	56700	64800	72900	80950	87450	93950	100400	106900
MODERATE INCOME	62200	70300	78400	86450	92950	99450	105900	112400
RD 538 GUAR MOD INC	81500	93100	104750	116400	125700	135000	144350	153650
Fayette County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	63200	72250	81250	90300	97500	104750	111950	119200
Franklin County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	58700	67100	75450	83850	90550	97250	103950	110700
Fulton County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	65050	74300	83600	92900	100350	107750	115200	122650

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gallatin County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Greene County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	64800	74100	83350	92600	100000	107400	114800	122250
Hamilton County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	65700	75100	84450	93850	101350	108850	116350	123900
Hancock County, IL								
VERY LOW INCOME	32200	36800	41400	45950	49650	53350	57000	60700
LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
MODERATE INCOME	56950	64300	71650	79000	84900	90800	96650	102550
RD 538 GUAR MOD INC	74000	84550	95150	105700	114150	122600	131050	139500
Hardin County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
Henderson County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	68900	78750	88600	98450	106350	114200	122100	129950
Iroquois County, IL								
VERY LOW INCOME	31050	35450	39900	44300	47850	51400	54950	58500
LOW INCOME	49650	56750	63850	70900	76600	82250	87950	93600
MODERATE INCOME	55150	62250	69350	76400	82100	87750	93450	99100
RD 538 GUAR MOD INC	71350	81500	91700	101900	110050	118200	126350	134500
Jackson County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jasper County, IL								
VERY LOW INCOME	32450	37100	41750	46350	50050	53750	57500	61200
LOW INCOME	51900	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57400	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	74650	85300	96000	106650	115150	123700	132250	140750
Jefferson County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	64800	74100	83350	92600	100000	107400	114800	122250
Jo Daviess County, IL								
VERY LOW INCOME	35250	40300	45300	50350	54350	58400	62450	66500
LOW INCOME	56400	64400	72500	80550	87000	93400	99850	106300
MODERATE INCOME	61900	69900	78000	86050	92500	98900	105350	111800
RD 538 GUAR MOD INC	81100	92650	104250	115800	125100	134350	143600	152900
Johnson County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
Knox County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	68850	78700	88500	98350	106200	114100	121950	129800
La Salle County, IL								
VERY LOW INCOME	31850	36400	40950	45500	49150	52800	56450	60100
LOW INCOME	51000	58250	65550	72800	78650	84450	90300	96100
MODERATE INCOME	56500	63750	71050	78300	84150	89950	95800	101600
RD 538 GUAR MOD INC	75850	86700	97500	108350	117000	125700	134350	143000
Lawrence County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	64950	74250	83500	92800	100200	107650	115050	122500
Lee County, IL								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	74050	84650	95200	105800	114250	122750	131200	139650

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Livingston County, IL								
VERY LOW INCOME	33900	38750	43600	48400	52300	56150	60050	63900
LOW INCOME	54250	62000	69750	77450	83650	89850	96050	102250
MODERATE INCOME	59750	67500	75250	82950	89150	95350	101550	107750
RD 538 GUAR MOD INC	77900	89050	100150	111300	120200	129100	138000	146900
Logan County, IL								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	71650	81900	92100	102350	110550	118750	126900	135100
Marion County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Mason County, IL								
VERY LOW INCOME	30450	34800	39150	43450	46950	50450	53900	57400
LOW INCOME	48650	55600	62550	69500	75100	80650	86200	91750
MODERATE INCOME	54150	61100	68050	75000	80600	86150	91700	97250
RD 538 GUAR MOD INC	69950	79950	89950	99950	107950	115950	123950	131950
McDonough County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Montgomery County, IL								
VERY LOW INCOME	32750	37400	42100	46750	50500	54250	58000	61750
LOW INCOME	52400	59850	67350	74800	80800	86800	92800	98750
MODERATE INCOME	57900	65350	72850	80300	86300	92300	98300	104250
RD 538 GUAR MOD INC	75300	86050	96800	107550	116150	124750	133350	141950
Morgan County, IL								
VERY LOW INCOME	33000	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67900	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73400	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75950	86800	97650	108500	117200	125850	134550	143250
Moultrie County, IL								
VERY LOW INCOME	34650	39600	44550	49500	53500	57450	61400	65350
LOW INCOME	55450	63400	71300	79200	85550	91900	98250	104550
MODERATE INCOME	60950	68900	76800	84700	91050	97400	103750	110050
RD 538 GUAR MOD INC	79700	91100	102450	113850	122950	132050	141150	150300

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ogle County, IL								
VERY LOW INCOME	35600	40700	45800	50850	54950	59000	63100	67150
LOW INCOME	56950	65100	73250	81350	87900	94400	100900	107400
MODERATE INCOME	62450	70600	78750	86850	93400	99900	106400	112900
RD 538 GUAR MOD INC	81850	93550	105250	116950	126300	135650	145000	154350
Perry County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	62900	71850	80850	89800	97050	104200	111400	118550
Pike County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
Pope County, IL								
VERY LOW INCOME	31100	35600	40000	44450	48050	51600	55150	58700
LOW INCOME	49800	56900	64000	71100	76800	82500	88200	93850
MODERATE INCOME	55300	62400	69500	76600	82300	88000	93700	99350
RD 538 GUAR MOD INC	67900	77600	87300	96950	104750	112500	120300	128050
Pulaski County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200
Putnam County, IL								
VERY LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
LOW INCOME	56500	64550	72600	80650	87150	93600	100050	106500
MODERATE INCOME	62000	70050	78100	86150	92650	99100	105550	112000
RD 538 GUAR MOD INC	81150	92700	104300	115900	125150	134450	143700	153000
Randolph County, IL								
VERY LOW INCOME	32950	37650	42350	47050	50800	54600	58350	62150
LOW INCOME	52750	60250	67800	75300	81350	87350	93350	99400
MODERATE INCOME	58250	65750	73300	80800	86850	92850	98850	104900
RD 538 GUAR MOD INC	75800	86600	97450	108300	116950	125600	134250	142950
Richland County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	68350	78100	87900	97650	105450	113250	121100	128900

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Saline County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850
Schuyler County, IL								
VERY LOW INCOME	32350	36950	41550	46150	49850	53550	57250	60950
LOW INCOME	51700	59100	66500	73850	79800	85700	91600	97500
MODERATE INCOME	57200	64600	72000	79350	85300	91200	97100	103000
RD 538 GUAR MOD INC	74300	84900	95550	106150	114650	123150	131650	140100
Scott County, IL								
VERY LOW INCOME	34600	39500	44500	49400	53350	57300	61300	65250
LOW INCOME	55350	63250	71150	79050	85400	91700	98050	104350
MODERATE INCOME	60850	68750	76650	84550	90900	97200	103550	109850
RD 538 GUAR MOD INC	79400	90700	102000	113350	122400	131550	140600	149700
Shelby County, IL								
VERY LOW INCOME	31700	36250	40750	45300	48950	52550	56200	59800
LOW INCOME	50750	58000	65250	72500	78300	84100	89900	95700
MODERATE INCOME	56250	63500	70750	78000	83800	89600	95400	101200
RD 538 GUAR MOD INC	72950	83350	93800	104250	112600	120900	129250	137600
Stephenson County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	68350	78150	87900	97700	105500	113300	121100	128900
Union County, IL								
VERY LOW INCOME	31400	35900	40400	44850	48450	52050	55650	59250
LOW INCOME	50250	57400	64600	71750	77500	83250	89000	94750
MODERATE INCOME	55750	62900	70100	77250	83000	88750	94500	100250
RD 538 GUAR MOD INC	72300	82600	92950	103250	111500	119800	128050	136300
Vermilion County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	65650	75000	84400	93750	101250	108750	116250	123750
Wabash County, IL								
VERY LOW INCOME	31700	36200	40750	45250	48900	52500	56150	59750
LOW INCOME	50700	57950	65200	72400	78200	84000	89800	95600
MODERATE INCOME	56200	63450	70700	77900	83700	89500	95300	101100
RD 538 GUAR MOD INC	72850	83300	93700	104100	112450	120750	129100	137400

* 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:ILLINOIS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Warren County, IL								
VERY LOW INCOME	31300	35750	40200	44650	48250	51800	55400	58950
LOW INCOME	50050	57200	64350	71450	77200	82900	88600	94350
MODERATE INCOME	55550	62700	69850	76950	82700	88400	94100	99850
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135550
Washington County, IL								
VERY LOW INCOME	35750	40850	45950	51050	55150	59250	63350	67400
LOW INCOME	57200	65400	73550	81700	88250	94800	101350	107850
MODERATE INCOME	62700	70900	79050	87200	93750	100300	106850	113350
RD 538 GUAR MOD INC	82200	93900	105650	117400	126800	136200	145600	154950
Wayne County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	65750	75150	84500	93900	101450	108950	116450	123950
White County, IL								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Whiteside County, IL								
VERY LOW INCOME	32300	36900	41500	46100	49800	53500	57200	60900
LOW INCOME	51650	59000	66400	73750	79650	85550	91450	97350
MODERATE INCOME	57150	64500	71900	79250	85150	91050	96950	102850
RD 538 GUAR MOD INC	74250	84850	95450	106050	114550	123000	131500	140000
Williamson County, IL								
VERY LOW INCOME	31600	36100	40600	45150	48750	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	73400	83900	94350	104850	113300	121650	130050	138400

* 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:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bloomington, IN MSA								
Bloomington, IN HUD Metro FMR Area								
VERY LOW INCOME	37950	43400	48800	54200	58550	62900	67250	71550
LOW INCOME	60700	69400	78050	86700	93650	100600	107550	114450
MODERATE INCOME	66200	74900	83550	92200	99150	106100	113050	119950
RD 538 GUAR MOD INC	89050	101750	114500	127200	137400	147550	157750	167900
Owen County, IN HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	64600	73800	83050	92250	99650	107000	114400	121750
Chicago-Naperville-Elgin, IL-IN MSA								
Gary, IN HUD Metro FMR Area								
VERY LOW INCOME	33500	38250	43050	47800	51650	55450	59300	63100
LOW INCOME	53550	61200	68850	76500	82650	88750	94900	101000
MODERATE INCOME	59050	66700	74350	82000	88150	94250	100400	106500
RD 538 GUAR MOD INC	76950	87950	98950	109950	118750	127550	136350	145150
Jasper County, IN HUD Metro FMR Area								
VERY LOW INCOME	35900	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	57500	65700	73900	82100	88700	95250	101850	108400
MODERATE INCOME	63000	71200	79400	87600	94200	100750	107350	113900
RD 538 GUAR MOD INC	82650	94500	106300	118100	127550	137000	146450	155900
Cincinnati, OH-KY-IN MSA								
Cincinnati, OH-KY-IN HUD Metro FMR Area								
VERY LOW INCOME	39150	44750	50350	55900	60400	64850	69350	73800
LOW INCOME	62650	71600	80550	89450	96650	103800	110950	118100
MODERATE INCOME	68150	77100	86050	94950	102150	109300	116450	123600
RD 538 GUAR MOD INC	90000	102850	115700	128550	138850	149100	159400	169700
Franklin County, IN HUD Metro FMR Area								
VERY LOW INCOME	34150	39050	43950	48800	52750	56650	60550	64450
LOW INCOME	54650	62450	70250	78100	84350	90600	96850	103100
MODERATE INCOME	60150	67950	75750	83600	89850	96100	102350	108600
RD 538 GUAR MOD INC	78950	90250	101500	112800	121800	130850	139850	148900
Columbus, IN MSA								
VERY LOW INCOME	35800	40900	46000	51100	55200	59300	63400	67500
LOW INCOME	57250	65400	73600	81750	88300	94850	101400	107950
MODERATE INCOME	62750	70900	79100	87250	93800	100350	106900	113450
RD 538 GUAR MOD INC	83750	95750	107750	119700	129250	138850	148400	158000

* 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:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Elkhart-Goshen, IN MSA								
VERY LOW INCOME	31300	35800	40300	44750	48350	51950	55500	59100
LOW INCOME	50150	57300	64450	71600	77350	83100	88800	94550
MODERATE INCOME	55650	62800	69950	77100	82850	88600	94300	100050
RD 538 GUAR MOD INC	72050	82400	92650	103000	111250	119450	127700	135950
Evansville, IN MSA								
VERY LOW INCOME	31750	36250	40750	45300	48950	52550	56200	59800
LOW INCOME	50750	58000	65250	72500	78300	84100	89900	95700
MODERATE INCOME	56250	63500	70750	78000	83800	89600	95400	101200
RD 538 GUAR MOD INC	75600	86400	97200	108000	116650	125300	133900	142550
Fort Wayne, IN MSA								
Fort Wayne, IN HUD Metro FMR Area								
VERY LOW INCOME	31500	36000	40500	45000	48600	52200	55800	59400
LOW INCOME	50400	57600	64800	72000	77800	83550	89300	95050
MODERATE INCOME	55900	63100	70300	77500	83300	89050	94800	100550
RD 538 GUAR MOD INC	72450	82800	93150	103500	111800	120050	128350	136600
Wells County, IN HUD Metro FMR Area								
VERY LOW INCOME	32100	36650	41250	45800	49500	53150	56800	60500
LOW INCOME	51350	58650	66000	73300	79200	85050	90900	96800
MODERATE INCOME	56850	64150	71500	78800	84700	90550	96400	102300
RD 538 GUAR MOD INC	73750	84300	94800	105350	113800	122200	130650	139050
Indianapolis-Carmel-Greenwood, IN MSA								
Anderson, IN HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	67950	77650	87350	97050	104800	112600	120350	128100
Indianapolis-Carmel, IN HUD Metro FMR Area								
VERY LOW INCOME	38750	44300	49850	55350	59800	64250	68650	73100
LOW INCOME	62000	70850	79700	88550	95650	102750	109850	116900
MODERATE INCOME	67500	76350	85200	94050	101150	108250	115350	122400
RD 538 GUAR MOD INC	89100	101850	114550	127300	137500	147650	157850	168050
Tipton County, IN HUD Metro FMR Area								
VERY LOW INCOME	32950	37650	42350	47050	50800	54600	58350	62150
LOW INCOME	52750	60250	67800	75300	81350	87350	93400	99400
MODERATE INCOME	58250	65750	73300	80800	86850	92850	98900	104900
RD 538 GUAR MOD INC	77050	88050	99050	110050	118850	127650	136450	145250

* 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:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kokomo, IN MSA								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
Lafayette-West Lafayette, IN MSA								
Carroll County, IN HUD Metro FMR Area								
VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
LOW INCOME	48750	55700	62650	69600	75200	80750	86350	91900
MODERATE INCOME	54250	61200	68150	75100	80700	86250	91850	97400
RD 538 GUAR MOD INC	70050	80050	90050	100050	108050	116050	124050	132050
Lafayette-West Lafayette, IN HUD Metro FMR Area								
VERY LOW INCOME	31700	36250	40750	45300	48950	52550	56200	59800
LOW INCOME	50750	58000	65250	72500	78300	84100	89900	95700
MODERATE INCOME	56250	63500	70750	78000	83800	89600	95400	101200
RD 538 GUAR MOD INC	74600	85300	95950	106600	115150	123650	132200	140700
Warren County, IN HUD Metro FMR Area								
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
LOW INCOME	54150	61850	69600	77300	83500	89700	95900	102050
MODERATE INCOME	59650	67350	75100	82800	89000	95200	101400	107550
RD 538 GUAR MOD INC	77750	88900	100000	111100	120000	128900	137750	146650
Louisville/Jefferson County, KY-IN MSA								
Louisville, KY-IN HUD Metro FMR Area								
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
LOW INCOME	54150	61850	69600	77300	83500	89700	95900	102050
MODERATE INCOME	59650	67350	75100	82800	89000	95200	101400	107550
RD 538 GUAR MOD INC	77750	88900	100000	111100	120000	128900	137750	146650
Washington County, IN HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	67850	77550	87250	96950	104700	112450	120200	127950
Michigan City-La Porte, IN MSA								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600

* 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:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Muncie, IN MSA								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	64550	73700	82950	92150	99550	106900	114300	121650
South Bend-Mishawaka, IN-MI MSA								
South Bend-Mishawaka, IN HUD Metro FMR Area								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	71650	81900	92100	102350	110550	118750	126900	135100
Terre Haute, IN MSA								
Sullivan County, IN HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	61250	70000	78750	87500	94500	101500	108500	115500
Terre Haute, IN HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	64900	74150	83450	92700	100100	107550	114950	122350
Adams County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	68350	78100	87900	97650	105450	113250	121100	128900
Blackford County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	55500	63400	71350	79250	85600	91950	98250	104600
Cass County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	60600	69300	77950	86600	93550	100450	107400	114300

* 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.
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Clinton County, IN								
VERY LOW INCOME	31200	35650	40100	44550	48150	51700	55250	58850
LOW INCOME	49950	57050	64200	71300	77050	82700	88450	94150
MODERATE INCOME	55450	62550	69700	76800	82550	88200	93950	99650
RD 538 GUAR MOD INC	71750	82000	92200	102500	110700	118850	127050	135300
Crawford County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	56550	64600	72700	80750	87200	93650	100150	106600
Daviess County, IN								
VERY LOW INCOME	33150	37900	42650	47350	51150	54900	58750	62500
LOW INCOME	53000	60600	68200	75750	81800	87850	93900	100000
MODERATE INCOME	58500	66100	73700	81250	87300	93350	99400	105500
RD 538 GUAR MOD INC	76900	87900	98850	109850	118650	127450	136200	145000
DeKalb County, IN								
VERY LOW INCOME	31750	36250	40800	45300	48950	52550	56200	59800
LOW INCOME	50750	58000	65250	72500	78300	84100	89900	95700
MODERATE INCOME	56250	63500	70750	78000	83800	89600	95400	101200
RD 538 GUAR MOD INC	72950	83350	93800	104200	112550	120850	129200	137550
Decatur County, IN								
VERY LOW INCOME	32800	37500	42200	46850	50600	54350	58100	61850
LOW INCOME	52500	60000	67500	74950	80950	86950	92950	98950
MODERATE INCOME	58000	65500	73000	80450	86450	92450	98450	104450
RD 538 GUAR MOD INC	75450	86200	97000	107750	116350	125000	133600	142250
Dubois County, IN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	76650	87600	98550	109500	118250	127000	135800	144550
Fayette County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	60000	68550	77150	85700	92550	99400	106250	113100
Fountain County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109400	116950	124500

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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** MOD. INC-GUAR. LOAN INCOME LIMITS - 115% OF AMI FOR THE 4 PERSON LIMIT.

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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fulton County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Gibson County, IN								
VERY LOW INCOME	32550	37200	41850	46450	50200	53900	57600	61350
LOW INCOME	52050	59450	66900	74300	80250	86200	92150	98100
MODERATE INCOME	57550	64950	72400	79800	85750	91700	97650	103600
RD 538 GUAR MOD INC	74800	85500	96150	106850	115400	123950	132500	141050
Grant County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	57250	65400	73600	81750	88300	94850	101350	107900
Greene County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	62050	70900	79800	88650	95750	102850	109950	117000
Henry County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	65500	74900	84250	93600	101100	108600	116050	123550
Huntington County, IN								
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
LOW INCOME	48300	55200	62100	68950	74500	80000	85500	91050
MODERATE INCOME	53800	60700	67600	74450	80000	85500	91000	96550
RD 538 GUAR MOD INC	69400	79300	89250	99150	107100	115000	122950	130900
Jackson County, IN								
VERY LOW INCOME	31650	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	72700	83100	93450	103850	112150	120450	128750	137100
Jay County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	59550	68100	76600	85100	91900	98700	105500	112350

* 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.

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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jefferson County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	64350	73500	82700	91900	99250	106600	113950	121300
Jennings County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	67050	76650	86200	95800	103450	111150	118800	126450
Knox County, IN								
VERY LOW INCOME	29900	34200	38450	42700	46150	49550	52950	56400
LOW INCOME	47850	54650	61500	68300	73800	79250	84700	90200
MODERATE INCOME	53350	60150	67000	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	68750	78550	88400	98200	106050	113900	121750	129600
Kosciusko County, IN								
VERY LOW INCOME	34250	39150	44050	48900	52850	56750	60650	64550
LOW INCOME	54800	62600	70450	78250	84550	90800	97050	103300
MODERATE INCOME	60300	68100	75950	83750	90050	96300	102550	108800
RD 538 GUAR MOD INC	78700	89950	101200	112450	121450	130450	139450	148450
LaGrange County, IN								
VERY LOW INCOME	34800	39800	44750	49700	53700	57700	61650	65650
LOW INCOME	55650	63600	71550	79500	85900	92250	98600	104950
MODERATE INCOME	61150	69100	77050	85000	91400	97750	104100	110450
RD 538 GUAR MOD INC	80000	91450	102850	114300	123450	132600	141750	150900
Lawrence County, IN								
VERY LOW INCOME	31500	36000	40500	45000	48600	52200	55800	59400
LOW INCOME	50400	57600	64800	72000	77800	83550	89300	95050
MODERATE INCOME	55900	63100	70300	77500	83300	89050	94800	100550
RD 538 GUAR MOD INC	72450	82800	93150	103500	111800	120050	128350	136600
Marshall County, IN								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	74050	84650	95200	105800	114250	122750	131200	139650
Martin County, IN								
VERY LOW INCOME	33150	37900	42650	47350	51150	54900	58750	62500
LOW INCOME	53000	60600	68200	75750	81800	87850	93900	100000
MODERATE INCOME	58500	66100	73700	81250	87300	93350	99400	105500
RD 538 GUAR MOD INC	81500	93100	104750	116400	125700	135000	144350	153650

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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** 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:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Miami County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	64250	73400	82600	91750	99100	106450	113750	121100
Montgomery County, IN								
VERY LOW INCOME	31950	36500	41050	45600	49250	52900	56550	60200
LOW INCOME	51100	58400	65700	72950	78800	84650	90500	96300
MODERATE INCOME	56600	63900	71200	78450	84300	90150	96000	101800
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Noble County, IN								
VERY LOW INCOME	31500	36000	40500	45000	48600	52200	55800	59400
LOW INCOME	50400	57600	64800	72000	77800	83550	89300	95050
MODERATE INCOME	55900	63100	70300	77500	83300	89050	94800	100550
RD 538 GUAR MOD INC	72450	82800	93150	103500	111800	120050	128350	136600
Orange County, IN								
VERY LOW INCOME	31450	35950	40450	44900	48500	52100	55700	59300
LOW INCOME	50300	57500	64700	71850	77600	83350	89100	94850
MODERATE INCOME	55800	63000	70200	77350	83100	88850	94600	100350
RD 538 GUAR MOD INC	72300	82600	92950	103250	111500	119750	128050	136300
Parke County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	62850	71850	80800	89800	97000	104150	111350	118550
Perry County, IN								
VERY LOW INCOME	31700	36200	40750	45250	48900	52500	56150	59750
LOW INCOME	50700	57950	65200	72400	78200	84000	89800	95600
MODERATE INCOME	56200	63450	70700	77900	83700	89500	95300	101100
RD 538 GUAR MOD INC	72850	83300	93700	104100	112450	120750	129100	137400
Pike County, IN								
VERY LOW INCOME	32800	37450	42150	46800	50550	54300	58050	61800
LOW INCOME	52450	59950	67450	74900	80900	86900	92900	98900
MODERATE INCOME	57950	65450	72950	80400	86400	92400	98400	104400
RD 538 GUAR MOD INC	75350	86100	96900	107650	116250	124850	133500	142100
Pulaski County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	65850	75250	84650	94050	101550	109100	116600	124150

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Putnam County, IN								
VERY LOW INCOME	32900	37600	42300	47000	50800	54550	58300	62050
LOW INCOME	52650	60200	67700	75200	81250	87250	93250	99300
MODERATE INCOME	58150	65700	73200	80700	86750	92750	98750	104800
RD 538 GUAR MOD INC	75650	86500	97300	108100	116750	125400	134050	142700
Randolph County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	63600	72700	81750	90850	98100	105400	112650	119900
Ripley County, IN								
VERY LOW INCOME	33800	38600	43450	48250	52150	56000	59850	63700
LOW INCOME	54050	61800	69500	77200	83400	89600	95750	101950
MODERATE INCOME	59550	67300	75000	82700	88900	95100	101250	107450
RD 538 GUAR MOD INC	78000	89150	100300	111450	120350	129300	138200	147100
Rush County, IN								
VERY LOW INCOME	30100	34400	38700	42950	46400	49850	53300	56700
LOW INCOME	48100	55000	61850	68700	74200	79700	85200	90700
MODERATE INCOME	53600	60500	67350	74200	79700	85200	90700	96200
RD 538 GUAR MOD INC	69150	79050	88900	98800	106700	114600	122500	130400
Scott County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	60450	69100	77750	86400	93300	100200	107150	114000
Spencer County, IN								
VERY LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
LOW INCOME	57650	65850	74100	82300	88900	95500	102100	108650
MODERATE INCOME	63150	71350	79600	87800	94400	101000	107600	114150
RD 538 GUAR MOD INC	82850	94700	106500	118350	127800	137300	146750	156200
Starke County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	65200	74500	83850	93150	100600	108050	115500	122950
Steuben County, IN								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78650	89900	101100	112350	121350	130350	139300	148300

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:INDIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Switzerland County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	68350	78100	87900	97650	105450	113250	121100	128900
Union County, IN								
VERY LOW INCOME	33150	37900	42650	47350	51150	54900	58750	62500
LOW INCOME	53000	60600	68200	75750	81800	87850	93900	100000
MODERATE INCOME	58500	66100	73700	81250	87300	93350	99400	105500
RD 538 GUAR MOD INC	83550	95450	107400	119300	128850	138450	147950	157500
Wabash County, IN								
VERY LOW INCOME	31250	35700	40150	44600	48200	51750	55350	58900
LOW INCOME	49950	57100	64250	71350	77100	82800	88500	94200
MODERATE INCOME	55450	62600	69750	76850	82600	88300	94000	99700
RD 538 GUAR MOD INC	71800	82100	92350	102600	110800	119000	127200	135450
Wayne County, IN								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	62400	71300	80250	89150	96300	103400	110550	117750
White County, IN								
VERY LOW INCOME	30400	34750	39100	43400	46900	50350	53850	57300
LOW INCOME	48650	55600	62550	69450	75050	80600	86150	91700
MODERATE INCOME	54150	61100	68050	74950	80550	86100	91650	97200
RD 538 GUAR MOD INC	69850	79850	89800	99800	107800	115750	123750	131750

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ames, IA MSA								
Ames, IA HUD Metro FMR Area								
VERY LOW INCOME	43400	49600	55800	61950	66950	71900	76850	81800
LOW INCOME	69400	79300	89200	99100	107050	115000	122900	130850
MODERATE INCOME	74900	84800	94700	104600	112550	120500	128400	136350
RD 538 GUAR MOD INC	99750	114000	128250	142500	153900	165300	176700	188100
Boone County, IA HUD Metro FMR Area								
VERY LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
LOW INCOME	60950	69650	78350	87050	94050	101000	107950	114950
MODERATE INCOME	66450	75150	83850	92550	99550	106500	113450	120450
RD 538 GUAR MOD INC	87550	100100	112600	125100	135100	145100	155100	165150
Cedar Rapids, IA MSA								
Benton County, IA HUD Metro FMR Area								
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	89250	102000	114800	127500	137700	147950	158100	168300
Cedar Rapids, IA HUD Metro FMR Area								
VERY LOW INCOME	35600	40650	45750	50800	54900	58950	63000	67100
LOW INCOME	56950	65050	73200	81300	87850	94350	100850	107350
MODERATE INCOME	62450	70550	78700	86800	93350	99850	106350	112850
RD 538 GUAR MOD INC	81800	93500	105150	116850	126200	135550	144900	154250
Jones County, IA HUD Metro FMR Area								
VERY LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
LOW INCOME	56750	64850	72950	81050	87550	94050	100550	107000
MODERATE INCOME	62250	70350	78450	86550	93050	99550	106050	112500
RD 538 GUAR MOD INC	81550	93200	104850	116500	125800	135150	144450	153800
Davenport-Moline-Rock Island, IA-IL MSA								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78700	89950	101200	112450	121450	130400	139400	148400
Des Moines-West Des Moines, IA MSA								
Des Moines-West Des Moines, IA HUD Metro FMR Area								
VERY LOW INCOME	40100	45800	51550	57250	61850	66450	71000	75600
LOW INCOME	64150	73300	82450	91600	98950	106300	113600	120950
MODERATE INCOME	69650	78800	87950	97100	104450	111800	119100	126450
RD 538 GUAR MOD INC	92200	105350	118550	131700	142250	152750	163300	173850

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jasper County, IA HUD Metro FMR Area								
VERY LOW INCOME	33150	37900	42650	47350	51150	54900	58750	62500
LOW INCOME	53000	60600	68200	75750	81800	87850	93900	100000
MODERATE INCOME	58500	66100	73700	81250	87300	93350	99400	105500
RD 538 GUAR MOD INC	76100	87050	97900	108750	117450	126200	134900	143550
Dubuque, IA MSA								
VERY LOW INCOME	35950	41100	46250	51350	55500	59600	63700	67800
LOW INCOME	57550	65750	73950	82150	88750	95300	101900	108450
MODERATE INCOME	63050	71250	79450	87650	94250	100800	107400	113950
RD 538 GUAR MOD INC	85350	97500	109700	121900	131650	141400	151150	160900
Iowa City, IA MSA								
Iowa City, IA HUD Metro FMR Area								
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	104250	119150	134050	148950	160850	172800	184700	196600
Washington County, IA HUD Metro FMR Area								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	76300	87200	98100	109000	117700	126450	135150	143900
Omaha, NE-IA MSA								
Omaha-Council Bluffs, NE-IA HUD Metro FMR Area								
VERY LOW INCOME	39800	45500	51200	56850	61400	65950	70500	75050
LOW INCOME	63700	72800	81900	90950	98250	105550	112800	120100
MODERATE INCOME	69200	78300	87400	96450	103750	111050	118300	125600
RD 538 GUAR MOD INC	91550	104600	117700	130750	141200	151650	162150	172600
Sioux City, IA-NE-SD MSA								
VERY LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85850	91800	97700
MODERATE INCOME	57300	64700	72100	79500	85450	91350	97300	103200
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450
Waterloo-Cedar Falls, IA MSA								
Bremer County, IA HUD Metro FMR Area								
VERY LOW INCOME	37450	42800	48150	53500	57800	62100	66350	70650
LOW INCOME	59950	68500	77050	85600	92450	99300	106150	113000
MODERATE INCOME	65450	74000	82550	91100	97950	104800	111650	118500
RD 538 GUAR MOD INC	86150	98450	110750	123050	132900	142750	152600	162450

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Waterloo-Cedar Falls, IA HUD Metro FMR Area								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	72850	83300	93700	104100	112450	120750	129100	137400
Adair County, IA								
VERY LOW INCOME	35350	40400	45450	50500	54550	58600	62600	66650
LOW INCOME	56550	64650	72700	80800	87300	93750	100200	106700
MODERATE INCOME	62050	70150	78200	86300	92800	99250	105700	112200
RD 538 GUAR MOD INC	81350	92950	104550	116200	125500	134750	144100	153400
Adams County, IA								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	75600	86400	97200	108000	116650	125300	133900	142550
Allamakee County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70850	80950	91100	101200	109300	117400	125500	133600
Appanoose County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	54900	62750	70600	78450	84750	91000	97300	103550
Audubon County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	68750	78550	88400	98200	106050	113900	121750	129600
Buchanan County, IA								
VERY LOW INCOME	34800	39800	44750	49700	53700	57700	61650	65650
LOW INCOME	55650	63600	71550	79500	85900	92250	98600	104950
MODERATE INCOME	61150	69100	77050	85000	91400	97750	104100	110450
RD 538 GUAR MOD INC	80000	91450	102850	114300	123450	132600	141750	150900
Buena Vista County, IA								
VERY LOW INCOME	34450	39400	44300	49200	53150	57100	61050	64950
LOW INCOME	55100	63000	70850	78700	85000	91300	97600	103900
MODERATE INCOME	60600	68500	76350	84200	90500	96800	103100	109400
RD 538 GUAR MOD INC	79200	90500	101850	113150	122200	131250	140300	149350

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Butler County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	73750	84300	94800	105350	113800	122200	130650	139050
Calhoun County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70300	80300	90350	100400	108450	116450	124500	132550
Carroll County, IA								
VERY LOW INCOME	34600	39550	44500	49400	53400	57350	61300	65250
LOW INCOME	55350	63250	71150	79050	85400	91700	98050	104350
MODERATE INCOME	60850	68750	76650	84550	90900	97200	103550	109850
RD 538 GUAR MOD INC	79500	90900	102250	113600	122700	131800	140850	149950
Cass County, IA								
VERY LOW INCOME	32800	37450	42150	46800	50550	54300	58050	61800
LOW INCOME	52450	59950	67450	74900	80900	86900	92900	98900
MODERATE INCOME	57950	65450	72950	80400	86400	92400	98400	104400
RD 538 GUAR MOD INC	75350	86100	96900	107650	116250	124850	133500	142100
Cedar County, IA								
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	84050	96050	108050	120050	129650	139250	148850	158450
Cerro Gordo County, IA								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75900	86750	97600	108450	117150	125800	134500	143150
Cherokee County, IA								
VERY LOW INCOME	34400	39300	44200	49100	53050	57000	60900	64850
LOW INCOME	55000	62850	70700	78550	84850	91150	97450	103700
MODERATE INCOME	60500	68350	76200	84050	90350	96650	102950	109200
RD 538 GUAR MOD INC	79050	90350	101650	112950	122000	131000	140050	149100
Chickasaw County, IA								
VERY LOW INCOME	33000	37700	42400	47100	50900	54650	58450	62200
LOW INCOME	52750	60300	67850	75350	81400	87450	93450	99500
MODERATE INCOME	58250	65800	73350	80850	86900	92950	98950	105000
RD 538 GUAR MOD INC	75850	86700	97500	108350	117000	125700	134350	143000

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Clarke County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	65850	75250	84700	94100	101600	109150	116700	124150
Clay County, IA								
VERY LOW INCOME	34250	39150	44050	48900	52850	56750	60650	64550
LOW INCOME	54800	62600	70450	78250	84550	90800	97050	103300
MODERATE INCOME	60300	68100	75950	83750	90050	96300	102550	108800
RD 538 GUAR MOD INC	77000	87950	98950	109950	118700	127550	136350	145150
Clayton County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	68100	77850	87550	97300	105100	112850	120650	128450
Clinton County, IA								
VERY LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450
LOW INCOME	52150	59600	67050	74500	80500	86450	92400	98350
MODERATE INCOME	57650	65100	72550	80000	86000	91950	97900	103850
RD 538 GUAR MOD INC	74950	85650	96350	107050	115600	124200	132750	141300
Crawford County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	69000	78900	88750	98600	106500	114400	122250	130200
Davis County, IA								
VERY LOW INCOME	34900	39900	44900	49850	53850	57850	61850	65850
LOW INCOME	55850	63800	71800	79750	86150	92550	98900	105300
MODERATE INCOME	61350	69300	77300	85250	91650	98050	104400	110800
RD 538 GUAR MOD INC	80250	91700	103200	114650	123800	133000	142150	151350
Decatur County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	59650	68150	76700	85200	92000	98850	105650	112450
Delaware County, IA								
VERY LOW INCOME	33950	38800	43650	48450	52350	56250	60100	64000
LOW INCOME	54250	62000	69750	77500	83700	89900	96100	102300
MODERATE INCOME	59750	67500	75250	83000	89200	95400	101600	107800
RD 538 GUAR MOD INC	78000	89150	100300	111450	120350	129300	138200	147100

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Des Moines County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050
Dickinson County, IA								
VERY LOW INCOME	38250	43700	49150	54650	59000	63400	67750	72150
LOW INCOME	61200	69950	78700	87400	94400	101400	108400	115400
MODERATE INCOME	66700	75450	84200	92900	99900	106900	113900	120900
RD 538 GUAR MOD INC	87950	100500	113150	125700	135750	145800	155850	165950
Emmet County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	68650	78500	88300	98100	105950	113800	121650	129500
Fayette County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550
Floyd County, IA								
VERY LOW INCOME	34350	39250	44150	49050	53000	56900	60850	64750
LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
MODERATE INCOME	60450	68300	76150	84000	90300	96600	102850	109150
RD 538 GUAR MOD INC	78950	90250	101500	112800	121800	130850	139850	148900
Franklin County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	65650	75000	84400	93750	101250	108750	116250	123750
Fremont County, IA								
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59550	63400
LOW INCOME	53800	61450	69150	76800	82950	89100	95250	101400
MODERATE INCOME	59300	66950	74650	82300	88450	94600	100750	106900
RD 538 GUAR MOD INC	77300	88300	99350	110400	119250	128050	136900	145750
Greene County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	72050	82350	92650	102950	111200	119400	127650	135900

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hamilton County, IA								
VERY LOW INCOME	33150	37900	42650	47350	51150	54900	58750	62500
LOW INCOME	53000	60600	68200	75750	81800	87850	93900	100000
MODERATE INCOME	58500	66100	73700	81250	87300	93350	99400	105500
RD 538 GUAR MOD INC	75900	86700	97550	108400	117050	125750	134400	143050
Hancock County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Hardin County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	72850	83300	93700	104100	112450	120750	129100	137400
Henry County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	69250	79100	89000	98900	106800	114700	122650	130550
Howard County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70600	80700	90750	100850	108900	117000	125050	133100
Humboldt County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70350	80400	90450	100500	108550	116600	124600	132650
Ida County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	72500	82900	93250	103600	111900	120200	128450	136750
Iowa County, IA								
VERY LOW INCOME	35050	40050	45050	50050	54100	58100	62100	66100
LOW INCOME	56100	64100	72100	80100	86550	92950	99350	105750
MODERATE INCOME	61600	69600	77600	85600	92050	98450	104850	111250
RD 538 GUAR MOD INC	80550	92100	103600	115100	124300	133500	142700	151950

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jackson County, IA								
VERY LOW INCOME	33300	38050	42800	47550	51400	55200	59000	62800
LOW INCOME	53300	60900	68500	76100	82200	88300	94400	100500
MODERATE INCOME	58800	66400	74000	81600	87700	93800	99900	106000
RD 538 GUAR MOD INC	76550	87500	98400	109350	118100	126850	135600	144350
Jefferson County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	63750	72850	81950	91050	98350	105650	112900	120250
Keokuk County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	66550	76100	85600	95100	102700	110300	117900	125550
Kossuth County, IA								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	74750	85400	96100	106750	115250	123850	132350	140950
Lee County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	67800	77500	87150	96850	104600	112350	120100	127850
Louisa County, IA								
VERY LOW INCOME	33650	38450	43250	48050	51900	55750	59600	63450
LOW INCOME	53850	61550	69250	76900	83100	89250	95400	101550
MODERATE INCOME	59350	67050	74750	82400	88600	94750	100900	107050
RD 538 GUAR MOD INC	77350	88400	99450	110500	119350	128200	137000	145850
Lucas County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70600	80700	90750	100850	108900	117000	125050	133100
Lyon County, IA								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	76650	87600	98550	109500	118250	127000	135800	144550

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mahaska County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	72500	82900	93250	103600	111900	120200	128450	136750
Marion County, IA								
VERY LOW INCOME	36600	41850	47100	52300	56500	60700	64850	69050
LOW INCOME	58600	67000	75350	83700	90400	97100	103800	110500
MODERATE INCOME	64100	72500	80850	89200	95900	102600	109300	116000
RD 538 GUAR MOD INC	84200	96200	108300	120300	129900	139500	149200	158800
Marshall County, IA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	76300	87200	98100	109000	117700	126450	135150	143900
Mitchell County, IA								
VERY LOW INCOME	33400	38200	42950	47700	51550	55350	59150	63000
LOW INCOME	53450	61050	68700	76300	82450	88550	94650	100750
MODERATE INCOME	58950	66550	74200	81800	87950	94050	100150	106250
RD 538 GUAR MOD INC	76800	87750	98750	109700	118500	127250	136050	144800
Monona County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70350	80400	90450	100500	108550	116600	124600	132650
Monroe County, IA								
VERY LOW INCOME	32700	37400	42050	46750	50450	54200	57950	61700
LOW INCOME	52400	59850	67350	74800	80800	86800	92800	98750
MODERATE INCOME	57900	65350	72850	80300	86300	92300	98300	104250
RD 538 GUAR MOD INC	76800	87750	98750	109700	118500	127250	136050	144800
Montgomery County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	69150	79050	88900	98800	106700	114600	122500	130400
Muscatine County, IA								
VERY LOW INCOME	33300	38050	42800	47550	51350	55200	59000	62800
LOW INCOME	53300	60900	68500	76100	82200	88300	94400	100500
MODERATE INCOME	58800	66400	74000	81600	87700	93800	99900	106000
RD 538 GUAR MOD INC	76550	87450	98450	109350	118100	126850	135650	144400

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
O'Brien County, IA								
VERY LOW INCOME	35350	40400	45450	50500	54550	58600	62650	66700
LOW INCOME	56600	64650	72750	80800	87300	93750	100200	106700
MODERATE INCOME	62100	70150	78250	86300	92800	99250	105700	112200
RD 538 GUAR MOD INC	81300	92900	104550	116150	125450	134750	144050	153300
Osceola County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70900	81050	91150	101300	109400	117500	125600	133700
Page County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	66100	75500	84950	94400	101950	109500	117050	124600
Palo Alto County, IA								
VERY LOW INCOME	34900	39900	44850	49850	53850	57850	61850	65850
LOW INCOME	55850	63800	71800	79750	86150	92550	98900	105300
MODERATE INCOME	61350	69300	77300	85250	91650	98050	104400	110800
RD 538 GUAR MOD INC	80250	91750	103200	114650	123850	133000	142200	151350
Plymouth County, IA								
VERY LOW INCOME	35600	40700	45800	50850	54950	59000	63100	67150
LOW INCOME	56950	65100	73250	81350	87900	94400	100900	107400
MODERATE INCOME	62450	70600	78750	86850	93400	99900	106400	112900
RD 538 GUAR MOD INC	81850	93550	105250	116950	126300	135650	145000	154350
Pocahontas County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
Poweshiek County, IA								
VERY LOW INCOME	34650	39600	44550	49450	53450	57400	61350	65300
LOW INCOME	55400	63300	71200	79100	85450	91800	98100	104450
MODERATE INCOME	60900	68800	76700	84600	90950	97300	103600	109950
RD 538 GUAR MOD INC	79650	91000	102400	113750	122850	131950	141050	150150
Ringgold County, IA								
VERY LOW INCOME	33150	37900	42650	47350	51150	54950	58750	62550
LOW INCOME	53050	60600	68200	75750	81850	87900	93950	100000
MODERATE INCOME	58550	66100	73700	81250	87350	93400	99450	105500
RD 538 GUAR MOD INC	76250	87100	98000	108900	117600	126300	135050	143750

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sac County, IA								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75900	86750	97600	108450	117150	125800	134500	143150
Shelby County, IA								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78700	89950	101200	112450	121450	130450	139450	148450
Sioux County, IA								
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
Tama County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	71800	82100	92350	102600	110800	119000	127200	135450
Taylor County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	69000	78850	88700	98550	106450	114300	122200	130100
Union County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	69550	79500	89400	99350	107300	115250	123200	131150
Van Buren County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	65400	74700	84050	93400	100850	108350	115800	123300
Wapello County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	61450	70200	79000	87750	94750	101800	108800	115850

* 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:IOWA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wayne County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	67400	77000	86650	96250	103950	111650	119350	127050
Webster County, IA								
VERY LOW INCOME	33550	38350	43200	47950	51800	55650	59450	63250
LOW INCOME	53700	61350	69050	76700	82850	89000	95150	101250
MODERATE INCOME	59200	66850	74550	82200	88350	94500	100650	106750
RD 538 GUAR MOD INC	77150	88200	99200	110250	119100	127900	136750	145550
Winnebago County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	73550	84100	94600	105100	113500	121900	130300	138750
Winneshiek County, IA								
VERY LOW INCOME	35750	40850	45950	51050	55150	59250	63350	67400
LOW INCOME	57200	65350	73550	81700	88250	94800	101350	107850
MODERATE INCOME	62700	70850	79050	87200	93750	100300	106850	113350
RD 538 GUAR MOD INC	82250	93950	105700	117450	126850	136250	145650	155050
Worth County, IA								
VERY LOW INCOME	35650	40700	45800	50900	54950	59050	63100	67200
LOW INCOME	57000	65150	73250	81400	87950	94450	100950	107450
MODERATE INCOME	62500	70650	78750	86900	93450	99950	106450	112950
RD 538 GUAR MOD INC	81950	93650	105400	117050	126450	135800	145200	154550
Wright County, IA								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	66450	75900	85400	94900	102500	110100	117700	125250

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Joplin, MO-KS MSA								
Cherokee County, KS HUD Metro FMR Area								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	63800	72950	82050	91200	98500	105750	113100	120350
Kansas City, MO-KS MSA								
Kansas City, MO-KS HUD Metro FMR Area								
VERY LOW INCOME	39000	44600	50150	55700	60200	64650	69100	73550
LOW INCOME	62400	71300	80200	89100	96250	103400	110500	117650
MODERATE INCOME	67900	76800	85700	94600	101750	108900	116000	123150
RD 538 GUAR MOD INC	89650	102500	115300	128100	138350	148600	158850	169100
Lawrence, KS MSA								
VERY LOW INCOME	36250	41400	46600	51750	55900	60050	64200	68350
LOW INCOME	58000	66250	74550	82800	89450	96050	102700	109300
MODERATE INCOME	63500	71750	80050	88300	94950	101550	108200	114800
RD 538 GUAR MOD INC	83350	95250	107150	119050	128550	138100	147600	157150
Manhattan, KS MSA								
Geary County, KS HUD Metro FMR Area								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	59400	67900	76350	84850	91650	98450	105200	112000
Manhattan, KS HUD Metro FMR Area								
VERY LOW INCOME	32200	36800	41400	45950	49650	53350	57000	60700
LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
MODERATE INCOME	56950	64300	71650	79000	84900	90800	96650	102550
RD 538 GUAR MOD INC	80800	92350	103900	115450	124700	133900	143150	152400
St. Joseph, MO-KS MSA								
VERY LOW INCOME	29200	33400	37550	41700	45050	48400	51750	55050
LOW INCOME	46700	53400	60050	66700	72050	77400	82750	88050
MODERATE INCOME	52200	58900	65550	72200	77550	82900	88250	93550
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
Topeka, KS MSA								
VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
RD 538 GUAR MOD INC	76750	87700	98650	109650	118450	127150	135950	144750

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wichita, KS MSA								
Sumner County, KS HUD Metro FMR Area								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	71650	81900	92100	102350	110550	118750	126900	135100
Wichita, KS HUD Metro FMR Area								
VERY LOW INCOME	32850	37550	42250	46900	50700	54450	58200	61950
LOW INCOME	52550	60050	67550	75050	81100	87100	93100	99100
MODERATE INCOME	58050	65550	73050	80550	86600	92600	98600	104600
RD 538 GUAR MOD INC	75500	86300	97050	107850	116500	125100	133750	142350
Allen County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64100	73250	82400	91550	98850	106200	113500	120850
Anderson County, KS								
VERY LOW INCOME	29800	34050	38300	42550	46000	49400	52800	56200
LOW INCOME	47700	54500	61300	68100	73550	79000	84450	89900
MODERATE INCOME	53200	60000	66800	73600	79050	84500	89950	95400
RD 538 GUAR MOD INC	68500	78300	88050	97850	105700	113500	121350	129150
Atchison County, KS								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65000	72250	78000	83800	89600	95400
MODERATE INCOME	56100	63300	70500	77750	83500	89300	95100	100900
RD 538 GUAR MOD INC	69450	79400	89250	99200	107150	115100	123000	130950
Barber County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	66200	75650	85100	94550	102100	109700	117250	124800
Barton County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64600	73800	83050	92250	99650	107000	114400	121750

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bourbon County, KS								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65000	72250	78000	83800	89600	95400
MODERATE INCOME	56100	63300	70500	77750	83500	89300	95100	100900
RD 538 GUAR MOD INC	69000	78900	88750	98600	106500	114400	122250	130200
Brown County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110700	118350	126000
Chase County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	61200	69950	78700	87400	94400	101400	108400	115400
Chautauqua County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	52750	60300	67800	75350	81400	87400	93450	99450
Cheyenne County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	60600	69300	77950	86600	93550	100450	107400	114300
Clark County, KS								
VERY LOW INCOME	29800	34050	38300	42550	46000	49400	52800	56200
LOW INCOME	47700	54500	61300	68100	73550	79000	84450	89900
MODERATE INCOME	53200	60000	66800	73600	79050	84500	89950	95400
RD 538 GUAR MOD INC	66700	76250	85800	95350	103000	110550	118200	125850
Clay County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900
Cloud County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	63200	72250	81250	90300	97500	104750	111950	119200

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Coffey County, KS								
VERY LOW INCOME	32450	37100	41750	46350	50100	53800	57500	61200
LOW INCOME	51950	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57450	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	76950	87950	98950	109950	118750	127550	136350	145150
Comanche County, KS								
VERY LOW INCOME	31450	35950	40450	44900	48500	52100	55700	59300
LOW INCOME	50300	57500	64700	71850	77600	83350	89100	94850
MODERATE INCOME	55800	63000	70200	77350	83100	88850	94600	100350
RD 538 GUAR MOD INC	72300	82600	92950	103250	111500	119750	128050	136300
Cowley County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	65450	74800	84150	93500	101000	108450	115950	123400
Crawford County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	58950	67350	75800	84200	90950	97650	104400	111150
Decatur County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550
Dickinson County, KS								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Edwards County, KS								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Elk County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	57150	65300	73500	81650	88200	94700	101250	107800

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ellis County, KS								
VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
RD 538 GUAR MOD INC	76700	87700	98650	109600	118350	127150	135900	144650
Ellsworth County, KS								
VERY LOW INCOME	32000	36550	41150	45700	49350	53000	56650	60350
LOW INCOME	51200	58500	65800	73100	78950	84800	90650	96500
MODERATE INCOME	56700	64000	71300	78600	84450	90300	96150	102000
RD 538 GUAR MOD INC	75650	86500	97300	108100	116750	125400	134050	142700
Finney County, KS								
VERY LOW INCOME	32700	37400	42050	46700	50450	54200	57950	61650
LOW INCOME	52300	59800	67250	74700	80700	86700	92650	98650
MODERATE INCOME	57800	65300	72750	80200	86200	92200	98150	104150
RD 538 GUAR MOD INC	75200	85900	96650	107400	116000	124600	133200	141750
Ford County, KS								
VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050
LOW INCOME	49250	56250	63300	70300	75950	81550	87200	92800
MODERATE INCOME	54750	61750	68800	75800	81450	87050	92700	98300
RD 538 GUAR MOD INC	70750	80900	91000	101100	109200	117300	125350	133450
Franklin County, KS								
VERY LOW INCOME	33700	38500	43300	48100	51950	55800	59650	63500
LOW INCOME	53900	61600	69300	76950	83150	89300	95450	101600
MODERATE INCOME	59400	67100	74800	82450	88650	94800	100950	107100
RD 538 GUAR MOD INC	77450	88500	99600	110650	119500	128350	137200	146050
Gove County, KS								
VERY LOW INCOME	31400	35850	40350	44800	48400	52000	55600	59150
LOW INCOME	50200	57400	64550	71700	77450	83200	88950	94650
MODERATE INCOME	55700	62900	70050	77200	82950	88700	94450	100150
RD 538 GUAR MOD INC	72150	82450	92750	103050	111300	119550	127800	136050
Graham County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	53450	61050	68700	76350	82450	88550	94700	100750
Grant County, KS								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	74700	85350	96050	106700	115250	123750	132300	140850

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gray County, KS								
VERY LOW INCOME	35250	40250	45300	50300	54350	58350	62400	66400
LOW INCOME	56350	64400	72450	80500	86950	93400	99850	106300
MODERATE INCOME	61850	69900	77950	86000	92450	98900	105350	111800
RD 538 GUAR MOD INC	81000	92550	104150	115700	124950	134200	143450	152700
Greeley County, KS								
VERY LOW INCOME	31500	36000	40500	45000	48600	52200	55800	59400
LOW INCOME	50400	57600	64800	72000	77800	83550	89300	95050
MODERATE INCOME	55900	63100	70300	77500	83300	89050	94800	100550
RD 538 GUAR MOD INC	70850	80950	91150	101250	109300	117450	125550	133600
Greenwood County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99550	106400	113250
Hamilton County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	61850	70700	79550	88400	95500	102550	109650	116700
Harper County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	58200	66500	74850	83150	89800	96450	103100	109750
Haskell County, KS								
VERY LOW INCOME	32400	37000	41650	46300	50000	53700	57450	61100
LOW INCOME	51850	59250	66700	74100	80050	85950	91900	97800
MODERATE INCOME	57350	64750	72200	79600	85550	91450	97400	103300
RD 538 GUAR MOD INC	78250	89400	100600	111750	120750	129650	138600	147550
Hodgeman County, KS								
VERY LOW INCOME	31700	36200	40750	45250	48900	52500	56150	59750
LOW INCOME	50700	57950	65200	72400	78200	84000	89800	95600
MODERATE INCOME	56200	63450	70700	77900	83700	89500	95300	101100
RD 538 GUAR MOD INC	74700	85350	96050	106700	115250	123750	132300	140850
Jewell County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	61450	70200	79000	87750	94750	101800	108800	115850

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kearny County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64950	74250	83500	92800	100200	107650	115050	122500
Kingman County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110700	118350	126000
Kiowa County, KS								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65000	72250	78000	83800	89600	95400
MODERATE INCOME	56100	63300	70500	77750	83500	89300	95100	100900
RD 538 GUAR MOD INC	71500	81800	92000	102200	110400	118600	126750	134950
Labette County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Lane County, KS								
VERY LOW INCOME	32150	36750	41350	45900	49600	53250	56950	60600
LOW INCOME	51450	58800	66150	73450	79350	85250	91100	97000
MODERATE INCOME	56950	64300	71650	78950	84850	90750	96600	102500
RD 538 GUAR MOD INC	73900	84450	95000	105550	114000	122450	130900	139350
Lincoln County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Logan County, KS								
VERY LOW INCOME	32200	36800	41400	45950	49650	53350	57000	60700
LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
MODERATE INCOME	56950	64300	71650	79000	84900	90800	96650	102550
RD 538 GUAR MOD INC	74000	84550	95150	105700	114150	122600	131050	139500
Lyon County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	67450	77100	86700	96350	104050	111750	119450	127200

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Marion County, KS								
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
LOW INCOME	48300	55200	62100	68950	74500	80000	85500	91050
MODERATE INCOME	53800	60700	67600	74450	80000	85500	91000	96550
RD 538 GUAR MOD INC	69400	79300	89250	99150	107100	115000	122950	130900
Marshall County, KS								
VERY LOW INCOME	31750	36250	40800	45300	48950	52550	56200	59800
LOW INCOME	50750	58000	65250	72500	78300	84100	89900	95700
MODERATE INCOME	56250	63500	70750	78000	83800	89600	95400	101200
RD 538 GUAR MOD INC	72950	83350	93800	104200	112550	120850	129200	137550
McPherson County, KS								
VERY LOW INCOME	35200	40200	45250	50250	54300	58300	62350	66350
LOW INCOME	56300	64350	72400	80400	86850	93300	99700	106150
MODERATE INCOME	61800	69850	77900	85900	92350	98800	105200	111650
RD 538 GUAR MOD INC	80900	92500	104050	115600	124850	134100	143350	152600
Meade County, KS								
VERY LOW INCOME	34300	39200	44100	48950	52900	56800	60700	64650
LOW INCOME	54850	62650	70500	78300	84600	90850	97100	103400
MODERATE INCOME	60350	68150	76000	83800	90100	96350	102600	108900
RD 538 GUAR MOD INC	78800	90100	101350	112600	121600	130600	139600	148650
Mitchell County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Montgomery County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99550	106400	113250
Morris County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
Morton County, KS								
VERY LOW INCOME	31500	36000	40500	44950	48550	52150	55750	59350
LOW INCOME	50350	57550	64750	71900	77700	83450	89200	94950
MODERATE INCOME	55850	63050	70250	77400	83200	88950	94700	100450
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Nemaha County, KS								
VERY LOW INCOME	37350	42650	48000	53300	57600	61850	66100	70400
LOW INCOME	59750	68250	76800	85300	92150	98950	105800	112600
MODERATE INCOME	65250	73750	82300	90800	97650	104450	111300	118100
RD 538 GUAR MOD INC	85800	98100	110350	122600	132400	142200	152000	161850
Neosho County, KS								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	67300	77000	86600	96200	103900	111600	119300	127000
Ness County, KS								
VERY LOW INCOME	32400	37000	41650	46300	50000	53700	57450	61100
LOW INCOME	51850	59250	66700	74100	80050	85950	91900	97800
MODERATE INCOME	57350	64750	72200	79600	85550	91450	97400	103300
RD 538 GUAR MOD INC	79950	91350	102800	114200	123350	132450	141600	150750
Norton County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	67000	76550	86150	95700	103350	111000	118650	126300
Osborne County, KS								
VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
LOW INCOME	48750	55700	62650	69600	75200	80750	86350	91900
MODERATE INCOME	54250	61200	68150	75100	80700	86250	91850	97400
RD 538 GUAR MOD INC	69900	79900	89850	99850	107850	115850	123850	131800
Ottawa County, KS								
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59550	63400
LOW INCOME	53800	61450	69150	76800	82950	89100	95250	101400
MODERATE INCOME	59300	66950	74650	82300	88450	94600	100750	106900
RD 538 GUAR MOD INC	77300	88300	99350	110400	119250	128050	136900	145750
Pawnee County, KS								
VERY LOW INCOME	32400	37000	41650	46300	50000	53700	57450	61100
LOW INCOME	51850	59250	66700	74100	80050	85950	91900	97800
MODERATE INCOME	57350	64750	72200	79600	85550	91450	97400	103300
RD 538 GUAR MOD INC	76650	87650	98550	109550	118250	127050	135800	144600
Phillips County, KS								
VERY LOW INCOME	29900	34200	38450	42700	46150	49550	52950	56400
LOW INCOME	47850	54650	61500	68300	73800	79250	84700	90200
MODERATE INCOME	53350	60150	67000	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	67250	76850	86500	96100	103800	111500	119150	126850

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pratt County, KS								
VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
LOW INCOME	49000	56000	63000	70000	75600	81200	86800	92400
MODERATE INCOME	54500	61500	68500	75500	81100	86700	92300	97900
RD 538 GUAR MOD INC	70450	80500	90600	100650	108700	116750	124800	132850
Rawlins County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	68100	77850	87550	97300	105100	112850	120650	128450
Reno County, KS								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Republic County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	65500	74900	84250	93600	101100	108600	116050	123550
Rice County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	67000	76550	86150	95700	103350	111000	118700	126350
Rooks County, KS								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Rush County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	61200	69900	78650	87400	94400	101400	108400	115350
Russell County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	63350	72400	81450	90500	97750	105000	112200	119450

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Saline County, KS								
VERY LOW INCOME	32200	36800	41400	45950	49650	53350	57000	60700
LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
MODERATE INCOME	56950	64300	71650	79000	84900	90800	96650	102550
RD 538 GUAR MOD INC	74000	84550	95150	105700	114150	122600	131050	139500
Scott County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	65950	75350	84800	94200	101750	109250	116800	124350
Seward County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	65500	74850	84250	93600	101050	108550	116050	123500
Sheridan County, KS								
VERY LOW INCOME	36250	41400	46550	51750	55900	60050	64150	68300
LOW INCOME	57950	66200	74500	82750	89400	96000	102650	109250
MODERATE INCOME	63450	71700	80000	88250	94900	101500	108150	114750
RD 538 GUAR MOD INC	89800	102600	115450	128250	138500	148750	159050	169300
Sherman County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64100	73250	82400	91550	98850	106200	113500	120850
Smith County, KS								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65000	72250	78000	83800	89600	95400
MODERATE INCOME	56100	63300	70500	77750	83500	89300	95100	100900
RD 538 GUAR MOD INC	69900	79900	89850	99850	107850	115850	123850	131800
Stafford County, KS								
VERY LOW INCOME	31500	36000	40500	45000	48600	52200	55800	59400
LOW INCOME	50400	57600	64800	72000	77800	83550	89300	95050
MODERATE INCOME	55900	63100	70300	77500	83300	89050	94800	100550
RD 538 GUAR MOD INC	72450	82800	93150	103500	111800	120050	128350	136600
Stanton County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	62550	71500	80400	89350	96500	103650	110800	117950

* 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:KANSAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Stevens County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64550	73800	82950	92200	99600	106950	114300	121750
Thomas County, KS								
VERY LOW INCOME	35500	40550	45650	50700	54800	58850	62900	66950
LOW INCOME	56800	64900	73000	81100	87600	94100	100600	107100
MODERATE INCOME	62300	70400	78500	86600	93100	99600	106100	112600
RD 538 GUAR MOD INC	84350	96400	108450	120500	130150	139800	149400	159050
Trego County, KS								
VERY LOW INCOME	34850	39800	44800	49750	53750	57750	61700	65700
LOW INCOME	55750	63700	71650	79600	86000	92350	98750	105100
MODERATE INCOME	61250	69200	77150	85100	91500	97850	104250	110600
RD 538 GUAR MOD INC	80100	91550	103000	114450	123600	132750	141900	151050
Wallace County, KS								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	75050	85750	96500	107200	115800	124350	132950	141500
Washington County, KS								
VERY LOW INCOME	30000	34250	38550	42800	46250	49650	53100	56500
LOW INCOME	47950	54800	61650	68500	74000	79500	84950	90450
MODERATE INCOME	53450	60300	67150	74000	79500	85000	90450	95950
RD 538 GUAR MOD INC	68900	78750	88600	98450	106350	114200	122100	129950
Wichita County, KS								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	77350	88400	99450	110500	119350	128200	137000	145850
Wilson County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550
Woodson County, KS								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	62250	71100	80000	88900	96000	103100	110250	117350

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bowling Green, KY MSA								
Allen County, KY HUD Metro FMR Area								
VERY LOW INCOME	27450	31400	35250	39200	42350	45450	48650	51750
LOW INCOME	43900	50150	56450	62700	67750	72750	77750	82800
MODERATE INCOME	49400	55650	61950	68200	73250	78250	83250	88300
RD 538 GUAR MOD INC	66250	75700	85200	94650	102200	109800	117350	124950
Bowling Green, KY HUD Metro FMR Area								
VERY LOW INCOME	29900	34200	38450	42700	46150	49550	52950	56400
LOW INCOME	47850	54650	61500	68300	73800	79250	84700	90200
MODERATE INCOME	53350	60150	67000	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	69000	78850	88700	98550	106450	114300	122200	130100
Butler County, KY HUD Metro FMR Area								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71950	76600
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77450	82100
RD 538 GUAR MOD INC	58400	66700	75050	83400	90050	96750	103400	110100
Cincinnati, OH-KY-IN MSA								
Cincinnati, OH-KY-IN HUD Metro FMR Area								
VERY LOW INCOME	39150	44750	50350	55900	60400	64850	69350	73800
LOW INCOME	62650	71600	80550	89450	96650	103800	110950	118100
MODERATE INCOME	68150	77100	86050	94950	102150	109300	116450	123600
RD 538 GUAR MOD INC	90000	102850	115700	128550	138850	149100	159400	169700
Grant County, KY HUD Metro FMR Area								
VERY LOW INCOME	27900	31850	35800	39800	43000	46200	49350	52550
LOW INCOME	44600	50950	57300	63650	68750	73850	78950	84050
MODERATE INCOME	50100	56450	62800	69150	74250	79350	84450	89550
RD 538 GUAR MOD INC	68900	78750	88600	98450	106350	114200	122100	129950
Clarksville, TN-KY MSA								
Clarksville, TN-KY HUD Metro FMR Area								
VERY LOW INCOME	30650	35050	39450	43850	47350	50850	54350	57850
LOW INCOME	49050	56100	63100	70100	75750	81350	86950	92550
MODERATE INCOME	54550	61600	68600	75600	81250	86850	92450	98050
RD 538 GUAR MOD INC	70550	80650	90750	100800	108900	116950	125050	133050
Elizabethtown, KY MSA								
Elizabethtown, KY HUD Metro FMR Area								
VERY LOW INCOME	28100	32100	36100	40100	43350	46550	49750	52950
LOW INCOME	44950	51350	57750	64150	69300	74450	79550	84700
MODERATE INCOME	50450	56850	63250	69650	74800	79950	85050	90200
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109400	116950	124500

*** 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Huntington-Ashland, WV-KY-OH MSA								
Carter County, KY HUD Metro FMR Area								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	56350	64400	72450	80500	86950	93400	99800	106250
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area								
VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
LOW INCOME	43600	49800	56050	62250	67250	72250	77200	82200
MODERATE INCOME	49100	55300	61550	67750	72750	77750	82700	87700
RD 538 GUAR MOD INC	63300	72300	81350	90400	97650	104850	112100	119350
Lawrence County, KY HUD Metro FMR Area								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	52550	60050	67600	75050	81100	87100	93100	99100
Lexington-Fayette, KY MSA								
VERY LOW INCOME	35850	41000	46100	51200	55300	59400	63500	67600
LOW INCOME	57350	65550	73750	81900	88500	95050	101600	108150
MODERATE INCOME	62850	71050	79250	87400	94000	100550	107100	113650
RD 538 GUAR MOD INC	82450	94200	106000	117750	127150	136600	146000	155450
Louisville/Jefferson County, KY-IN MSA								
Louisville, KY-IN HUD Metro FMR Area								
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
LOW INCOME	54150	61850	69600	77300	83500	89700	95900	102050
MODERATE INCOME	59650	67350	75100	82800	89000	95200	101400	107550
RD 538 GUAR MOD INC	77750	88900	100000	111100	120000	128900	137750	146650
Meade County, KY HUD Metro FMR Area								
VERY LOW INCOME	31250	35700	40150	44600	48200	51750	55350	58900
LOW INCOME	49950	57100	64250	71350	77100	82800	88500	94200
MODERATE INCOME	55450	62600	69750	76850	82600	88300	94000	99700
RD 538 GUAR MOD INC	71800	82100	92350	102600	110800	119000	127200	135450
Nelson County, KY HUD Metro FMR Area								
VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
LOW INCOME	49000	56000	63000	70000	75600	81200	86800	92400
MODERATE INCOME	54500	61500	68500	75500	81100	86700	92300	97900
RD 538 GUAR MOD INC	70450	80500	90600	100650	108700	116750	124800	132850

*** 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Shelby County, KY HUD Metro FMR Area								
VERY LOW INCOME	37050	42350	47650	52900	57150	61400	65600	69850
LOW INCOME	59300	67750	76200	84650	91450	98200	105000	111750
MODERATE INCOME	64800	73250	81700	90150	96950	103700	110500	117250
RD 538 GUAR MOD INC	85150	97300	109500	121650	131400	141100	150850	160600
Owensboro, KY MSA								
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
LOW INCOME	48300	55200	62100	68950	74500	80000	85500	91050
MODERATE INCOME	53800	60700	67600	74450	80000	85500	91000	96550
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Paducah, KY-IL MSA								
Ballard County, KY HUD Metro FMR Area								
VERY LOW INCOME	28150	32200	36200	40250	43450	46650	49900	53100
LOW INCOME	45050	51500	57900	64350	69500	74650	79800	84950
MODERATE INCOME	50550	57000	63400	69850	75000	80150	85300	90450
RD 538 GUAR MOD INC	67650	77300	87000	96700	104400	112150	119850	127600
Carlisle County, KY HUD Metro FMR Area								
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650
LOW INCOME	42950	49100	55250	61350	66300	71200	76100	81000
MODERATE INCOME	48450	54600	60750	66850	71800	76700	81600	86500
RD 538 GUAR MOD INC	61650	70500	79300	88050	95100	102200	109200	116250
Livingston County, KY HUD Metro FMR Area								
VERY LOW INCOME	27400	31300	35250	39150	42300	45400	48550	51700
LOW INCOME	43850	50100	56350	62600	67650	72650	77650	82650
MODERATE INCOME	49350	55600	61850	68100	73150	78150	83150	88150
RD 538 GUAR MOD INC	63000	72000	81000	90050	97250	104450	111650	118850
McCracken County, KY HUD Metro FMR Area								
VERY LOW INCOME	31600	36100	40600	45100	48750	52350	55950	59550
LOW INCOME	50550	57750	64950	72150	77950	83700	89500	95250
MODERATE INCOME	56050	63250	70450	77650	83450	89200	95000	100750
RD 538 GUAR MOD INC	73850	84350	94900	105450	113900	122350	130750	139250
Adair County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	56200	64200	72250	80250	86650	93100	99500	105950

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Anderson County, KY								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	74700	85350	96050	106700	115250	123750	132300	140850
Barren County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	53950	61650	69350	77050	83200	89400	95550	101700
Bath County, KY								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47250
LOW INCOME	40100	45850	51600	57300	61900	66500	71100	75650
MODERATE INCOME	45600	51350	57100	62800	67400	72000	76600	81150
RD 538 GUAR MOD INC	56250	64300	72350	80350	86800	93250	99650	106100
Bell County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	40250	46000	51750	57500	62100	66700	71300	75900
Boyle County, KY								
VERY LOW INCOME	28250	32300	36350	40400	43600	46900	50100	53350
LOW INCOME	45250	51750	58200	64650	69850	75000	80200	85350
MODERATE INCOME	50750	57250	63700	70150	75350	80500	85700	90850
RD 538 GUAR MOD INC	66400	75900	85350	94850	102450	110050	117600	125200
Breathitt County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	47800	54650	61450	68300	73750	79250	84700	90150
Breckinridge County, KY								
VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
LOW INCOME	42850	49000	55100	61200	66100	71000	75900	80800
MODERATE INCOME	48350	54500	60600	66700	71600	76500	81400	86300
RD 538 GUAR MOD INC	61600	70400	79200	88000	95050	102100	109100	116150
Caldwell County, KY								
VERY LOW INCOME	25550	29200	32850	36500	39450	42350	45300	48200
LOW INCOME	40900	46750	52600	58400	63100	67750	72450	77100
MODERATE INCOME	46400	52250	58100	63900	68600	73250	77950	82600
RD 538 GUAR MOD INC	65950	75350	84800	94200	101700	109250	116800	124350

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Calloway County, KY								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76600	81850	87150
MODERATE INCOME	51700	58300	64900	71500	76800	82100	87350	92650
RD 538 GUAR MOD INC	67850	77550	87250	96950	104700	112450	120200	127950
Carroll County, KY								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47250
LOW INCOME	40100	45850	51600	57300	61900	66500	71100	75650
MODERATE INCOME	45600	51350	57100	62800	67400	72000	76600	81150
RD 538 GUAR MOD INC	56700	64850	72950	81100	87500	94000	100500	107000
Casey County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	45650	52150	58700	65200	70400	75650	80850	86050
Clay County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	39500	45150	50800	56450	60950	65500	70000	74500
Clinton County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	45650	52150	58700	65200	70450	75600	80850	86050
Crittenden County, KY								
VERY LOW INCOME	28850	32950	37050	41150	44450	47750	51050	54350
LOW INCOME	46100	52700	59300	65850	71150	76400	81700	86950
MODERATE INCOME	51600	58200	64800	71350	76650	81900	87200	92450
RD 538 GUAR MOD INC	66250	75700	85200	94650	102200	109800	117350	124950
Cumberland County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	48300	55200	62100	69000	74500	80050	85550	91100
Elliott County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	50100	57300	64450	71600	77300	83050	88750	94500

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Estill County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	50750	58050	65300	72550	78350	84200	90000	95750
Fleming County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	54800	62650	70450	78300	84550	90850	97100	103350
Floyd County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	49350	56400	63450	70500	76150	81800	87400	93050
Franklin County, KY								
VERY LOW INCOME	32200	36800	41400	46000	49700	53400	57050	60750
LOW INCOME	51550	58900	66250	73600	79500	85400	91300	97200
MODERATE INCOME	57050	64400	71750	79100	85000	90900	96800	102700
RD 538 GUAR MOD INC	74400	85000	95650	106250	114750	123250	131750	140250
Fulton County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	42650	48750	54850	60950	65850	70700	75600	80450
Garrard County, KY								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42700	48800	54900	60950	65850	70750	75600	80500
MODERATE INCOME	48200	54300	60400	66450	71350	76250	81100	86000
RD 538 GUAR MOD INC	61350	70100	78900	87650	94650	101650	108700	115700
Graves County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200
Grayson County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	54050	61750	69450	77200	83350	89600	95750	101950

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Green County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	49350	56400	63450	70500	76150	81800	87400	93050
Hancock County, KY								
VERY LOW INCOME	29800	34050	38300	42550	46000	49400	52800	56200
LOW INCOME	47700	54500	61300	68100	73550	79000	84450	89900
MODERATE INCOME	53200	60000	66800	73600	79050	84500	89950	95400
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Harlan County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	41150	47050	52950	58850	63500	68250	72950	77700
Harrison County, KY								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Hart County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	55550	63500	71400	79350	85700	92050	98400	104750
Henderson County, KY								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	70300	80300	90350	100400	108450	116450	124500	132550
Hickman County, KY								
VERY LOW INCOME	27900	31850	35800	39800	43000	46200	49350	52550
LOW INCOME	44600	50950	57300	63650	68750	73850	78950	84050
MODERATE INCOME	50100	56450	62800	69150	74250	79350	84450	89550
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Hopkins County, KY								
VERY LOW INCOME	26300	30050	33800	37550	40600	43600	46600	49600
LOW INCOME	42100	48100	54100	60100	64950	69750	74550	79350
MODERATE INCOME	47600	53600	59600	65600	70450	75250	80050	84850
RD 538 GUAR MOD INC	60450	69100	77700	86350	93250	100150	107050	114000

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jackson County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	46500	53150	59800	66450	71750	77100	82400	87700
Johnson County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	50450	57700	64900	72100	77850	83650	89400	95150
Knott County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	40900	46700	52550	58400	63050	67750	72400	77100
Knox County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	38550	44100	49600	55100	59500	63900	68300	72750
Laurel County, KY								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	58100	66400	74700	83000	89650	96250	102950	109550
Lee County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	36950	42250	47500	52800	57000	61250	65450	69700
Leslie County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	47450	54250	61050	67800	73200	78700	84100	89500
Letcher County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	47500	54300	61050	67850	73300	78700	84150	89550

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lewis County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	45050	51500	57900	64350	69500	74700	79750	84950
Lincoln County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	52650	60150	67700	75200	81200	87250	93250	99250
Logan County, KY								
VERY LOW INCOME	28250	32300	36350	40400	43600	46900	50100	53350
LOW INCOME	45250	51750	58200	64650	69850	75000	80200	85350
MODERATE INCOME	50750	57250	63700	70150	75350	80500	85700	90850
RD 538 GUAR MOD INC	65950	75350	84800	94200	101750	109250	116800	124350
Lyon County, KY								
VERY LOW INCOME	31250	35750	40200	44650	48250	51800	55400	58950
LOW INCOME	50000	57150	64300	71450	77200	82900	88600	94350
MODERATE INCOME	55500	62650	69800	76950	82700	88400	94100	99850
RD 538 GUAR MOD INC	72500	82900	93250	103600	111900	120200	128450	136750
Madison County, KY								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56600	63650	70700	76400	82050	87700	93350
MODERATE INCOME	55000	62100	69150	76200	81900	87550	93200	98850
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
Magoffin County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	36650	41900	47100	52350	56550	60750	64900	69100
Marion County, KY								
VERY LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800
LOW INCOME	41400	47300	53200	59100	63850	68600	73300	78050
MODERATE INCOME	46900	52800	58700	64600	69350	74100	78800	83550
RD 538 GUAR MOD INC	60450	69100	77700	86350	93250	100150	107050	114000
Marshall County, KY								
VERY LOW INCOME	29500	33700	37900	42100	45500	48850	52250	55600
LOW INCOME	47150	53900	60650	67350	72750	78150	83550	88950
MODERATE INCOME	52650	59400	66150	72850	78250	83650	89050	94450
RD 538 GUAR MOD INC	67800	77500	87150	96850	104600	112350	120100	127850

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Martin County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	44500	50900	57250	63600	68700	73800	78850	83950
Mason County, KY								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
LOW INCOME	40150	45850	51600	57300	61900	66500	71100	75650
MODERATE INCOME	45650	51350	57100	62800	67400	72000	76600	81150
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
McCreary County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	36300	41500	46650	51850	56000	60150	64300	68450
Menifee County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	48000	54850	61700	68550	74050	79500	85000	90500
Mercer County, KY								
VERY LOW INCOME	31850	36400	40950	45450	49100	52750	56400	60000
LOW INCOME	50900	58200	65450	72700	78550	84350	90150	96000
MODERATE INCOME	56400	63700	70950	78200	84050	89850	95650	101500
RD 538 GUAR MOD INC	73200	83650	94100	104550	112900	121300	129650	138000
Metcalfe County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	49900	57050	64150	71300	77000	82700	88400	94100
Monroe County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	54550	62350	70150	77950	84200	90400	96650	102900
Montgomery County, KY								
VERY LOW INCOME	27350	31250	35150	39100	42250	45350	48450	51650
LOW INCOME	43800	50050	56300	62550	67600	72550	77600	82600
MODERATE INCOME	49300	55550	61800	68050	73100	78050	83100	88100
RD 538 GUAR MOD INC	63400	72400	81450	90550	97800	105000	112250	119550

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Morgan County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	51600	58950	66350	73700	79600	85500	91400	97300
Muhlenberg County, KY								
VERY LOW INCOME	26550	30350	34150	37900	40950	44000	47000	50050
LOW INCOME	42500	48550	54600	60650	65550	70400	75250	80100
MODERATE INCOME	48000	54050	60100	66150	71050	75900	80750	85600
RD 538 GUAR MOD INC	61000	69700	78450	87150	94100	101100	108050	115050
Nicholas County, KY								
VERY LOW INCOME	25800	29450	33150	36800	39750	42700	45650	48600
LOW INCOME	41250	47150	53050	58900	63650	68350	73050	77750
MODERATE INCOME	46750	52650	58550	64400	69150	73850	78550	83250
RD 538 GUAR MOD INC	59250	67700	76200	84650	91400	98200	104950	111750
Ohio County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	52000	59450	66850	74300	80250	86200	92150	98100
Owen County, KY								
VERY LOW INCOME	27500	31450	35350	39300	42450	45600	48750	51900
LOW INCOME	44050	50350	56600	62900	67950	73000	78000	83050
MODERATE INCOME	49550	55850	62100	68400	73450	78500	83500	88550
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Owsley County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	40800	46650	52450	58300	62950	67650	72300	76950
Perry County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	46500	53150	59800	66450	71750	77100	82400	87700
Pike County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	50700	57950	65200	72450	78250	84050	89850	95650

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Powell County, KY								
VERY LOW INCOME	26900	30750	34600	38400	41500	44550	47650	50700
LOW INCOME	43050	49200	55350	61450	66400	71300	76200	81150
MODERATE INCOME	48550	54700	60850	66950	71900	76800	81700	86650
RD 538 GUAR MOD INC	61800	70650	79450	88300	95350	102450	109500	116550
Pulaski County, KY								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47250
LOW INCOME	40100	45850	51600	57300	61900	66500	71100	75650
MODERATE INCOME	45600	51350	57100	62800	67400	72000	76600	81150
RD 538 GUAR MOD INC	55650	63600	71500	79500	85850	92200	98550	104950
Robertson County, KY								
VERY LOW INCOME	25150	28750	32350	35900	38800	41650	44550	47400
LOW INCOME	40250	46000	51750	57450	62050	66650	71250	75850
MODERATE INCOME	45750	51500	57250	62950	67550	72150	76750	81350
RD 538 GUAR MOD INC	57900	66150	74450	82700	89300	95950	102550	109150
Rockcastle County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	54350	62100	69900	77650	83850	90050	96300	102500
Rowan County, KY								
VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
LOW INCOME	42950	49050	55200	61300	66200	71150	76050	80950
MODERATE INCOME	48450	54550	60700	66800	71700	76650	81550	86450
RD 538 GUAR MOD INC	63100	72100	81150	90150	97350	104550	111800	119000
Russell County, KY								
VERY LOW INCOME	25350	28950	32550	36150	39050	41950	44850	47750
LOW INCOME	40500	46300	52100	57850	62500	67150	71750	76400
MODERATE INCOME	46000	51800	57600	63350	68000	72650	77250	81900
RD 538 GUAR MOD INC	58200	66500	74850	83150	89800	96450	103100	109750
Simpson County, KY								
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250
LOW INCOME	43500	49700	55900	62100	67100	72050	77050	82000
MODERATE INCOME	49000	55200	61400	67600	72600	77550	82550	87500
RD 538 GUAR MOD INC	62500	71400	80350	89250	96400	103550	110650	117800
Taylor County, KY								
VERY LOW INCOME	27000	30850	34650	38550	41650	44700	47800	50900
LOW INCOME	43150	49350	55500	61650	66600	71500	76450	81400
MODERATE INCOME	48650	54850	61000	67150	72100	77000	81950	86900
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200

* 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:KENTUCKY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Todd County, KY								
VERY LOW INCOME	26950	30800	34650	38450	41550	44650	47700	50800
LOW INCOME	43050	49200	55350	61500	66450	71350	76300	81200
MODERATE INCOME	48550	54700	60850	67000	71950	76850	81800	86700
RD 538 GUAR MOD INC	61900	70750	79600	88450	95550	102600	109700	116750
Trimble County, KY								
VERY LOW INCOME	28950	33050	37200	41300	44650	47950	51250	54550
LOW INCOME	46300	52900	59500	66100	71400	76700	82000	87300
MODERATE INCOME	51800	58400	65000	71600	76900	82200	87500	92800
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Union County, KY								
VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
LOW INCOME	42850	49000	55100	61200	66100	71000	75900	80800
MODERATE INCOME	48350	54500	60600	66700	71600	76500	81400	86300
RD 538 GUAR MOD INC	61600	70400	79200	88000	95050	102100	109100	116150
Washington County, KY								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	73550	84100	94600	105100	113500	121900	130300	138750
Wayne County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	50250	57400	64600	71750	77500	83250	88950	94700
Webster County, KY								
VERY LOW INCOME	25150	28750	32350	35900	38800	41650	44550	47400
LOW INCOME	40250	46000	51750	57450	62050	66650	71250	75850
MODERATE INCOME	45750	51500	57250	62950	67550	72150	76750	81350
RD 538 GUAR MOD INC	57800	66050	74300	82550	89150	95750	102350	108950
Whitley County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	46700	53350	60050	66700	72050	77350	82700	88050
Wolfe County, KY								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	30500	34900	39250	43600	47100	50600	54050	57550

* 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:LOUISIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Alexandria, LA MSA								
VERY LOW INCOME	26350	30100	33900	37650	40700	43700	46700	49700
LOW INCOME	42200	48200	54250	60250	65100	69900	74750	79550
MODERATE INCOME	47700	53700	59750	65750	70600	75400	80250	85050
RD 538 GUAR MOD INC	60700	69350	78100	86700	93700	100600	107550	114450
Baton Rouge, LA MSA								
Assumption Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	27050	30900	34750	38600	41700	44800	47900	51000
LOW INCOME	43250	49400	55600	61750	66700	71650	76600	81550
MODERATE INCOME	48750	54900	61100	67250	72200	77150	82100	87050
RD 538 GUAR MOD INC	62150	71050	79900	88800	95900	103000	110100	117200
Baton Rouge, LA HUD Metro FMR Area								
VERY LOW INCOME	32100	36700	41300	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66050	73350	79250	85100	91000	96850
MODERATE INCOME	56850	64200	71550	78850	84750	90600	96500	102350
RD 538 GUAR MOD INC	73800	84350	94900	105450	113900	122300	130750	139200
Iberville Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
LOW INCOME	44250	50600	56900	63200	68300	73350	78400	83450
MODERATE INCOME	49750	56100	62400	68700	73800	78850	83900	88950
RD 538 GUAR MOD INC	63600	72700	81750	90850	98100	105400	112650	119900
Hammond, LA MSA								
VERY LOW INCOME	28150	32200	36200	40200	43450	46650	49850	53100
LOW INCOME	45050	51450	57900	64300	69450	74600	79750	84900
MODERATE INCOME	50550	56950	63400	69800	74950	80100	85250	90400
RD 538 GUAR MOD INC	64700	73950	83200	92450	99850	107250	114650	122050
Houma-Bayou Cane-Thibodaux, LA MSA								
VERY LOW INCOME	27900	31850	35850	39800	43000	46200	49400	52550
LOW INCOME	44600	51000	57350	63700	68800	73900	79000	84100
MODERATE INCOME	50100	56500	62850	69200	74300	79400	84500	89600
RD 538 GUAR MOD INC	65450	74800	84150	93500	101000	108450	115950	123400
Lafayette, LA MSA								
Acadia Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700
LOW INCOME	38750	44300	49850	55350	59800	64250	68650	73100
MODERATE INCOME	44250	49800	55350	60850	65300	69750	74150	78600
RD 538 GUAR MOD INC	55700	63700	71650	79600	85950	92350	98700	105050

* 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:LOUISIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lafayette, LA HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050
Vermilion Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	28150	32150	36150	40150	43400	46600	49800	53000
LOW INCOME	45000	51400	57850	64250	69400	74550	79700	84850
MODERATE INCOME	50500	56900	63350	69750	74900	80050	85200	90350
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900
Lake Charles, LA MSA								
Jefferson Davis Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	28250	32250	36300	40300	43550	46750	50000	53200
LOW INCOME	45150	51600	58050	64500	69700	74850	80000	85150
MODERATE INCOME	50650	57100	63550	70000	75200	80350	85500	90650
RD 538 GUAR MOD INC	64900	74150	83450	92700	100100	107550	114950	122350
Lake Charles, LA HUD Metro FMR Area								
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
LOW INCOME	48300	55200	62100	68950	74500	80000	85500	91050
MODERATE INCOME	53800	60700	67600	74450	80000	85500	91000	96550
RD 538 GUAR MOD INC	71800	82050	92350	102600	110800	119050	127250	135400
Monroe, LA MSA								
Monroe, LA HUD Metro FMR Area								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44250	47150
LOW INCOME	40000	45700	51400	57100	61700	66250	70850	75400
MODERATE INCOME	45500	51200	56900	62600	67200	71750	76350	80900
RD 538 GUAR MOD INC	57500	65700	73900	82100	88650	95300	101850	108400
Morehouse Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	44350	50700	57000	63350	68400	73500	78550	83600
Richland Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	22800	26100	29350	32600	35200	37800	40450	43050
LOW INCOME	36500	41700	46950	52150	56350	60500	64700	68850
MODERATE INCOME	42000	47200	52450	57650	61850	66000	70200	74350
RD 538 GUAR MOD INC	52450	59950	67500	74950	80950	87000	93000	98950

* 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:LOUISIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
New Orleans-Metairie, LA MSA								
New Orleans-Metairie, LA HUD Metro FMR Area								
VERY LOW INCOME	31450	35950	40450	44900	48500	52100	55700	59300
LOW INCOME	50300	57500	64700	71850	77600	83350	89100	94850
MODERATE INCOME	55800	63000	70200	77350	83100	88850	94600	100350
RD 538 GUAR MOD INC	72300	82600	92950	103250	111500	119750	128050	136300
St. James Parish, LA HUD Metro FMR Area								
VERY LOW INCOME	32350	37000	41600	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85800	91750	97650
MODERATE INCOME	57300	64700	72100	79500	85450	91300	97250	103150
RD 538 GUAR MOD INC	76250	87100	98000	108900	117600	126300	135050	143750
Shreveport-Bossier City, LA MSA								
VERY LOW INCOME	28600	32700	36800	40850	44150	47400	50700	53950
LOW INCOME	45750	52300	58850	65350	70600	75850	81050	86300
MODERATE INCOME	51250	57800	64350	70850	76100	81350	86550	91800
RD 538 GUAR MOD INC	65750	75150	84550	93950	101450	109000	116500	124000
Slidell-Mandeville-Covington, LA MSA								
VERY LOW INCOME	33200	37950	42700	47400	51200	54950	58800	62550
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	76250	87200	98050	109000	117750	126400	135150	143900
Allen Parish, LA								
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
LOW INCOME	37000	42250	47550	52800	57050	61250	65500	69700
MODERATE INCOME	42500	47750	53050	58300	62550	66750	71000	75200
RD 538 GUAR MOD INC	52800	60350	67900	75450	81500	87500	93550	99600
Avoyelles Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	44050	50300	56600	62900	67950	72950	78000	83050
Beauregard Parish, LA								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	70550	80600	90700	100750	108800	116850	124950	133000

* 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:LOUISIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bienville Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	44500	50900	57250	63600	68700	73800	78850	83950
Caldwell Parish, LA								
VERY LOW INCOME	24050	27500	30950	34400	37150	39900	42700	45400
LOW INCOME	38550	44050	49550	55050	59450	63900	68250	72650
MODERATE INCOME	44050	49550	55050	60550	64950	69400	73750	78150
RD 538 GUAR MOD INC	62900	71850	80850	89800	97050	104200	111400	118550
Catahoula Parish, LA								
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
MODERATE INCOME	43450	48850	54250	59650	64000	68350	72650	77000
RD 538 GUAR MOD INC	54500	62300	70050	77850	84100	90300	96550	102750
Claiborne Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	38100	43500	48950	54400	58750	63100	67450	71800
Concordia Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	45500	52000	58500	65000	70200	75400	80600	85800
East Carroll Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	32150	36700	41300	45900	49550	53250	56900	60600
Evangeline Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	43800	50000	56300	62500	67550	72500	77550	82500
Franklin Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	47250	54000	60750	67500	72900	78300	83700	89100

* 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:LOUISIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Iberia Parish, LA								
VERY LOW INCOME	23750	27100	30500	33900	36600	39350	42050	44750
LOW INCOME	38000	43400	48850	54250	58600	62950	67300	71650
MODERATE INCOME	43500	48900	54350	59750	64100	68450	72800	77150
RD 538 GUAR MOD INC	59550	68100	76600	85100	91950	98700	105550	112350
Jackson Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46700	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52200	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	49300	56300	63350	70400	76050	81650	87300	92950
La Salle Parish, LA								
VERY LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
LOW INCOME	40450	46200	51950	57750	62350	67000	71650	76250
MODERATE INCOME	45950	51700	57450	63250	67850	72500	77150	81750
RD 538 GUAR MOD INC	69500	79450	89400	99300	107300	115200	123200	131100
Lincoln Parish, LA								
VERY LOW INCOME	23800	27150	30550	33950	36700	39400	42100	44850
LOW INCOME	38050	43450	48900	54300	58650	63000	67350	71700
MODERATE INCOME	43550	48950	54400	59800	64150	68500	72850	77200
RD 538 GUAR MOD INC	56050	64100	72050	80100	86500	92950	99300	105700
Madison Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	40550	46350	52150	57950	62600	67200	71850	76500
Natchitoches Parish, LA								
VERY LOW INCOME	24500	28050	31550	35050	37900	40650	43500	46300
LOW INCOME	39250	44850	50450	56050	60550	65050	69550	74000
MODERATE INCOME	44750	50350	55950	61550	66050	70550	75050	79500
RD 538 GUAR MOD INC	57500	65700	73900	82100	88650	95300	101850	108400
Red River Parish, LA								
VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500
LOW INCOME	36900	42200	47450	52700	56950	61150	65350	69600
MODERATE INCOME	42400	47700	52950	58200	62450	66650	70850	75100
RD 538 GUAR MOD INC	51050	58300	65600	72900	78750	84550	90400	96250
Sabine Parish, LA								
VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
LOW INCOME	37550	42900	48250	53600	57900	62200	66500	70800
MODERATE INCOME	43050	48400	53750	59100	63400	67700	72000	76300
RD 538 GUAR MOD INC	53950	61700	69400	77100	83250	89450	95600	101800

* 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:LOUISIANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
St. Landry Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	48850	55850	62850	69850	75400	81000	86600	92150
St. Mary Parish, LA								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200
Tensas Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	44200	50500	56850	63150	68200	73250	78300	83350
Vernon Parish, LA								
VERY LOW INCOME	25150	28750	32350	35900	38800	41650	44550	47400
LOW INCOME	40250	46000	51750	57450	62050	66650	71250	75850
MODERATE INCOME	45750	51500	57250	62950	67550	72150	76750	81350
RD 538 GUAR MOD INC	57800	66050	74300	82550	89150	95750	102350	108950
Washington Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	51000	58250	65550	72850	78700	84450	90300	96150
Webster Parish, LA								
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
MODERATE INCOME	41800	47000	52150	57350	61500	65650	69800	73950
RD 538 GUAR MOD INC	42250	48300	54300	60400	65200	70050	74850	79700
West Carroll Parish, LA								
VERY LOW INCOME	24900	28450	32000	35550	38400	41200	44100	46950
LOW INCOME	39800	45450	51150	56850	61400	65950	70500	75050
MODERATE INCOME	45300	50950	56650	62350	66900	71450	76000	80550
RD 538 GUAR MOD INC	59200	67600	76050	84500	91300	98050	104850	111550
Winn Parish, LA								
VERY LOW INCOME	23350	26700	30000	33350	36000	38700	41350	44050
LOW INCOME	37350	42700	48050	53350	57650	61900	66200	70450
MODERATE INCOME	42850	48200	53550	58850	63150	67400	71700	75950
RD 538 GUAR MOD INC	54500	62300	70050	77850	84100	90300	96550	102750

* 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:MAINE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bangor, ME MSA								
Bangor, ME HUD Metro FMR Area								
VERY LOW INCOME	36200	41350	46500	51700	55850	59950	64100	68250
LOW INCOME	57900	66150	74450	82700	89350	95950	102550	109200
MODERATE INCOME	63400	71650	79950	88200	94850	101450	108050	114700
RD 538 GUAR MOD INC	88800	101450	114200	126850	137000	147150	157300	167450
Penobscot County, ME (part) HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	62550	71500	80400	89350	96500	103650	110800	117950
Lewiston-Auburn, ME MSA								
VERY LOW INCOME	29900	34200	38450	42700	46150	49550	52950	56400
LOW INCOME	47850	54650	61500	68300	73800	79250	84700	90200
MODERATE INCOME	53350	60150	67000	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
Portland-South Portland, ME MSA								
Cumberland County, ME (part) HUD Metro FMR Area								
VERY LOW INCOME	38350	43800	49300	54750	59150	63550	67900	72300
LOW INCOME	61350	70100	78850	87600	94650	101650	108650	115650
MODERATE INCOME	66850	75600	84350	93100	100150	107150	114150	121150
RD 538 GUAR MOD INC	88150	100750	113350	125950	136050	146100	156200	166250
Portland, ME HUD Metro FMR Area								
VERY LOW INCOME	45450	51950	58450	64900	70100	75300	80500	85700
LOW INCOME	72700	83100	93500	103850	112200	120500	128800	137100
MODERATE INCOME	78200	88600	99000	109350	117700	126000	134300	142600
RD 538 GUAR MOD INC	104500	119400	134350	149250	161200	173150	185050	197000
Sagadahoc County, ME HUD Metro FMR Area								
VERY LOW INCOME	36150	41300	46450	51600	55750	59900	64000	68150
LOW INCOME	57800	66050	74300	82550	89200	95800	102400	109000
MODERATE INCOME	63300	71550	79800	88050	94700	101300	107900	114500
RD 538 GUAR MOD INC	83100	94950	106850	118700	128200	137700	147200	156700
York County, ME (part) HUD Metro FMR Area								
VERY LOW INCOME	37450	42800	48150	53450	57750	62000	66300	70600
LOW INCOME	59850	68400	76950	85500	92350	99200	106050	112900
MODERATE INCOME	65350	73900	82450	91000	97850	104700	111550	118400
RD 538 GUAR MOD INC	86050	98400	110700	122950	132800	142650	152450	162350

* 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:MAINE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
York-Kittery-South Berwick, ME HUD Metro FMR Area								
VERY LOW INCOME	44900	51300	57700	64100	69250	74400	79500	84650
LOW INCOME	71800	82050	92300	102550	110800	119000	127200	135400
MODERATE INCOME	77300	87550	97800	108050	116300	124500	132700	140900
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194650
Aroostook County, ME								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	65200	74500	83850	93150	100600	108050	115500	122950
Franklin County, ME								
VERY LOW INCOME	30250	34600	38900	43200	46700	50150	53600	57050
LOW INCOME	48400	55300	62200	69100	74650	80200	85700	91250
MODERATE INCOME	53900	60800	67700	74600	80150	85700	91200	96750
RD 538 GUAR MOD INC	69550	79500	89400	99350	107300	115250	123200	131150
Hancock County, ME								
VERY LOW INCOME	33750	38600	43400	48200	52100	55950	59800	63650
LOW INCOME	54000	61700	69400	77100	83300	89450	95650	101800
MODERATE INCOME	59500	67200	74900	82600	88800	94950	101150	107300
RD 538 GUAR MOD INC	77650	88750	99800	110900	119750	128650	137500	146400
Kennebec County, ME								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	70300	80300	90350	100400	108450	116450	124500	132550
Knox County, ME								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	80700	92200	103750	115250	124450	133700	142900	152150
Lincoln County, ME								
VERY LOW INCOME	34550	39500	44450	49350	53300	57250	61200	65150
LOW INCOME	55300	63200	71100	78950	85300	91600	97900	104250
MODERATE INCOME	60800	68700	76600	84450	90800	97100	103400	109750
RD 538 GUAR MOD INC	79450	90800	102150	113500	122600	131650	140750	149800
Oxford County, ME								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	64250	73400	82600	91750	99100	106450	113750	121100

* 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:MAINE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Piscataquis County, ME								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700
Somerset County, ME								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	62800	71750	80750	89700	96900	104050	111250	118400
Waldo County, ME								
VERY LOW INCOME	31050	35500	39950	44350	47900	51450	55000	58550
LOW INCOME	49700	56800	63900	70950	76650	82350	88000	93700
MODERATE INCOME	55200	62300	69400	76450	82150	87850	93500	99200
RD 538 GUAR MOD INC	70600	80700	90750	100850	108950	117000	125050	133150
Washington County, ME								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	60200	68800	77400	86000	92900	99750	106650	113500

* 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:MARYLAND — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Baltimore-Columbia-Towson, MD MSA								
VERY LOW INCOME	45650	52150	58650	65150	70400	75600	80800	86000
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	104900	119900	134850	149850	161850	173850	185800	197800
Hagerstown-Martinsburg, MD-WV MSA								
Hagerstown, MD HUD Metro FMR Area								
VERY LOW INCOME	32800	37500	42200	46850	50600	54350	58100	61850
LOW INCOME	52500	60000	67500	74950	80950	86950	92950	98950
MODERATE INCOME	58000	65500	73000	80450	86450	92450	98450	104450
RD 538 GUAR MOD INC	77050	88050	99050	110050	118850	127650	136450	145250
Lexington Park, MD MSA								
Calvert County, MD HUD Metro FMR Area								
VERY LOW INCOME	55550	63450	71400	79300	85650	92000	98350	104700
LOW INCOME	74800	85450	96150	106800	115350	123900	132450	141000
MODERATE INCOME	80300	90950	101650	112300	120850	129400	137950	146500
RD 538 GUAR MOD INC	127700	145900	164150	182400	197000	211600	226200	240750
St. Mary's County, MD HUD Metro FMR Area								
VERY LOW INCOME	46550	53200	59850	66550	71850	77200	82550	87850
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	115850	132400	148950	165500	178750	192000	205200	218450
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA								
VERY LOW INCOME	41800	47800	53750	59700	64500	69300	74050	78850
LOW INCOME	66850	76400	85950	95500	103150	110800	118450	126100
MODERATE INCOME	72350	81900	91450	101000	108650	116300	123950	131600
RD 538 GUAR MOD INC	96100	109850	123550	137300	148300	159250	170250	181250
Salisbury, MD MSA								
Salisbury, MD HUD Metro FMR Area								
VERY LOW INCOME	32800	37500	42200	46850	50600	54350	58100	61850
LOW INCOME	52500	60000	67500	74950	80950	86950	92950	98950
MODERATE INCOME	58000	65500	73000	80450	86450	92450	98450	104450
RD 538 GUAR MOD INC	75650	86500	97300	108100	116750	125400	134050	142700
Somerset County, MD HUD Metro FMR Area								
VERY LOW INCOME	32450	37100	41750	46400	50100	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	61200	69900	78650	87400	94400	101400	108400	115350

* 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:MARYLAND — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA								
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area								
VERY LOW INCOME	57400	65600	73800	81950	88550	95100	101650	108200
LOW INCOME	74800	85450	96150	106800	115350	123900	132450	141000
MODERATE INCOME	80300	90950	101650	112300	120850	129400	137950	146500
RD 538 GUAR MOD INC	131950	150800	169650	188500	203600	218650	233750	248800
Allegany County, MD								
VERY LOW INCOME	32450	37100	41750	46400	50100	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500
Caroline County, MD								
VERY LOW INCOME	32450	37100	41750	46400	50100	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	69400	79300	89250	99150	107100	115000	122950	130900
Dorchester County, MD								
VERY LOW INCOME	32450	37100	41750	46400	50100	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	70050	80050	90050	100050	108050	116050	124050	132050
Garrett County, MD								
VERY LOW INCOME	32800	37500	42200	46850	50600	54350	58100	61850
LOW INCOME	52500	60000	67500	74950	80950	86950	92950	98950
MODERATE INCOME	58000	65500	73000	80450	86450	92450	98450	104450
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Kent County, MD								
VERY LOW INCOME	39050	44600	50150	55750	60200	64700	69150	73600
LOW INCOME	62450	71350	80300	89200	96350	103500	110650	117750
MODERATE INCOME	67950	76850	85800	94700	101850	109000	116150	123250
RD 538 GUAR MOD INC	90950	103950	116950	129950	140350	150750	161150	171550
Talbot County, MD								
VERY LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
LOW INCOME	64400	73600	82800	92000	99400	106750	114100	121450
MODERATE INCOME	69900	79100	88300	97500	104900	112250	119600	126950
RD 538 GUAR MOD INC	92600	105800	119050	132250	142850	153400	164000	174550

* 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:MARYLAND — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Worcester County, MD								
VERY LOW INCOME	38850	44400	49950	55500	59950	64400	68850	73300
LOW INCOME	62200	71050	79950	88800	95950	103050	110150	117250
MODERATE INCOME	67700	76550	85450	94300	101450	108550	115650	122750
RD 538 GUAR MOD INC	89350	102100	114900	127650	137850	148050	158300	168500

* 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:MASSACHUSETTS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Amherst Town-Northampton, MA MSA								
VERY LOW INCOME	41850	47800	53850	59800	64600	69400	74150	78950
LOW INCOME	67000	76550	86100	95650	103350	111000	118650	126300
MODERATE INCOME	72500	82050	91600	101150	108850	116500	124150	131800
RD 538 GUAR MOD INC	85300	97450	109650	121800	131550	141300	151050	160800
Barnstable Town, MA MSA								
VERY LOW INCOME	47850	54700	61550	68350	73850	79300	84800	90250
LOW INCOME	74800	85450	96150	106800	115350	123900	132450	141000
MODERATE INCOME	80300	90950	101650	112300	120850	129400	137950	146500
RD 538 GUAR MOD INC	100050	114350	128650	142950	154400	165800	177250	188700
Boston-Cambridge-Newton, MA-NH MSA								
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	57900	66200	74450	82700	89350	95950	102550	109200
LOW INCOME	92650	105850	119100	132300	142900	153500	164100	174650
MODERATE INCOME	98150	111350	124600	137800	148400	159000	169600	180150
RD 538 GUAR MOD INC	129550	148050	166550	185050	199850	214650	229450	244250
Brockton, MA HUD Metro FMR Area								
VERY LOW INCOME	46000	52600	59150	65700	71000	76250	81500	86750
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	100150	114450	128750	143050	154550	165950	177400	188850
Lawrence, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	49500	56550	63600	70650	76350	82000	87650	93300
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	112450	128550	144600	160650	173500	186400	199200	212050
Lowell, MA HUD Metro FMR Area								
VERY LOW INCOME	48150	55000	61900	68750	74250	79750	85250	90750
LOW INCOME	73200	83650	94100	104550	112950	121300	129650	138050
MODERATE INCOME	78700	89150	99600	110050	118450	126800	135150	143550
RD 538 GUAR MOD INC	110200	125950	141700	157450	170050	182650	195250	207850
Pittsfield, MA MSA								
Berkshire County, MA (part) HUD Metro FMR Area								
VERY LOW INCOME	41850	47800	53850	59800	64600	69400	74150	78950
LOW INCOME	67000	76550	86100	95650	103350	111000	118650	126300
MODERATE INCOME	72500	82050	91600	101150	108850	116500	124150	131800
RD 538 GUAR MOD INC	87350	99850	112300	124800	134800	144750	154750	164750

* 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:MASSACHUSETTS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pittsfield, MA HUD Metro FMR Area								
VERY LOW INCOME	43000	49150	55300	61400	66350	71250	76150	81050
LOW INCOME	68800	78600	88450	98250	106150	114000	121850	129700
MODERATE INCOME	74300	84100	93950	103750	111650	119500	127350	135200
RD 538 GUAR MOD INC	83550	95500	107400	119350	128900	138450	148000	157550
Providence-Warwick, RI-MA MSA								
Easton-Raynham, MA HUD Metro FMR Area								
VERY LOW INCOME	56600	64700	72800	80850	87350	93800	100300	106750
LOW INCOME	78500	89700	100900	112100	121100	130050	139050	148000
MODERATE INCOME	84000	95200	106400	117600	126600	135550	144550	153500
RD 538 GUAR MOD INC	130150	148750	167350	185950	200850	215700	230600	245450
New Bedford, MA HUD Metro FMR Area								
VERY LOW INCOME	41850	47800	53850	59800	64600	69400	74150	78950
LOW INCOME	67000	76550	86100	95650	103350	111000	118650	126300
MODERATE INCOME	72500	82050	91600	101150	108850	116500	124150	131800
RD 538 GUAR MOD INC	75100	85850	96550	107300	115900	124450	133050	141650
Providence-Fall River, RI-MA HUD Metro FMR Area								
VERY LOW INCOME	40050	45750	51450	57150	61750	66300	70900	75450
LOW INCOME	64050	73200	82350	91450	98800	106100	113400	120750
MODERATE INCOME	69550	78700	87850	96950	104300	111600	118900	126250
RD 538 GUAR MOD INC	92000	105150	118300	131450	141950	152500	163000	173500
Taunton-Mansfield-Norton, MA HUD Metro FMR Area								
VERY LOW INCOME	45550	52050	58550	65050	70250	75500	80650	85900
LOW INCOME	72900	83300	93700	104100	112450	120800	129100	137450
MODERATE INCOME	78400	88800	99200	109600	117950	126300	134600	142950
RD 538 GUAR MOD INC	108350	123850	139300	154800	167200	179550	191950	204350
Springfield, MA MSA								
VERY LOW INCOME	41850	47800	53850	59800	64600	69400	74150	78950
LOW INCOME	67000	76550	86100	95650	103350	111000	118650	126300
MODERATE INCOME	72500	82050	91600	101150	108850	116500	124150	131800
RD 538 GUAR MOD INC	78100	89250	100400	111550	120450	129400	138300	147250
Worcester, MA MSA								
Eastern Worcester County, MA HUD Metro FMR Area								
VERY LOW INCOME	56350	64400	72450	80500	86900	93350	99800	106250
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	129800	148300	166900	185400	200250	215050	229900	244700

* 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:MASSACHUSETTS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fitchburg-Leominster, MA HUD Metro FMR Area								
VERY LOW INCOME	43650	49900	56150	62350	67350	72350	77350	82350
LOW INCOME	69850	79800	89800	99750	107750	115750	123700	131700
MODERATE INCOME	75350	85300	95300	105250	113250	121250	129200	137200
RD 538 GUAR MOD INC	88550	101200	113850	126500	136600	146750	156850	167000
Western Worcester County, MA HUD Metro FMR Area								
VERY LOW INCOME	43450	49650	55850	62050	67050	72000	76950	81950
LOW INCOME	69500	79450	89400	99300	107250	115200	123150	131100
MODERATE INCOME	75000	84950	94900	104800	112750	120700	128650	136600
RD 538 GUAR MOD INC	82350	94100	105900	117650	127050	136450	145900	155300
Worcester, MA HUD Metro FMR Area								
VERY LOW INCOME	45000	51450	57900	64350	69500	74650	79800	84950
LOW INCOME	72100	82400	92700	102950	111200	119450	127700	135900
MODERATE INCOME	77600	87900	98200	108450	116700	124950	133200	141400
RD 538 GUAR MOD INC	98400	112450	126500	140550	151800	163050	174300	185550
Dukes County, MA								
VERY LOW INCOME	52550	60050	67550	75050	81100	87100	93100	99100
LOW INCOME	75900	86750	97600	108400	117100	125750	134450	143100
MODERATE INCOME	81400	92250	103100	113900	122600	131250	139950	148600
RD 538 GUAR MOD INC	113350	129500	145750	161900	174850	187800	200800	213750
Franklin County, MA								
VERY LOW INCOME	41850	47800	53850	59800	64600	69400	74150	78950
LOW INCOME	67000	76550	86100	95650	103350	111000	118650	126300
MODERATE INCOME	72500	82050	91600	101150	108850	116500	124150	131800
RD 538 GUAR MOD INC	84050	96050	108050	120050	129650	139250	148850	158450
Nantucket County, MA								
VERY LOW INCOME	58000	66250	74550	82800	89450	96050	102700	109300
LOW INCOME	92750	106000	119250	132500	143100	153700	164300	174900
MODERATE INCOME	98250	111500	124750	138000	148600	159200	169800	180400
RD 538 GUAR MOD INC	131650	150450	169250	188050	203100	218150	233200	248250

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ann Arbor, MI MSA								
VERY LOW INCOME	44100	50400	56700	62950	68000	73050	78100	83100
LOW INCOME	70500	80600	90650	100700	108800	116850	124900	132950
MODERATE INCOME	76000	86100	96150	106200	114300	122350	130400	138450
RD 538 GUAR MOD INC	101350	115850	130300	144800	156400	167950	179550	191150
Battle Creek, MI MSA								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	65400	74700	84050	93400	100850	108350	115800	123300
Bay City, MI MSA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	67400	77000	86650	96250	103950	111650	119350	127050
Detroit-Warren-Dearborn, MI MSA								
Detroit-Warren-Livonia, MI HUD Metro FMR Area								
VERY LOW INCOME	35350	40400	45450	50500	54550	58600	62650	66700
LOW INCOME	56600	64650	72750	80800	87300	93750	100200	106700
MODERATE INCOME	62100	70150	78250	86300	92800	99250	105700	112200
RD 538 GUAR MOD INC	81300	92900	104550	116150	125450	134750	144050	153300
Livingston County, MI HUD Metro FMR Area								
VERY LOW INCOME	45750	52250	58800	65300	70550	75750	81000	86200
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	105150	120150	135200	150200	162200	174250	186250	198250
Flint, MI MSA								
VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
LOW INCOME	46500	53150	59800	66400	71750	77050	82350	87650
MODERATE INCOME	52000	58650	65300	71900	77250	82550	87850	93150
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110700	118350	126000
Grand Rapids-Wyoming-Kentwood, MI MSA								
Barry County, MI HUD Metro FMR Area								
VERY LOW INCOME	36300	41450	46650	51800	55950	60100	64250	68400
LOW INCOME	58050	66350	74650	82900	89550	96200	102800	109450
MODERATE INCOME	63550	71850	80150	88400	95050	101700	108300	114950
RD 538 GUAR MOD INC	83400	95300	107250	119150	128700	138200	147750	157300

* 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:MICHIGAN ---------- 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*
Grand Rapids-Wyoming, MI HUD Metro FMR Area								
VERY LOW INCOME	37250	42600	47900	53200	57500	61750	66000	70250
LOW INCOME	59600	68100	76600	85100	91950	98750	105550	112350
MODERATE INCOME	65100	73600	82100	90600	97450	104250	111050	117850
RD 538 GUAR MOD INC	85650	97900	110100	122350	132150	141950	151700	161500
Holland-Grand Haven, MI HUD Metro FMR Area								
VERY LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
LOW INCOME	61950	70800	79650	88500	95600	102700	109750	116850
MODERATE INCOME	67450	76300	85150	94000	101100	108200	115250	122350
RD 538 GUAR MOD INC	89050	101750	114500	127200	137400	147550	157750	167900
Ionia County, MI HUD Metro FMR Area								
VERY LOW INCOME	29800	34050	38300	42550	45950	49350	52800	56200
LOW INCOME	47700	54500	61300	68100	73550	79000	84450	89900
MODERATE INCOME	53200	60000	66800	73600	79050	84500	89950	95400
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500
Montcalm County, MI HUD Metro FMR Area								
VERY LOW INCOME	28750	32850	36950	41050	44350	47650	50950	54200
LOW INCOME	46000	52600	59150	65700	71000	76250	81500	86750
MODERATE INCOME	51500	58100	64650	71200	76500	81750	87000	92250
RD 538 GUAR MOD INC	66100	75500	84950	94400	101950	109500	117050	124600
Jackson, MI MSA								
VERY LOW INCOME	29550	33750	37950	42150	45550	48900	52300	55650
LOW INCOME	47250	54000	60750	67450	72850	78250	83650	89050
MODERATE INCOME	52750	59500	66250	72950	78350	83750	89150	94550
RD 538 GUAR MOD INC	67850	77550	87250	96950	104700	112450	120200	127950
Kalamazoo-Portage, MI MSA								
VERY LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
LOW INCOME	56500	64550	72600	80650	87150	93600	100050	106500
MODERATE INCOME	62000	70050	78100	86150	92650	99100	105550	112000
RD 538 GUAR MOD INC	81650	93300	104950	116650	126000	135300	144650	154000
Lansing-East Lansing, MI MSA								
VERY LOW INCOME	35300	40350	45350	50400	54450	58450	62500	66550
LOW INCOME	56500	64550	72600	80650	87150	93600	100050	106500
MODERATE INCOME	62000	70050	78100	86150	92650	99100	105550	112000
RD 538 GUAR MOD INC	81850	93550	105250	116950	126300	135650	145000	154350
Midland, MI MSA								
VERY LOW INCOME	36200	41350	46500	51650	55800	59950	64050	68200
LOW INCOME	57900	66150	74400	82650	89300	95900	102500	109100
MODERATE INCOME	63400	71650	79900	88150	94800	101400	108000	114600
RD 538 GUAR MOD INC	84350	96450	108500	120550	130150	139850	149450	159100

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Monroe, MI MSA								
VERY LOW INCOME	33800	38600	43450	48250	52150	56000	59850	63700
LOW INCOME	54050	61800	69500	77200	83400	89600	95750	101950
MODERATE INCOME	59550	67300	75000	82700	88900	95100	101250	107450
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128750	137650	146500
Muskegon-Norton Shores, MI MSA								
VERY LOW INCOME	28700	32800	36900	41000	44300	47600	50850	54150
LOW INCOME	45950	52500	59050	65600	70850	76100	81350	86600
MODERATE INCOME	51450	58000	64550	71100	76350	81600	86850	92100
RD 538 GUAR MOD INC	64950	74250	83550	92800	100250	107700	115100	122550
Niles, MI MSA								
VERY LOW INCOME	30550	34900	39250	43600	47100	50600	54100	57600
LOW INCOME	48850	55800	62800	69750	75350	80950	86500	92100
MODERATE INCOME	54350	61300	68300	75250	80850	86450	92000	97600
RD 538 GUAR MOD INC	70200	80250	90250	100300	108300	116350	124350	132400
Saginaw, MI MSA								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	64900	74150	83450	92700	100100	107550	114950	122350
South Bend-Mishawaka, IN-MI MSA								
Cass County, MI HUD Metro FMR Area								
VERY LOW INCOME	32250	36850	41450	46050	49750	53450	57150	60800
LOW INCOME	51600	58950	66350	73700	79600	85500	91400	97300
MODERATE INCOME	57100	64450	71850	79200	85100	91000	96900	102800
RD 538 GUAR MOD INC	74200	84800	95400	106000	114450	122950	131450	139900
Traverse City, MI MSA								
Benzie County, MI HUD Metro FMR Area								
VERY LOW INCOME	33500	38300	43100	47850	51700	55550	59350	63200
LOW INCOME	53600	61250	68900	76550	82700	88800	94950	101050
MODERATE INCOME	59100	66750	74400	82050	88200	94300	100450	106550
RD 538 GUAR MOD INC	77050	88050	99050	110050	118850	127650	136450	145250
Grand Traverse County, MI HUD Metro FMR Area								
VERY LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
LOW INCOME	59450	67950	76450	84900	91700	98500	105300	112100
MODERATE INCOME	64950	73450	81950	90400	97200	104000	110800	117600
RD 538 GUAR MOD INC	85400	97600	109800	122000	131750	141500	151300	161050

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kalkaska County, MI HUD Metro FMR Area								
VERY LOW INCOME	29050	33200	37350	41450	44800	48100	51400	54750
LOW INCOME	46450	53050	59700	66300	71650	76950	82250	87550
MODERATE INCOME	51950	58550	65200	71800	77150	82450	87750	93050
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109350	116900	124500
Leelanau County, MI HUD Metro FMR Area								
VERY LOW INCOME	39250	44850	50450	56050	60550	65050	69550	74000
LOW INCOME	62800	71800	80750	89700	96900	104050	111250	118450
MODERATE INCOME	68300	77300	86250	95200	102400	109550	116750	123950
RD 538 GUAR MOD INC	94350	107850	121300	134800	145600	156350	167150	177950
Alcona County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	61750	70550	79400	88200	95250	102300	109350	116400
Alger County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	62050	70900	79800	88650	95750	102850	109950	117000
Allegan County, MI								
VERY LOW INCOME	35250	40300	45300	50350	54350	58400	62450	66500
LOW INCOME	56400	64400	72500	80550	87000	93400	99850	106300
MODERATE INCOME	61900	69900	78000	86050	92500	98900	105350	111800
RD 538 GUAR MOD INC	83150	95050	106900	118800	128300	137800	147300	156800
Alpena County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	58100	66400	74700	83000	89650	96250	102950	109550
Antrim County, MI								
VERY LOW INCOME	32700	37400	42050	46700	50450	54200	57950	61650
LOW INCOME	52300	59800	67250	74700	80700	86700	92650	98650
MODERATE INCOME	57800	65300	72750	80200	86200	92200	98150	104150
RD 538 GUAR MOD INC	75200	85900	96650	107400	116000	124600	133200	141750
Arenac County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	60950	69650	78350	87050	94000	101000	107950	114900

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Baraga County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	60700	69400	78100	86750	93700	100650	107550	114500
Branch County, MI								
VERY LOW INCOME	28850	32950	37050	41150	44450	47750	51050	54350
LOW INCOME	46100	52700	59300	65850	71150	76400	81700	86950
MODERATE INCOME	51600	58200	64800	71350	76650	81900	87200	92450
RD 538 GUAR MOD INC	66250	75700	85200	94650	102200	109800	117350	124950
Charlevoix County, MI								
VERY LOW INCOME	34900	39900	44900	49850	53850	57850	61850	65850
LOW INCOME	55850	63800	71800	79750	86150	92550	98900	105300
MODERATE INCOME	61350	69300	77300	85250	91650	98050	104400	110800
RD 538 GUAR MOD INC	80250	91700	103200	114650	123800	133000	142150	151350
Cheboygan County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	63550	72600	81700	90750	98000	105250	112550	119800
Chippewa County, MI								
VERY LOW INCOME	30100	34400	38700	42950	46400	49850	53300	56700
LOW INCOME	48100	55000	61850	68700	74200	79700	85200	90700
MODERATE INCOME	53600	60500	67350	74200	79700	85200	90700	96200
RD 538 GUAR MOD INC	69150	79050	88900	98800	106700	114600	122500	130400
Clare County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	52550	60100	67600	75100	81100	87100	93100	99150
Crawford County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	64100	73250	82400	91550	98850	106200	113500	120850
Delta County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dickinson County, MI								
VERY LOW INCOME	29100	33250	37400	41550	44900	48200	51550	54850
LOW INCOME	46550	53200	59850	66500	71850	77150	82500	87800
MODERATE INCOME	52050	58700	65350	72000	77350	82650	88000	93300
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150
Emmet County, MI								
VERY LOW INCOME	34200	39050	43950	48800	52750	56650	60550	64450
LOW INCOME	54700	62500	70300	78100	84350	90600	96850	103100
MODERATE INCOME	60200	68000	75800	83600	89850	96100	102350	108600
RD 538 GUAR MOD INC	78600	89800	101050	112250	121250	130200	139200	148150
Gladwin County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850
Gogebic County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	59100	67500	75950	84400	91150	97900	104650	111400
Gratiot County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Hillsdale County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	64950	74250	83500	92800	100200	107650	115050	122500
Houghton County, MI								
VERY LOW INCOME	30900	35300	39700	44100	47650	51200	54700	58250
LOW INCOME	49400	56450	63500	70550	76200	81850	87500	93150
MODERATE INCOME	54900	61950	69000	76050	81700	87350	93000	98650
RD 538 GUAR MOD INC	71000	81150	91300	101450	109550	117700	125800	133900
Huron County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	65400	74700	84050	93400	100850	108350	115800	123300

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Iosco County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	54500	62300	70050	77850	84100	90300	96550	102750
Iron County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	61800	70650	79450	88300	95350	102450	109500	116550
Isabella County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	65850	75250	84650	94050	101550	109100	116600	124150
Keweenaw County, MI								
VERY LOW INCOME	31550	36050	40550	45050	48700	52300	55900	59500
LOW INCOME	50500	57700	64900	72100	77900	83650	89450	95200
MODERATE INCOME	56000	63200	70400	77600	83400	89150	94950	100700
RD 538 GUAR MOD INC	72500	82900	93250	103600	111900	120200	128450	136750
Lake County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	51450	58800	66150	73500	79400	85250	91150	97000
Lenawee County, MI								
VERY LOW INCOME	29550	33750	37950	42150	45550	48900	52300	55650
LOW INCOME	47250	54000	60750	67450	72850	78250	83650	89050
MODERATE INCOME	52750	59500	66250	72950	78350	83750	89150	94550
RD 538 GUAR MOD INC	69550	79500	89400	99350	107300	115250	123200	131150
Luce County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	62050	70900	79800	88650	95750	102850	109950	117000
Mackinac County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	63850	72950	82100	91200	98500	105800	113100	120400

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Manistee County, MI								
VERY LOW INCOME	29200	33400	37550	41700	45050	48400	51750	55050
LOW INCOME	46700	53400	60050	66700	72050	77400	82750	88050
MODERATE INCOME	52200	58900	65550	72200	77550	82900	88250	93550
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
Marquette County, MI								
VERY LOW INCOME	30550	34900	39250	43600	47100	50600	54100	57600
LOW INCOME	48850	55800	62800	69750	75350	80950	86500	92100
MODERATE INCOME	54350	61300	68300	75250	80850	86450	92000	97600
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
Mason County, MI								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
Mecosta County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	62500	71400	80350	89250	96400	103550	110650	117800
Menominee County, MI								
VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
LOW INCOME	46500	53150	59800	66400	71750	77050	82350	87650
MODERATE INCOME	52000	58650	65300	71900	77250	82550	87850	93150
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110700	118350	126000
Missaukee County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	63750	72900	82000	91100	98400	105700	112950	120250
Montmorency County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	55300	63200	71100	79000	85300	91650	97950	104300
Newaygo County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	63900	73050	82150	91300	98600	105900	113200	120500

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Oceana County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	64000	73150	82300	91450	98750	106100	113400	120700
Ogemaw County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	57500	65700	73900	82100	88650	95300	101850	108400
Ontonagon County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	58600	66950	75350	83700	90400	97100	103800	110500
Osceola County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	60200	68800	77400	86000	92900	99750	106650	113500
Oscoda County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	53050	60650	68200	75800	81850	87950	94000	100050
Otsego County, MI								
VERY LOW INCOME	31700	36200	40750	45250	48900	52500	56150	59750
LOW INCOME	50700	57950	65200	72400	78200	84000	89800	95600
MODERATE INCOME	56200	63450	70700	77900	83700	89500	95300	101100
RD 538 GUAR MOD INC	72850	83300	93700	104100	112450	120750	129100	137400
Presque Isle County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Roscommon County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	59200	67600	76050	84500	91300	98050	104850	111550

* 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:MICHIGAN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sanilac County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	63750	72900	82000	91100	98400	105700	112950	120250
Schoolcraft County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	63200	72250	81250	90300	97500	104750	111950	119200
Shiawassee County, MI								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
St. Joseph County, MI								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Tuscola County, MI								
VERY LOW INCOME	28700	32800	36900	40950	44250	47550	50800	54100
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	65200	74500	83850	93150	100600	108050	115500	122950
Van Buren County, MI								
VERY LOW INCOME	30450	34750	39150	43450	46950	50450	53900	57400
LOW INCOME	48650	55600	62550	69500	75100	80650	86200	91750
MODERATE INCOME	54150	61100	68050	75000	80600	86150	91700	97250
RD 538 GUAR MOD INC	67750	77400	87150	96800	104550	112300	120050	127800
Wexford County, MI								
VERY LOW INCOME	29400	33600	37800	42000	45400	48750	52100	55450
LOW INCOME	47050	53800	60500	67200	72600	78000	83350	88750
MODERATE INCOME	52550	59300	66000	72700	78100	83500	88850	94250
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109350	116900	124500

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Duluth, MN-WI MSA								
VERY LOW INCOME	35250	40250	45300	50300	54350	58350	62400	66400
LOW INCOME	56350	64400	72450	80500	86950	93400	99850	106300
MODERATE INCOME	61850	69900	77950	86000	92450	98900	105350	111800
RD 538 GUAR MOD INC	81000	92550	104150	115700	124950	134200	143450	152700
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
La Crosse-Onalaska, WI-MN MSA								
La Crosse-Onalaska, WI-MN HUD Metro FMR Area								
VERY LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
LOW INCOME	60150	68750	77350	85900	92800	99650	106550	113400
MODERATE INCOME	65650	74250	82850	91400	98300	105150	112050	118900
RD 538 GUAR MOD INC	86500	98850	111250	123550	133450	143350	153250	163100
Mankato, MN MSA								
VERY LOW INCOME	36650	41900	47150	52350	56550	60750	64950	69150
LOW INCOME	58650	67000	75400	83750	90450	97150	103850	110550
MODERATE INCOME	64150	72500	80900	89250	95950	102650	109350	116050
RD 538 GUAR MOD INC	84300	96300	108350	120400	130050	139650	149300	158950
Minneapolis-St. Paul-Bloomington, MN-WI MSA								
Le Sueur County, MN HUD Metro FMR Area								
VERY LOW INCOME	40900	46750	52600	58400	63100	67750	72450	77100
LOW INCOME	65450	74800	84150	93450	100950	108450	115900	123400
MODERATE INCOME	70950	80300	89650	98950	106450	113950	121400	128900
RD 538 GUAR MOD INC	94000	107450	120850	134300	145050	155800	166550	177300
Mille Lacs County, MN HUD Metro FMR Area								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	75300	86050	96800	107550	116150	124750	133350	141950

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area								
VERY LOW INCOME	46350	53000	59600	66200	71500	76800	82100	87400
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	106600	121800	137050	152250	164450	176600	188800	200950
Rochester, MN MSA								
Fillmore County, MN HUD Metro FMR Area								
VERY LOW INCOME	34550	39450	44400	49300	53250	57200	61150	65100
LOW INCOME	55250	63150	71050	78900	85250	91550	97850	104150
MODERATE INCOME	60750	68650	76550	84400	90750	97050	103350	109650
RD 538 GUAR MOD INC	79400	90700	102050	113400	122450	131550	140600	149700
Rochester, MN HUD Metro FMR Area								
VERY LOW INCOME	44000	50250	56550	62800	67850	72850	77900	82900
LOW INCOME	70350	80400	90450	100500	108550	116600	124650	132700
MODERATE INCOME	75850	85900	95950	106000	114050	122100	130150	138200
RD 538 GUAR MOD INC	101100	115550	130000	144450	156000	167550	179100	190650
Wabasha County, MN HUD Metro FMR Area								
VERY LOW INCOME	36650	41900	47150	52350	56550	60750	64950	69150
LOW INCOME	58650	67000	75400	83750	90450	97150	103850	110550
MODERATE INCOME	64150	72500	80900	89250	95950	102650	109350	116050
RD 538 GUAR MOD INC	84300	96300	108350	120400	130050	139650	149300	158950
Sioux Falls, SD-MN MSA								
Rock County, MN HUD Metro FMR Area								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	57500	65700	73900	82100	88700	95250	101850	108400
MODERATE INCOME	63000	71200	79400	87600	94200	100750	107350	113900
RD 538 GUAR MOD INC	82600	94400	106200	118000	127450	136900	146300	155750
St. Cloud, MN MSA								
VERY LOW INCOME	36150	41300	46450	51600	55750	59900	64000	68150
LOW INCOME	57800	66050	74300	82550	89200	95800	102400	109000
MODERATE INCOME	63300	71550	79800	88050	94700	101300	107900	114500
RD 538 GUAR MOD INC	83100	94950	106850	118700	128200	137700	147200	156700
Aitkin County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	66350	75800	85300	94750	102350	109900	117500	125050

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Becker County, MN								
VERY LOW INCOME	34150	39000	43900	48750	52650	56550	60450	64350
LOW INCOME	54600	62400	70200	78000	84250	90500	96750	103000
MODERATE INCOME	60100	67900	75700	83500	89750	96000	102250	108500
RD 538 GUAR MOD INC	78500	89700	100950	112150	121100	130100	139050	148050
Beltrami County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	74250	84850	95450	106050	114550	123000	131500	140000
Big Stone County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	71950	82250	92500	102800	111000	119250	127450	135700
Brown County, MN								
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
LOW INCOME	54150	61850	69600	77300	83500	89700	95900	102050
MODERATE INCOME	59650	67350	75100	82800	89000	95200	101400	107550
RD 538 GUAR MOD INC	77750	88900	100000	111100	120000	128900	137750	146650
Cass County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	70300	80300	90350	100400	108450	116450	124500	132550
Chippewa County, MN								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	76500	87400	98350	109250	118000	126750	135500	144200
Clearwater County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	72050	82350	92650	102950	111200	119400	127650	135900
Cook County, MN								
VERY LOW INCOME	33950	38800	43650	48500	52400	56300	60150	64050
LOW INCOME	54350	62100	69850	77600	83850	90050	96250	102450
MODERATE INCOME	59850	67600	75350	83100	89350	95550	101750	107950
RD 538 GUAR MOD INC	78100	89250	100400	111550	120450	129400	138300	147250

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cottonwood County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	76250	87100	98000	108900	117600	126300	135050	143750
Crow Wing County, MN								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	78850	90100	101400	112650	121650	130650	139700	148700
Douglas County, MN								
VERY LOW INCOME	36850	42100	47350	52600	56850	61050	65250	69450
LOW INCOME	58950	67350	75750	84150	90900	97650	104350	111100
MODERATE INCOME	64450	72850	81250	89650	96400	103150	109850	116600
RD 538 GUAR MOD INC	84700	96800	108900	121000	130700	140350	150050	159700
Faribault County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	72950	83350	93800	104200	112550	120850	129200	137550
Freeborn County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	75850	86700	97500	108350	117000	125700	134350	143000
Goodhue County, MN								
VERY LOW INCOME	39650	45300	50950	56600	61150	65700	70200	74750
LOW INCOME	63400	72450	81500	90550	97800	105050	112300	119550
MODERATE INCOME	68900	77950	87000	96050	103300	110550	117800	125050
RD 538 GUAR MOD INC	91150	104150	117200	130200	140600	151050	161450	171850
Grant County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	74000	84550	95150	105700	114150	122600	131050	139500
Hubbard County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	73250	83700	94200	104650	113000	121400	129750	138150

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Itasca County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	73000	83450	93850	104300	112650	121000	129350	137700
Jackson County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	76650	87600	98550	109500	118250	127000	135800	144550
Kanabec County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	75100	85850	96550	107300	115900	124450	133050	141650
Kandiyohi County, MN								
VERY LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
LOW INCOME	56500	64550	72600	80650	87150	93600	100050	106500
MODERATE INCOME	62000	70050	78100	86150	92650	99100	105550	112000
RD 538 GUAR MOD INC	81150	92700	104300	115900	125150	134450	143700	153000
Kittson County, MN								
VERY LOW INCOME	35750	40850	45950	51050	55150	59250	63350	67400
LOW INCOME	57200	65400	73550	81700	88250	94800	101350	107850
MODERATE INCOME	62700	70900	79050	87200	93750	100300	106850	113350
RD 538 GUAR MOD INC	82200	93900	105650	117400	126800	136200	145600	154950
Koochiching County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	70250	80300	90350	100400	108450	116500	124500	132550
Lac qui Parle County, MN								
VERY LOW INCOME	35000	40000	45000	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71950	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77450	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	78300	89500	100700	111900	120850	129800	138750	147700
Lake County, MN								
VERY LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
LOW INCOME	56650	64750	72850	80900	87400	93850	100350	106800
MODERATE INCOME	62150	70250	78350	86400	92900	99350	105850	112300
RD 538 GUAR MOD INC	81400	93000	104650	116250	125550	134850	144150	153450

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lake of the Woods County, MN								
VERY LOW INCOME	33750	38600	43400	48200	52100	55950	59800	63650
LOW INCOME	54000	61700	69400	77100	83300	89450	95650	101800
MODERATE INCOME	59500	67200	74900	82600	88800	94950	101150	107300
RD 538 GUAR MOD INC	77600	88700	99750	110850	119700	128600	137450	146300
Lincoln County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	75050	85800	96550	107250	115800	124400	132950	141550
Lyon County, MN								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	78500	89700	100950	112150	121100	130100	139100	148050
Mahnomen County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	55950	63950	71950	79950	86350	92750	99150	105550
Marshall County, MN								
VERY LOW INCOME	34850	39800	44800	49750	53750	57750	61700	65700
LOW INCOME	55750	63700	71650	79600	86000	92350	98750	105100
MODERATE INCOME	61250	69200	77150	85100	91500	97850	104250	110600
RD 538 GUAR MOD INC	80100	91550	103000	114450	123600	132750	141900	151050
Martin County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	73800	84350	94900	105450	113900	122300	130750	139200
McLeod County, MN								
VERY LOW INCOME	38150	43600	49050	54450	58850	63200	67550	71900
LOW INCOME	61000	69700	78400	87100	94100	101050	108050	115000
MODERATE INCOME	66500	75200	83900	92600	99600	106550	113550	120500
RD 538 GUAR MOD INC	87700	100200	112750	125250	135250	145300	155300	165350
Meeker County, MN								
VERY LOW INCOME	36200	41400	46550	51700	55850	60000	64150	68250
LOW INCOME	57900	66200	74450	82700	89350	95950	102550	109200
MODERATE INCOME	63400	71700	79950	88200	94850	101450	108050	114700
RD 538 GUAR MOD INC	83250	95100	107000	118900	128400	137900	147450	156950

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Morrison County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	74850	85550	96250	106950	115500	124050	132600	141150
Mower County, MN								
VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
LOW INCOME	55200	63050	70950	78800	85150	91450	97750	104050
MODERATE INCOME	60700	68550	76450	84300	90650	96950	103250	109550
RD 538 GUAR MOD INC	79300	90650	101950	113300	122350	131450	140500	149550
Murray County, MN								
VERY LOW INCOME	35350	40400	45450	50450	54500	58550	62600	66600
LOW INCOME	56500	64600	72650	80700	87200	93650	100100	106550
MODERATE INCOME	62000	70100	78150	86200	92700	99150	105600	112050
RD 538 GUAR MOD INC	81250	92850	104450	116050	125350	134600	143900	153200
Nobles County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	69500	79400	89350	99250	107200	115150	123050	131000
Norman County, MN								
VERY LOW INCOME	35200	40200	45250	50250	54300	58300	62350	66350
LOW INCOME	56300	64350	72400	80400	86850	93300	99700	106150
MODERATE INCOME	61800	69850	77900	85900	92350	98800	105200	111650
RD 538 GUAR MOD INC	80900	92500	104050	115600	124850	134100	143350	152600
Otter Tail County, MN								
VERY LOW INCOME	35050	40050	45050	50050	54100	58100	62100	66100
LOW INCOME	56100	64100	72100	80100	86550	92950	99350	105750
MODERATE INCOME	61600	69600	77600	85600	92050	98450	104850	111250
RD 538 GUAR MOD INC	80550	92100	103600	115100	124300	133500	142700	151950
Pennington County, MN								
VERY LOW INCOME	37200	42450	47800	53100	57350	61600	65850	70100
LOW INCOME	59500	68000	76500	84950	91750	98550	105350	112150
MODERATE INCOME	65000	73500	82000	90450	97250	104050	110850	117650
RD 538 GUAR MOD INC	85900	98150	110400	122700	132550	142350	152150	161950
Pine County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	72750	83150	93550	103950	112250	120600	128900	137200

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pipestone County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	71700	81950	92200	102450	110650	118850	127050	135250
Pope County, MN								
VERY LOW INCOME	36400	41600	46800	52000	56200	60350	64500	68650
LOW INCOME	58250	66600	74900	83200	89900	96550	103200	109850
MODERATE INCOME	63750	72100	80400	88700	95400	102050	108700	115350
RD 538 GUAR MOD INC	83700	95700	107650	119600	129150	138750	148300	157850
Red Lake County, MN								
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	84050	96050	108050	120050	129650	139250	148850	158450
Redwood County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	74400	85000	95650	106250	114750	123250	131750	140250
Renville County, MN								
VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
RD 538 GUAR MOD INC	76700	87700	98650	109600	118350	127150	135900	144650
Rice County, MN								
VERY LOW INCOME	37700	43100	48500	53850	58200	62500	66800	71100
LOW INCOME	60350	68950	77550	86150	93050	99950	106850	113750
MODERATE INCOME	65850	74450	83050	91650	98550	105450	112350	119250
RD 538 GUAR MOD INC	86700	99100	111450	123850	133750	143650	153550	163500
Roseau County, MN								
VERY LOW INCOME	33700	38500	43300	48100	51950	55800	59650	63500
LOW INCOME	53900	61600	69300	76950	83150	89300	95450	101600
MODERATE INCOME	59400	67100	74800	82450	88650	94800	100950	107100
RD 538 GUAR MOD INC	77450	88500	99600	110650	119500	128350	137200	146050
Sibley County, MN								
VERY LOW INCOME	35600	40700	45800	50850	54950	59000	63100	67150
LOW INCOME	56950	65100	73250	81350	87900	94400	100900	107400
MODERATE INCOME	62450	70600	78750	86850	93400	99900	106400	112900
RD 538 GUAR MOD INC	81850	93550	105250	116950	126300	135650	145000	154350

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Steele County, MN								
VERY LOW INCOME	40200	45950	51700	57400	62000	66600	71200	75800
LOW INCOME	64300	73500	82700	91850	99200	106550	113900	121250
MODERATE INCOME	69800	79000	88200	97350	104700	112050	119400	126750
RD 538 GUAR MOD INC	92400	105600	118800	132000	142550	153100	163700	174250
Stevens County, MN								
VERY LOW INCOME	36050	41200	46350	51500	55650	59750	63900	68000
LOW INCOME	57700	65950	74200	82400	89000	95600	102200	108800
MODERATE INCOME	63200	71450	79700	87900	94500	101100	107700	114300
RD 538 GUAR MOD INC	82900	94750	106600	118450	127950	137400	146900	156350
Swift County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	68350	78100	87900	97650	105450	113250	121100	128900
Todd County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Traverse County, MN								
VERY LOW INCOME	35000	40000	45000	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71950	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77450	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	80450	91900	103400	114900	124100	133300	142500	151650
Wadena County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	68500	78300	88050	97850	105700	113500	121350	129150
Waseca County, MN								
VERY LOW INCOME	33700	38500	43300	48100	51950	55800	59650	63500
LOW INCOME	53900	61600	69300	76950	83150	89300	95450	101600
MODERATE INCOME	59400	67100	74800	82450	88650	94800	100950	107100
RD 538 GUAR MOD INC	77450	88500	99600	110650	119500	128350	137200	146050
Watonwan County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	74300	84900	95550	106150	114650	123150	131650	140100

* 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:MINNESOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wilkin County, MN								
VERY LOW INCOME	35250	40300	45350	50350	54400	58450	62450	66500
LOW INCOME	56400	64450	72500	80550	87000	93450	99900	106350
MODERATE INCOME	61900	69950	78000	86050	92500	98950	105400	111850
RD 538 GUAR MOD INC	81050	92650	104200	115800	125050	134350	143600	152850
Winona County, MN								
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
Yellow Medicine County, MN								
VERY LOW INCOME	33350	38100	42850	47600	51450	55250	59050	62850
LOW INCOME	53350	60950	68550	76150	82250	88350	94450	100550
MODERATE INCOME	58850	66450	74050	81650	87750	93850	99950	106050
RD 538 GUAR MOD INC	76650	87600	98550	109500	118250	127000	135800	144550

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gulfport-Biloxi, MS MSA								
Gulfport-Biloxi, MS HUD Metro FMR Area								
VERY LOW INCOME	28250	32250	36300	40300	43550	46750	50000	53200
LOW INCOME	45150	51600	58050	64500	69700	74850	80000	85150
MODERATE INCOME	50650	57100	63550	70000	75200	80350	85500	90650
RD 538 GUAR MOD INC	64900	74150	83450	92700	100100	107550	114950	122350
Pascagoula, MS HUD Metro FMR Area								
VERY LOW INCOME	30400	34700	39100	43400	46900	50350	53850	57300
LOW INCOME	48650	55550	62500	69450	75000	80600	86150	91700
MODERATE INCOME	54150	61050	68000	74950	80500	86100	91650	97200
RD 538 GUAR MOD INC	74950	85700	96450	107150	115700	124300	132850	141450
Stone County, MS HUD Metro FMR Area								
VERY LOW INCOME	26550	30350	34150	37950	41000	44050	47050	50100
LOW INCOME	42450	48550	54650	60700	65550	70450	75300	80150
MODERATE INCOME	47950	54050	60150	66200	71050	75950	80800	85650
RD 538 GUAR MOD INC	63750	72850	81950	91050	98350	105650	112900	120250
Hattiesburg, MS MSA								
VERY LOW INCOME	27950	31950	35900	39900	43100	46300	49500	52700
LOW INCOME	44700	51100	57500	63850	69000	74100	79200	84300
MODERATE INCOME	50200	56600	63000	69350	74500	79600	84700	89800
RD 538 GUAR MOD INC	65400	74700	84050	93400	100850	108350	115800	123300
Jackson, MS MSA								
Holmes County, MS HUD Metro FMR Area								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	36150	41300	46500	51650	55800	59900	64050	68200
Jackson, MS HUD Metro FMR Area								
VERY LOW INCOME	31200	35650	40100	44550	48150	51700	55250	58850
LOW INCOME	49950	57050	64200	71300	77050	82750	88450	94150
MODERATE INCOME	55450	62550	69700	76800	82550	88250	93950	99650
RD 538 GUAR MOD INC	71700	81950	92200	102450	110650	118850	127050	135250
Scott County, MS HUD Metro FMR Area								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	49600	56700	63750	70850	76500	82200	87850	93500

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Simpson County, MS HUD Metro FMR Area								
VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400
LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250
MODERATE INCOME	44900	50500	56150	61750	66250	70750	75250	79750
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700
Yazoo County, MS HUD Metro FMR Area								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	47450	54200	61000	67750	73150	78600	84000	89450
Memphis, TN-MS-AR MSA								
Benton County, MS HUD Metro FMR Area								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	50450	57700	64900	72100	77850	83650	89400	95150
Marshall County, MS HUD Metro FMR Area								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	55550	63500	71400	79350	85700	92050	98400	104750
Memphis, TN-MS-AR HUD Metro FMR Area								
VERY LOW INCOME	31900	36450	41000	45550	49200	52850	56500	60150
LOW INCOME	51050	58350	65650	72900	78750	84600	90400	96250
MODERATE INCOME	56550	63850	71150	78400	84250	90100	95900	101750
RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
Tate County, MS HUD Metro FMR Area								
VERY LOW INCOME	27100	31000	34850	38700	41800	44900	48000	51100
LOW INCOME	43350	49550	55750	61900	66900	71850	76800	81750
MODERATE INCOME	48850	55050	61250	67400	72400	77350	82300	87250
RD 538 GUAR MOD INC	62300	71200	80100	89000	96100	103250	110350	117500
Tunica County, MS HUD Metro FMR Area								
VERY LOW INCOME	25200	28800	32400	35950	38850	41750	44600	47500
LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
RD 538 GUAR MOD INC	46200	52800	59400	66000	71300	76550	81850	87100

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Adams County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	44900	51300	57750	64150	69300	74400	79550	84700
Alcorn County, MS								
VERY LOW INCOME	24550	28050	31550	35050	37900	40650	43500	46300
LOW INCOME	39250	44850	50450	56050	60550	65050	69550	74000
MODERATE INCOME	44750	50350	55950	61550	66050	70550	75050	79500
RD 538 GUAR MOD INC	56900	64950	73100	81250	87750	94250	100750	107250
Amite County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	40750	46600	52400	58250	62900	67600	72250	76850
Attala County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	49550	56650	63700	70800	76500	82150	87800	93500
Bolivar County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	41950	47950	53950	59950	64700	69500	74350	79100
Calhoun County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	53350	61000	68550	76200	82350	88400	94500	100650
Carroll County, MS								
VERY LOW INCOME	26900	30750	34600	38400	41500	44550	47650	50700
LOW INCOME	43050	49200	55350	61450	66400	71300	76200	81150
MODERATE INCOME	48550	54700	60850	66950	71900	76800	81700	86650
RD 538 GUAR MOD INC	63750	72900	82000	91100	98400	105700	112950	120250
Chickasaw County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	45350	51800	58300	64750	69950	75100	80300	85450

* 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:MISSISSIPPI ---------- 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*
Choctaw County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	51450	58800	66150	73500	79400	85250	91150	97000
Claiborne County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	32600	37300	41950	46600	50350	54050	57800	61500
Clarke County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	51450	58800	66150	73500	79400	85250	91150	97000
Clay County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	47100	53850	60600	67300	72700	78100	83500	88900
Coahoma County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	37850	43250	48650	54050	58350	62700	67000	71350
Covington County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	48400	55350	62250	69150	74700	80250	85800	91300
Franklin County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	44850	51250	57650	64050	69150	74300	79400	84550
George County, MS								
VERY LOW INCOME	25550	29200	32850	36450	39400	42300	45200	48150
LOW INCOME	40850	46650	52500	58300	63000	67650	72300	77000
MODERATE INCOME	46350	52150	58000	63800	68500	73150	77800	82500
RD 538 GUAR MOD INC	58700	67100	75450	83850	90550	97250	103950	110700

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Greene County, MS								
VERY LOW INCOME	25850	29500	33250	36900	39900	42850	45800	48750
LOW INCOME	41350	47250	53150	59050	63800	68500	73250	77950
MODERATE INCOME	46850	52750	58650	64550	69300	74000	78750	83450
RD 538 GUAR MOD INC	61200	69950	78700	87400	94400	101400	108400	115400
Grenada County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	53750	61450	69100	76800	82950	89100	95250	101400
Humphreys County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	32600	37200	41900	46550	50300	54000	57750	61450
Issaquena County, MS								
VERY LOW INCOME	24650	28200	31700	35200	38050	40850	43650	46500
LOW INCOME	39450	45050	50700	56300	60850	65350	69850	74350
MODERATE INCOME	44950	50550	56200	61800	66350	70850	75350	79850
RD 538 GUAR MOD INC	56650	64750	72850	80950	87450	93900	100400	106850
Itawamba County, MS								
VERY LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49500
LOW INCOME	42000	48000	54000	60000	64800	69600	74400	79200
MODERATE INCOME	47500	53500	59500	65500	70300	75100	79900	84700
RD 538 GUAR MOD INC	64100	73250	82400	91550	98900	106200	113500	120900
Jasper County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	53700	61350	69050	76700	82850	88950	95100	101250
Jefferson County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	39450	45100	50700	56350	60850	65350	69850	74400
Jefferson Davis County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	47550	54350	61150	67950	73400	78800	84250	89700

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jones County, MS								
VERY LOW INCOME	26150	29850	33600	37350	40350	43350	46350	49300
LOW INCOME	41800	47750	53750	59700	64500	69300	74050	78850
MODERATE INCOME	47300	53250	59250	65200	70000	74800	79550	84350
RD 538 GUAR MOD INC	60850	69550	78250	86950	93900	100850	107800	114750
Kemper County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	43900	50200	56450	62750	67750	72800	77800	82800
Lafayette County, MS								
VERY LOW INCOME	32000	36550	41150	45700	49350	53000	56650	60350
LOW INCOME	51200	58500	65800	73100	78950	84800	90650	96500
MODERATE INCOME	56700	64000	71300	78600	84450	90300	96150	102000
RD 538 GUAR MOD INC	73600	84100	94600	105100	113500	121950	130350	138750
Lauderdale County, MS								
VERY LOW INCOME	26150	29850	33600	37350	40350	43350	46350	49300
LOW INCOME	41800	47750	53750	59700	64500	69300	74050	78850
MODERATE INCOME	47300	53250	59250	65200	70000	74800	79550	84350
RD 538 GUAR MOD INC	56700	64850	72950	81100	87500	94000	100500	107000
Lawrence County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	48550	55500	62400	69350	74900	80450	86000	91550
Leake County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	51600	58950	66350	73700	79600	85500	91400	97300
Lee County, MS								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76600	81850	87150
MODERATE INCOME	51700	58300	64900	71500	76800	82100	87350	92650
RD 538 GUAR MOD INC	75250	86000	96750	107500	116150	124700	133350	141900
Leflore County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	37300	42600	47950	53250	57500	61750	66050	70300

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lincoln County, MS								
VERY LOW INCOME	26150	29900	33600	37350	40350	43350	46350	49300
LOW INCOME	41800	47800	53750	59700	64500	69300	74050	78850
MODERATE INCOME	47300	53300	59250	65200	70000	74800	79550	84350
RD 538 GUAR MOD INC	60350	68900	77550	86150	93050	99900	106850	113750
Lowndes County, MS								
VERY LOW INCOME	27900	31900	35900	39850	43050	46250	49450	52650
LOW INCOME	44650	51000	57400	63750	68850	73950	79050	84150
MODERATE INCOME	50150	56500	62900	69250	74350	79450	84550	89650
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Marion County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	45350	51800	58300	64750	69950	75100	80300	85450
Monroe County, MS								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40700	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46200	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	58450	66800	75150	83500	90200	96850	103550	110200
Montgomery County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	43000	49150	55300	61400	66350	71250	76150	81100
Neshoba County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	51500	58900	66250	73600	79500	85400	91250	97150
Newton County, MS								
VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400
LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250
MODERATE INCOME	44900	50500	56150	61750	66250	70750	75250	79750
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700
Noxubee County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	39400	45000	50650	56250	60750	65250	69750	74250

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Oktibbeha County, MS								
VERY LOW INCOME	28650	32750	36850	40900	44200	47450	50750	54000
LOW INCOME	45850	52400	58950	65450	70700	75950	81200	86400
MODERATE INCOME	51350	57900	64450	70950	76200	81450	86700	91900
RD 538 GUAR MOD INC	65850	75250	84650	94050	101550	109100	116600	124150
Panola County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	54450	62200	70000	77750	83950	90200	96400	102650
Pearl River County, MS								
VERY LOW INCOME	27450	31350	35250	39150	42300	45450	48550	51700
LOW INCOME	43900	50150	56400	62650	67700	72700	77700	82700
MODERATE INCOME	49400	55650	61900	68150	73200	78200	83200	88200
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850
Pike County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	43100	49250	55400	61550	66450	71400	76300	81250
Pontotoc County, MS								
VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800
LOW INCOME	42250	48250	54300	60300	65150	69950	74800	79600
MODERATE INCOME	47750	53750	59800	65800	70650	75450	80300	85100
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Prentiss County, MS								
VERY LOW INCOME	24750	28300	31850	35350	38200	41050	43850	46700
LOW INCOME	39600	45250	50900	56550	61100	65600	70150	74650
MODERATE INCOME	45100	50750	56400	62050	66600	71100	75650	80150
RD 538 GUAR MOD INC	57150	65300	73500	81650	88200	94700	101250	107800
Quitman County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	41850	47850	53800	59800	64600	69350	74150	78950
Sharkey County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	51350	58700	66000	73350	79200	85100	90950	96800

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Smith County, MS								
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150
LOW INCOME	41650	47600	53550	59500	64300	69050	73800	78550
MODERATE INCOME	47150	53100	59050	65000	69800	74550	79300	84050
RD 538 GUAR MOD INC	59900	68450	77000	85550	92400	99250	106100	112950
Sunflower County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	42400	48500	54550	60600	65450	70300	75150	80000
Tallahatchie County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	39150	44750	50350	55950	60450	64900	69400	73850
Tippah County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	51350	58700	66000	73350	79200	85100	90950	96800
Tishomingo County, MS								
VERY LOW INCOME	26150	29850	33600	37350	40350	43350	46350	49300
LOW INCOME	41800	47750	53750	59700	64500	69300	74050	78850
MODERATE INCOME	47300	53250	59250	65200	70000	74800	79550	84350
RD 538 GUAR MOD INC	62400	71300	80250	89150	96300	103400	110550	117700
Union County, MS								
VERY LOW INCOME	26750	30500	34350	38150	41200	44250	47350	50400
LOW INCOME	42750	48850	54950	61050	65950	70800	75750	80600
MODERATE INCOME	48250	54350	60450	66550	71450	76300	81250	86100
RD 538 GUAR MOD INC	63400	72500	81550	90600	97850	105100	112350	119600
Walthall County, MS								
VERY LOW INCOME	24350	27800	31300	34750	37550	40350	43100	45900
LOW INCOME	38950	44500	50050	55600	60050	64500	68950	73400
MODERATE INCOME	44450	50000	55550	61100	65550	70000	74450	78900
RD 538 GUAR MOD INC	55950	63950	71950	79950	86350	92750	99150	105550
Warren County, MS								
VERY LOW INCOME	27900	31850	35800	39800	43000	46200	49350	52550
LOW INCOME	44600	50950	57300	63650	68750	73850	78950	84050
MODERATE INCOME	50100	56450	62800	69150	74250	79350	84450	89550
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900

* 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:MISSISSIPPI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Washington County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	44350	50700	57000	63350	68400	73500	78550	83600
Wayne County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	50900	58150	65450	72700	78500	84350	90150	95950
Webster County, MS								
VERY LOW INCOME	27450	31400	35300	39250	42400	45500	48700	51850
LOW INCOME	43950	50200	56500	62800	67800	72850	77850	82900
MODERATE INCOME	49450	55700	62000	68300	73300	78350	83350	88400
RD 538 GUAR MOD INC	63750	72900	82000	91100	98400	105700	112950	120250
Wilkinson County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	42650	48750	54850	60950	65850	70700	75600	80450
Winston County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	50250	57400	64600	71750	77500	83250	88950	94700
Yalobusha County, MS								
VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
LOW INCOME	38750	44250	49800	55300	59750	64150	68600	73000
MODERATE INCOME	44250	49750	55300	60800	65250	69650	74100	78500
RD 538 GUAR MOD INC	53850	61550	69250	76950	83100	89250	95400	101550

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cape Girardeau, MO-IL MSA								
VERY LOW INCOME	31650	36200	40700	45250	48900	52500	56100	59750
LOW INCOME	50700	57900	65200	72400	78200	83950	89800	95600
MODERATE INCOME	56200	63400	70700	77900	83700	89450	95300	101100
RD 538 GUAR MOD INC	74650	85300	96000	106650	115150	123700	132250	140750
Columbia, MO MSA								
Columbia, MO HUD Metro FMR Area								
VERY LOW INCOME	37050	42350	47650	52900	57150	61400	65600	69850
LOW INCOME	59300	67750	76200	84650	91450	98200	105000	111750
MODERATE INCOME	64800	73250	81700	90150	96950	103700	110500	117250
RD 538 GUAR MOD INC	85150	97300	109500	121650	131400	141100	150850	160600
Cooper County, MO HUD Metro FMR Area								
VERY LOW INCOME	30950	35350	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56600	63650	70700	76400	82050	87700	93350
MODERATE INCOME	55000	62100	69150	76200	81900	87550	93200	98850
RD 538 GUAR MOD INC	71200	81350	91550	101700	109850	118000	126150	134250
Howard County, MO HUD Metro FMR Area								
VERY LOW INCOME	29150	33300	37450	41600	44900	48250	51600	54900
LOW INCOME	46600	53250	59900	66550	71900	77200	82550	87850
MODERATE INCOME	52100	58750	65400	72050	77400	82700	88050	93350
RD 538 GUAR MOD INC	68500	78300	88050	97850	105700	113500	121350	129150
Jefferson City, MO MSA								
Callaway County, MO HUD Metro FMR Area								
VERY LOW INCOME	32800	37450	42150	46800	50550	54300	58050	61800
LOW INCOME	52450	59950	67450	74900	80900	86900	92900	98900
MODERATE INCOME	57950	65450	72950	80400	86400	92400	98400	104400
RD 538 GUAR MOD INC	75350	86100	96900	107650	116250	124850	133500	142100
Jefferson City, MO 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	89100	101900	114600	127350	137550	147700	157900	168100
Moniteau County, MO HUD Metro FMR Area								
VERY LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85850	91800	97700
MODERATE INCOME	57300	64700	72100	79500	85450	91350	97300	103200
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Joplin, MO-KS MSA								
Joplin, MO HUD Metro FMR Area								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Kansas City, MO-KS MSA								
Bates County, MO HUD Metro FMR Area								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76600	81850	87150
MODERATE INCOME	51700	58300	64900	71500	76800	82100	87350	92650
RD 538 GUAR MOD INC	66450	75900	85400	94900	102500	110100	117700	125250
Kansas City, MO-KS HUD Metro FMR Area								
VERY LOW INCOME	39000	44600	50150	55700	60200	64650	69100	73550
LOW INCOME	62400	71300	80200	89100	96250	103400	110500	117650
MODERATE INCOME	67900	76800	85700	94600	101750	108900	116000	123150
RD 538 GUAR MOD INC	89650	102500	115300	128100	138350	148600	158850	169100
Springfield, MO MSA								
Dallas County, MO HUD Metro FMR Area								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	56350	64400	72450	80500	86950	93400	99800	106250
Polk County, MO HUD Metro FMR Area								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
Springfield, MO HUD Metro FMR Area								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
St. Joseph, MO-KS MSA								
VERY LOW INCOME	29200	33400	37550	41700	45050	48400	51750	55050
LOW INCOME	46700	53400	60050	66700	72050	77400	82750	88050
MODERATE INCOME	52200	58900	65550	72200	77550	82900	88250	93550
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
St. Louis, MO-IL MSA								
St. Louis, MO-IL HUD Metro FMR Area								
VERY LOW INCOME	39000	44600	50150	55700	60200	64650	69100	73550
LOW INCOME	62400	71300	80200	89100	96250	103400	110500	117650
MODERATE INCOME	67900	76800	85700	94600	101750	108900	116000	123150
RD 538 GUAR MOD INC	89650	102500	115300	128100	138350	148600	158850	169100
Sullivan part MSA								
St. Louis, MO-IL HUD Metro FMR Area								
VERY LOW INCOME	39000	44600	50150	55700	60200	64650	69100	73550
LOW INCOME	62400	71300	80200	89100	96250	103400	110500	117650
MODERATE INCOME	67900	76800	85700	94600	101750	108900	116000	123150
RD 538 GUAR MOD INC	89650	102500	115300	128100	138350	148600	158850	169100
Adair County, MO								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	68350	78100	87900	97650	105450	113250	121100	128900
Atchison County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	59750	68300	76800	85350	92200	99000	105850	112650
Audrain County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	59050	67550	75950	84400	91200	97900	104650	111450
Barry County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	59800	68350	76900	85450	92300	99100	105950	112800
Barton County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	56950	65100	73200	81350	87850	94350	100900	107400

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Benton County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	58300	66600	74950	83250	89900	96550	103250	109900
Butler County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	55600	63550	71500	79450	85800	92150	98500	104850
Camden County, MO								
VERY LOW INCOME	30250	34600	38900	43200	46700	50150	53600	57050
LOW INCOME	48400	55300	62200	69100	74650	80200	85700	91250
MODERATE INCOME	53900	60800	67700	74600	80150	85700	91200	96750
RD 538 GUAR MOD INC	69550	79500	89400	99350	107300	115250	123200	131150
Carroll County, MO								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76600	81850	87150
MODERATE INCOME	51700	58300	64900	71500	76800	82100	87350	92650
RD 538 GUAR MOD INC	66450	75900	85400	94900	102500	110100	117700	125250
Carter County, MO								
VERY LOW INCOME	28250	32250	36300	40350	43550	46850	50050	53300
LOW INCOME	45200	51650	58100	64550	69700	74850	80050	85200
MODERATE INCOME	50700	57150	63600	70050	75200	80350	85550	90700
RD 538 GUAR MOD INC	69000	78850	88700	98550	106450	114300	122200	130100
Cedar County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	53900	61600	69300	77000	83150	89350	95450	101600
Chariton County, MO								
VERY LOW INCOME	28700	32800	36900	41000	44300	47600	50850	54150
LOW INCOME	45950	52500	59050	65600	70850	76100	81350	86600
MODERATE INCOME	51450	58000	64550	71100	76350	81600	86850	92100
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109400	116950	124500
Clark County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	61900	70750	79600	88450	95550	102600	109700	116750

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Crawford County, MO								
VERY LOW INCOME	27000	30900	34750	38600	41700	44800	47850	51000
LOW INCOME	43250	49400	55550	61750	66700	71650	76600	81500
MODERATE INCOME	48750	54900	61050	67250	72200	77150	82100	87000
RD 538 GUAR MOD INC	61100	69850	78550	87300	94300	101300	108300	115200
Dade County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	58450	66800	75200	83550	90200	96900	103600	110300
Daviess County, MO								
VERY LOW INCOME	27450	31350	35250	39150	42300	45450	48550	51700
LOW INCOME	43900	50150	56400	62650	67700	72700	77700	82700
MODERATE INCOME	49400	55650	61900	68150	73200	78200	83200	88200
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850
Dent County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	54900	62750	70600	78450	84750	91000	97300	103550
Douglas County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	55300	63200	71100	79000	85300	91650	97950	104300
Dunklin County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	54850	62650	70550	78350	84650	90900	97150	103400
Gasconade County, MO								
VERY LOW INCOME	28850	33000	37100	41200	44500	47800	51100	54400
LOW INCOME	46150	52750	59350	65900	71200	76450	81750	87000
MODERATE INCOME	51650	58250	64850	71400	76700	81950	87250	92500
RD 538 GUAR MOD INC	66350	75800	85300	94750	102350	109900	117500	125050
Gentry County, MO								
VERY LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
LOW INCOME	45300	51750	58200	64650	69850	75000	80200	85350
MODERATE INCOME	50800	57250	63700	70150	75350	80500	85700	90850
RD 538 GUAR MOD INC	65050	74300	83600	92900	100350	107750	115200	122650

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grundy County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Harrison County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	57050	65200	73400	81500	88000	94550	101050	107600
Henry County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	58400	66700	75050	83400	90050	96750	103400	110100
Hickory County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	44850	51250	57650	64050	69150	74300	79400	84550
Holt County, MO								
VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
LOW INCOME	44050	50350	56650	62900	67950	73000	78000	83050
MODERATE INCOME	49550	55850	62150	68400	73450	78500	83500	88550
RD 538 GUAR MOD INC	63300	72300	81350	90400	97650	104850	112100	119350
Howell County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	51600	58950	66350	73700	79600	85500	91400	97300
Iron County, MO								
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250
LOW INCOME	43500	49700	55900	62100	67100	72050	77050	82000
MODERATE INCOME	49000	55200	61400	67600	72600	77550	82550	87500
RD 538 GUAR MOD INC	62500	71400	80350	89250	96400	103550	110650	117800
Johnson County, MO								
VERY LOW INCOME	32100	36700	41300	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66050	73350	79250	85100	91000	96850
MODERATE INCOME	56850	64200	71550	78850	84750	90600	96500	102350
RD 538 GUAR MOD INC	73800	84350	94900	105450	113900	122300	130750	139200

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Knox County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	60600	69300	77950	86600	93550	100450	107400	114300
Laclede County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	54800	62650	70450	78300	84550	90850	97100	103350
Lawrence County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	61850	70700	79550	88400	95500	102550	109600	116700
Lewis County, MO								
VERY LOW INCOME	27150	31050	34950	38800	41900	45050	48150	51250
LOW INCOME	43500	49700	55900	62100	67100	72050	77050	82000
MODERATE INCOME	49000	55200	61400	67600	72600	77550	82550	87500
RD 538 GUAR MOD INC	62500	71400	80350	89250	96450	103600	110700	117850
Linn County, MO								
VERY LOW INCOME	27950	31950	35950	39900	43100	46300	49500	52700
LOW INCOME	44700	51100	57500	63850	69000	74100	79200	84300
MODERATE INCOME	50200	56600	63000	69350	74500	79600	84700	89800
RD 538 GUAR MOD INC	64250	73400	82600	91750	99100	106450	113750	121100
Livingston County, MO								
VERY LOW INCOME	29600	33800	38050	42250	45650	49050	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Macon County, MO								
VERY LOW INCOME	28000	32000	35950	39950	43150	46350	49550	52750
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
MODERATE INCOME	50250	56650	63050	69400	74550	79650	84750	89850
RD 538 GUAR MOD INC	64400	73600	82800	92000	99350	106700	114100	121450
Madison County, MO								
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250
LOW INCOME	43500	49700	55900	62100	67100	72050	77050	82000
MODERATE INCOME	49000	55200	61400	67600	72600	77550	82550	87500
RD 538 GUAR MOD INC	62500	71400	80350	89250	96400	103550	110650	117800

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Maries County, MO								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76600	81850	87150
MODERATE INCOME	51700	58300	64900	71500	76800	82100	87350	92650
RD 538 GUAR MOD INC	66450	75900	85400	94900	102500	110100	117700	125250
Marion County, MO								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53550	60250	66900	72300	77650	83000	88350
MODERATE INCOME	52350	59050	65750	72400	77800	83150	88500	93850
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900
McDonald County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	47500	54300	61050	67850	73300	78700	84150	89550
Mercer County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	68100	77850	87550	97300	105100	112850	120650	128450
Miller County, MO								
VERY LOW INCOME	28000	32000	35950	39950	43150	46350	49550	52750
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
MODERATE INCOME	50250	56650	63050	69400	74550	79650	84750	89850
RD 538 GUAR MOD INC	66450	76000	85500	95000	102600	110200	117850	125350
Mississippi County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	45950	52500	59100	65700	70900	76150	81450	86700
Monroe County, MO								
VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
LOW INCOME	44050	50350	56650	62900	67950	73000	78000	83050
MODERATE INCOME	49550	55850	62150	68400	73450	78500	83500	88550
RD 538 GUAR MOD INC	63300	72300	81350	90400	97650	104850	112100	119350
Montgomery County, MO								
VERY LOW INCOME	28050	32050	36050	40050	43300	46500	49700	52900
LOW INCOME	44900	51300	57700	64100	69250	74400	79500	84650
MODERATE INCOME	50400	56800	63200	69600	74750	79900	85000	90150
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Morgan County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	59500	68000	76500	85000	91800	98600	105400	112200
New Madrid County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	55150	63050	70900	78800	85100	91400	97700	104000
Nodaway County, MO								
VERY LOW INCOME	30500	34850	39200	43550	47050	50550	54050	57500
LOW INCOME	48800	55800	62750	69700	75300	80900	86450	92050
MODERATE INCOME	54300	61300	68250	75200	80800	86400	91950	97550
RD 538 GUAR MOD INC	70100	80100	90150	100150	108150	116150	124200	132200
Oregon County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	47100	53850	60600	67300	72700	78100	83500	88900
Ozark County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	45800	52300	58850	65400	70650	75900	81150	86300
Pemiscot County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	46450	53100	59700	66350	71650	76950	82250	87600
Perry County, MO								
VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050
LOW INCOME	49250	56250	63300	70300	75950	81550	87200	92800
MODERATE INCOME	54750	61750	68800	75800	81450	87050	92700	98300
RD 538 GUAR MOD INC	70750	80900	91000	101100	109200	117300	125350	133450
Pettis County, MO								
VERY LOW INCOME	27600	31550	35500	39400	42600	45750	48900	52050
LOW INCOME	44150	50450	56750	63050	68100	73150	78200	83250
MODERATE INCOME	49650	55950	62250	68550	73600	78650	83700	88750
RD 538 GUAR MOD INC	63400	72500	81550	90600	97850	105100	112350	119600

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Phelps County, MO								
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	67000	71950	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72500	77450	82400	87350
RD 538 GUAR MOD INC	62400	71300	80250	89150	96300	103400	110550	117700
Pike County, MO								
VERY LOW INCOME	29150	33350	37500	41650	45000	48350	51650	55000
LOW INCOME	46650	53300	59950	66650	71950	77300	82650	88000
MODERATE INCOME	52150	58800	65450	72150	77450	82800	88150	93500
RD 538 GUAR MOD INC	69700	79600	89600	99550	107550	115500	123450	131450
Pulaski County, MO								
VERY LOW INCOME	30900	35300	39700	44100	47650	51200	54700	58250
LOW INCOME	49400	56450	63500	70550	76200	81850	87500	93150
MODERATE INCOME	54900	61950	69000	76050	81700	87350	93000	98650
RD 538 GUAR MOD INC	71050	81150	91300	101450	109600	117650	125800	133950
Putnam County, MO								
VERY LOW INCOME	28000	32000	35950	39950	43150	46350	49550	52750
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
MODERATE INCOME	50250	56650	63050	69400	74550	79650	84750	89850
RD 538 GUAR MOD INC	64350	73550	82750	91950	99300	106650	114000	121400
Ralls County, MO								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Randolph County, MO								
VERY LOW INCOME	27100	30950	34800	38650	41750	44850	47950	51050
LOW INCOME	43300	49500	55700	61850	66800	71750	76700	81650
MODERATE INCOME	48800	55000	61200	67350	72300	77250	82200	87150
RD 538 GUAR MOD INC	62250	71100	80000	88900	96000	103100	110250	117350
Reynolds County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	49350	56400	63450	70500	76150	81800	87400	93050
Ripley County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	54000	61700	69450	77150	83300	89500	95650	101850

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Saline County, MO								
VERY LOW INCOME	28300	32350	36400	40450	43650	46950	50150	53400
LOW INCOME	45300	51750	58250	64700	69900	75050	80250	85450
MODERATE INCOME	50800	57250	63750	70200	75400	80550	85750	90950
RD 538 GUAR MOD INC	68850	78700	88500	98350	106200	114100	121950	129800
Schuyler County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	56400	64500	72550	80600	87050	93500	99950	106400
Scotland County, MO								
VERY LOW INCOME	27500	31450	35350	39300	42450	45600	48750	51900
LOW INCOME	44050	50350	56600	62900	67950	73000	78000	83050
MODERATE INCOME	49550	55850	62100	68400	73450	78500	83500	88550
RD 538 GUAR MOD INC	63250	72350	81350	90400	97650	104900	112100	119350
Scott County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	62500	71400	80350	89250	96450	103600	110700	117850
Shannon County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	56100	64150	72200	80200	86650	93100	99500	105950
Shelby County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	57350	65500	73700	81900	88450	95000	101550	108100
St. Clair County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	53750	61450	69100	76800	82950	89100	95250	101400
St. Francois County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	63350	72400	81450	90500	97750	105000	112200	119450

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ste. Genevieve County, MO								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	74700	85350	96050	106700	115250	123750	132300	140850
Stoddard County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99550	106400	113250
Stone County, MO								
VERY LOW INCOME	27100	31000	34850	38700	41800	44900	48000	51100
LOW INCOME	43350	49550	55750	61900	66900	71850	76800	81750
MODERATE INCOME	48850	55050	61250	67400	72400	77350	82300	87250
RD 538 GUAR MOD INC	62300	71200	80100	89000	96100	103250	110350	117500
Sullivan County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99550	106400	113250
Taney County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	59200	67600	76050	84500	91300	98050	104850	111550
Texas County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	52800	60400	67900	75450	81500	87500	93600	99600
Vernon County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Washington County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	56250	64300	72350	80350	86800	93250	99650	106100

* 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:MISSOURI — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wayne County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	49600	56700	63750	70850	76500	82200	87850	93500
Worth County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49400	55550	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54900	61050	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
Wright County, MO								
VERY LOW INCOME	27000	30850	34700	38550	41650	44700	47800	50900
LOW INCOME	43200	49350	55500	61700	66650	71600	76550	81450
MODERATE INCOME	48700	54850	61000	67200	72150	77100	82050	86950
RD 538 GUAR MOD INC	47800	54650	61450	68300	73750	79200	84700	90150

* 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Billings, MT MSA								
Billings, MT HUD Metro FMR Area								
VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
LOW INCOME	55200	63050	70950	78800	85150	91450	97750	104050
MODERATE INCOME	60700	68550	76450	84300	90650	96950	103250	109550
RD 538 GUAR MOD INC	80900	92500	104050	115600	124850	134100	143350	152600
Stillwater County, MT HUD Metro FMR Area								
VERY LOW INCOME	38500	44000	49500	54950	59350	63750	68150	72550
LOW INCOME	61550	70350	79150	87900	94950	102000	109000	116050
MODERATE INCOME	67050	75850	84650	93400	100450	107500	114500	121550
RD 538 GUAR MOD INC	88500	101100	113750	126400	136500	146600	156750	166850
Bozeman, MT MSA								
VERY LOW INCOME	41650	47600	53550	59500	64300	69050	73800	78550
LOW INCOME	66650	76200	85700	95200	102850	110450	118050	125700
MODERATE INCOME	72150	81700	91200	100700	108350	115950	123550	131200
RD 538 GUAR MOD INC	101750	116300	130800	145350	157000	168600	180250	191850
Great Falls, MT MSA								
VERY LOW INCOME	31800	36350	40900	45400	49050	52700	56300	59950
LOW INCOME	50900	58150	65400	72650	78500	84300	90100	95900
MODERATE INCOME	56400	63650	70900	78150	84000	89800	95600	101400
RD 538 GUAR MOD INC	73100	83500	93950	104400	112750	121100	129450	137800
Helena, MT MSA								
Broadwater County, MT HUD Metro FMR Area								
VERY LOW INCOME	32850	37550	42250	46900	50650	54450	58200	61900
LOW INCOME	52500	60000	67500	75000	81000	87000	93000	99000
MODERATE INCOME	58000	65500	73000	80500	86500	92500	98500	104500
RD 538 GUAR MOD INC	70050	80050	90050	100050	108050	116050	124050	132050
Jefferson County, MT HUD Metro FMR Area								
VERY LOW INCOME	36500	41700	46950	52150	56350	60500	64700	68850
LOW INCOME	58450	66800	75150	83450	90150	96850	103500	110200
MODERATE INCOME	63950	72300	80650	88950	95650	102350	109000	115700
RD 538 GUAR MOD INC	84850	96950	109100	121200	130900	140600	150300	160000
Lewis and Clark County, MT HUD Metro FMR Area								
VERY LOW INCOME	37450	42800	48150	53500	57800	62100	66350	70650
LOW INCOME	59950	68500	77050	85600	92450	99300	106150	113000
MODERATE INCOME	65450	74000	82550	91100	97950	104800	111650	118500
RD 538 GUAR MOD INC	86150	98450	110750	123050	132900	142750	152600	162450

*** 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Missoula, MT MSA								
Mineral County, MT HUD Metro FMR Area								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	55900	63900	71900	79900	86250	92650	99050	105450
Missoula, MT HUD Metro FMR Area								
VERY LOW INCOME	34500	39400	44300	49250	53200	57150	61100	65000
LOW INCOME	55200	63050	70900	78800	85100	91400	97750	104000
MODERATE INCOME	60700	68550	76400	84300	90600	96900	103250	109500
RD 538 GUAR MOD INC	85400	97600	109800	122000	131750	141500	151300	161050
Beaverhead County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	67800	77500	87150	96850	104600	112350	120100	127850
Big Horn County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	55850	63850	71800	79800	86200	92550	98950	105350
Blaine County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	65300	74650	83950	93300	100800	108200	115700	123200
Carter County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	55250	63100	71000	78900	85200	91500	97850	104150
Chouteau County, MT								
VERY LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
LOW INCOME	50050	57200	64350	71500	77250	82950	88700	94400
MODERATE INCOME	55550	62700	69850	77000	82750	88450	94200	99900
RD 538 GUAR MOD INC	68850	78700	88500	98350	106200	114100	122000	129850

* 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Custer County, MT								
VERY LOW INCOME	33100	37800	42550	47250	51050	54850	58600	62400
LOW INCOME	52950	60500	68050	75600	81650	87700	93750	99800
MODERATE INCOME	58450	66000	73550	81100	87150	93200	99250	105300
RD 538 GUAR MOD INC	76100	87050	97900	108750	117450	126200	134900	143550
Daniels County, MT								
VERY LOW INCOME	32300	36900	41500	46100	49800	53500	57200	60900
LOW INCOME	51650	59000	66400	73750	79650	85550	91450	97350
MODERATE INCOME	57150	64500	71900	79250	85150	91050	96950	102850
RD 538 GUAR MOD INC	74250	84850	95450	106050	114550	123000	131500	140000
Dawson County, MT								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	73750	84300	94800	105350	113800	122200	130650	139050
Deer Lodge County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	58350	66700	75000	83350	90050	96700	103350	110100
Fallon County, MT								
VERY LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
LOW INCOME	64400	73600	82800	92000	99400	106750	114100	121450
MODERATE INCOME	69900	79100	88300	97500	104900	112250	119600	126950
RD 538 GUAR MOD INC	102250	116850	131450	146050	157750	169400	181100	192800
Fergus County, MT								
VERY LOW INCOME	31650	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	72700	83100	93450	103850	112150	120450	128750	137100
Flathead County, MT								
VERY LOW INCOME	33800	38600	43450	48250	52150	56000	59850	63700
LOW INCOME	54050	61800	69500	77200	83400	89600	95750	101950
MODERATE INCOME	59550	67300	75000	82700	88900	95100	101250	107450
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128750	137650	146550
Garfield County, MT								
VERY LOW INCOME	31400	35900	40400	44850	48450	52050	55650	59250
LOW INCOME	50250	57400	64600	71750	77500	83250	89000	94750
MODERATE INCOME	55750	62900	70100	77250	83000	88750	94500	100250
RD 538 GUAR MOD INC	72200	82500	92850	103150	111400	119650	127900	136150

* 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Glacier County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	48550	55500	62400	69350	74900	80450	86000	91550
Golden Valley County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	58900	67300	75750	84150	90850	97650	104350	111050
Granite County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	63100	72100	81150	90150	97350	104550	111800	119000
Hill County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	66200	75650	85100	94550	102100	109700	117250	124800
Judith Basin County, MT								
VERY LOW INCOME	31200	35650	40100	44550	48150	51700	55250	58850
LOW INCOME	49950	57050	64200	71300	77050	82750	88450	94150
MODERATE INCOME	55450	62550	69700	76800	82550	88250	93950	99650
RD 538 GUAR MOD INC	71300	81450	91650	101850	109950	118100	126300	134450
Lake County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	66750	76300	85800	95350	103000	110600	118250	125850
Liberty County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	52900	60450	68000	75550	81600	87650	93700	99750
Lincoln County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	52450	59950	67500	74950	80950	87000	93000	98950

* 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Madison County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	67750	77400	87150	96800	104550	112300	120050	127800
McCone County, MT								
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59550	63400
LOW INCOME	53800	61450	69150	76800	82950	89100	95250	101400
MODERATE INCOME	59300	66950	74650	82300	88450	94600	100750	106900
RD 538 GUAR MOD INC	77300	88300	99350	110400	119250	128050	136900	145750
Meagher County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	64700	73950	83200	92450	99850	107250	114650	122050
Musselshell County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	58300	66600	74950	83250	89900	96550	103250	109900
Park County, MT								
VERY LOW INCOME	35250	40250	45300	50300	54350	58350	62400	66400
LOW INCOME	56350	64400	72450	80500	86950	93400	99850	106300
MODERATE INCOME	61850	69900	77950	86000	92450	98900	105350	111800
RD 538 GUAR MOD INC	81000	92550	104150	115700	124950	134200	143450	152700
Petroleum County, MT								
VERY LOW INCOME	32300	36900	41500	46100	49800	53500	57200	60900
LOW INCOME	51650	59000	66400	73750	79650	85550	91450	97350
MODERATE INCOME	57150	64500	71900	79250	85150	91050	96950	102850
RD 538 GUAR MOD INC	74100	84700	95300	105850	114350	122800	131250	139750
Phillips County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	65700	75100	84450	93850	101350	108850	116350	123900
Pondera County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	64350	73500	82700	91900	99250	106600	113950	121300

* 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Powder River County, MT								
VERY LOW INCOME	32450	37100	41750	46350	50100	53800	57500	61200
LOW INCOME	51950	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57450	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	72500	82900	93250	103600	111900	120200	128450	136750
Powell County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	61600	70400	79200	88000	95050	102100	109100	116150
Prairie County, MT								
VERY LOW INCOME	30600	35000	39350	43700	47200	50700	54200	57700
LOW INCOME	48950	55950	62950	69900	75500	81100	86700	92300
MODERATE INCOME	54450	61450	68450	75400	81000	86600	92200	97800
RD 538 GUAR MOD INC	61600	70400	79200	88000	95050	102100	109100	116150
Ravalli County, MT								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	75050	85750	96500	107200	115800	124350	132950	141500
Richland County, MT								
VERY LOW INCOME	33050	37800	42500	47200	51000	54800	58550	62350
LOW INCOME	52850	60400	67950	75500	81550	87600	93650	99700
MODERATE INCOME	58350	65900	73450	81000	87050	93100	99150	105200
RD 538 GUAR MOD INC	76000	86850	97700	108550	117250	125900	134600	143300
Roosevelt County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	56450	64550	72550	80650	87100	93550	100000	106500
Rosebud County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	60300	68900	77550	86150	93050	99950	106850	113700
Sanders County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200

* 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sheridan County, MT								
VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
LOW INCOME	55200	63050	70950	78800	85150	91450	97750	104050
MODERATE INCOME	60700	68550	76450	84300	90650	96950	103250	109550
RD 538 GUAR MOD INC	79300	90650	101950	113300	122350	131450	140500	149550
Silver Bow County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	68100	77850	87550	97300	105100	112850	120650	128450
Sweet Grass County, MT								
VERY LOW INCOME	33400	38200	42950	47700	51550	55350	59150	63000
LOW INCOME	53450	61050	68700	76300	82450	88550	94650	100750
MODERATE INCOME	58950	66550	74200	81800	87950	94050	100150	106250
RD 538 GUAR MOD INC	76800	87750	98750	109700	118500	127250	136050	144800
Teton County, MT								
VERY LOW INCOME	31350	35800	40300	44750	48350	51950	55500	59100
LOW INCOME	50150	57300	64450	71600	77350	83100	88800	94550
MODERATE INCOME	55650	62800	69950	77100	82850	88600	94300	100050
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135600
Toole County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	68500	78300	88050	97850	105700	113500	121350	129150
Treasure County, MT								
VERY LOW INCOME	30900	35300	39700	44100	47650	51200	54700	58250
LOW INCOME	49400	56450	63500	70550	76200	81850	87500	93150
MODERATE INCOME	54900	61950	69000	76050	81700	87350	93000	98650
RD 538 GUAR MOD INC	67150	76750	86400	96000	103700	111400	119100	126800
Valley County, MT								
VERY LOW INCOME	33250	38000	42750	47500	51300	55100	58900	62700
LOW INCOME	53200	60800	68400	76000	82100	88200	94250	100350
MODERATE INCOME	58700	66300	73900	81500	87600	93700	99750	105850
RD 538 GUAR MOD INC	76500	87400	98350	109250	118000	126750	135450	144200
Wheatland County, MT								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	51250	58600	65900	73200	79050	84950	90800	96650

* 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:MONTANA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wibaux County, MT								
VERY LOW INCOME	35300	40350	45400	50450	54500	58500	62550	66550
LOW INCOME	56500	64600	72650	80700	87200	93650	100100	106550
MODERATE INCOME	62000	70100	78150	86200	92700	99150	105600	112050
RD 538 GUAR MOD INC	81250	92850	104450	116050	125350	134600	143900	153200

* 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.
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grand Island, NE MSA								
Hall County, NE HUD Metro FMR Area								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	71700	81950	92200	102450	110650	118850	127050	135250
Howard County, NE HUD Metro FMR Area								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78650	89900	101100	112350	121350	130350	139300	148300
Merrick County, NE HUD Metro FMR Area								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	72300	82600	92950	103250	111500	119750	128050	136300
Lincoln, NE MSA								
Lincoln, NE HUD Metro FMR Area								
VERY LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
LOW INCOME	60200	68800	77400	86000	92900	99800	106650	113550
MODERATE INCOME	65700	74300	82900	91500	98400	105300	112150	119050
RD 538 GUAR MOD INC	86550	98900	111300	123650	133550	143450	153350	163200
Seward County, NE HUD Metro FMR Area								
VERY LOW INCOME	40000	45700	51400	57100	61700	66250	70850	75400
LOW INCOME	63950	73100	82250	91350	98700	106000	113300	120600
MODERATE INCOME	69450	78600	87750	96850	104200	111500	118800	126100
RD 538 GUAR MOD INC	91950	105100	118200	131350	141850	152350	162850	173400
Omaha, NE-IA MSA								
Omaha-Council Bluffs, NE-IA HUD Metro FMR Area								
VERY LOW INCOME	39800	45500	51200	56850	61400	65950	70500	75050
LOW INCOME	63700	72800	81900	90950	98250	105550	112800	120100
MODERATE INCOME	69200	78300	87400	96450	103750	111050	118300	125600
RD 538 GUAR MOD INC	91550	104600	117700	130750	141200	151650	162150	172600
Saunders County, NE HUD Metro FMR Area								
VERY LOW INCOME	41400	47250	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	95150	108750	122350	135950	146850	157700	168600	179450

* 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.
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sioux City, IA-NE-SD MSA								
VERY LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85850	91800	97700
MODERATE INCOME	57300	64700	72100	79500	85450	91350	97300	103200
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450
Adams County, NE								
VERY LOW INCOME	32350	36950	41600	46200	49900	53600	57300	61000
LOW INCOME	51750	59150	66550	73900	79850	85750	91650	97550
MODERATE INCOME	57250	64650	72050	79400	85350	91250	97150	103050
RD 538 GUAR MOD INC	73700	84200	94750	105250	113650	122100	130500	138950
Antelope County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	67250	76850	86450	96050	103750	111400	119100	126800
Arthur County, NE								
VERY LOW INCOME	35000	39950	44950	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71900	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77400	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	83500	95350	107300	119200	128750	138300	147800	157400
Banner County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	71750	82000	92200	102500	110750	118950	127100	135300
Blaine County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	51700	59100	66450	73850	79750	85650	91550	97500
Boone County, NE								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75900	86750	97600	108450	117150	125800	134500	143150
Box Butte County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	73000	83450	93850	104300	112650	121000	129350	137700

* 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.
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Boyd County, NE								
VERY LOW INCOME	33100	37800	42550	47250	51050	54850	58600	62400
LOW INCOME	52950	60500	68050	75600	81650	87700	93750	99800
MODERATE INCOME	58450	66000	73550	81100	87150	93200	99250	105300
RD 538 GUAR MOD INC	76100	86950	97850	108700	117400	126100	134800	143500
Brown County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	58500	66900	75250	83600	90300	97000	103650	110350
Buffalo County, NE								
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
Burt County, NE								
VERY LOW INCOME	32200	36800	41350	45950	49650	53350	57000	60700
LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
MODERATE INCOME	56950	64300	71650	79000	84900	90800	96650	102550
RD 538 GUAR MOD INC	69300	79200	89100	99000	106900	114850	122750	130700
Butler County, NE								
VERY LOW INCOME	35400	40450	45450	50550	54600	58650	62700	66750
LOW INCOME	56600	64700	72800	80850	87350	93800	100300	106750
MODERATE INCOME	62100	70200	78300	86350	92850	99300	105800	112250
RD 538 GUAR MOD INC	88400	101000	113650	126250	136350	146450	156550	166650
Cedar County, NE								
VERY LOW INCOME	36150	41300	46450	51600	55750	59900	64000	68150
LOW INCOME	57800	66050	74300	82550	89200	95800	102400	109000
MODERATE INCOME	63300	71550	79800	88050	94700	101300	107900	114500
RD 538 GUAR MOD INC	83100	94950	106850	118700	128200	137700	147200	156700
Chase County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Cherry County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	65150	74400	83750	93050	100450	107950	115400	122800

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cheyenne County, NE								
VERY LOW INCOME	31700	36200	40750	45250	48900	52500	56100	59750
LOW INCOME	50700	57950	65200	72400	78200	84000	89800	95600
MODERATE INCOME	56200	63450	70700	77900	83700	89500	95300	101100
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Clay County, NE								
VERY LOW INCOME	33750	38550	43350	48150	52050	55900	59750	63600
LOW INCOME	53950	61650	69350	77050	83250	89400	95550	101750
MODERATE INCOME	59450	67150	74850	82550	88750	94900	101050	107250
RD 538 GUAR MOD INC	77550	88600	99700	110750	119600	128450	137350	146200
Colfax County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	69950	79950	89950	99950	107950	115950	123950	131950
Cuming County, NE								
VERY LOW INCOME	33450	38200	43000	47750	51600	55400	59250	63050
LOW INCOME	53500	61150	68800	76400	82550	88650	94750	100850
MODERATE INCOME	59000	66650	74300	81900	88050	94150	100250	106350
RD 538 GUAR MOD INC	76900	87900	98850	109850	118650	127450	136200	145000
Custer County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	68150	77850	87650	97350	105150	112900	120750	128550
Dawes County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	65750	75150	84550	93950	101450	109000	116500	124000
Dawson County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
Deuel County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	66350	75800	85300	94750	102350	109900	117500	125050

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dixon County, NE								
VERY LOW INCOME	34750	39700	44650	49600	53600	57550	61550	65500
LOW INCOME	55550	63500	71450	79350	85700	92050	98400	104750
MODERATE INCOME	61050	69000	76950	84850	91200	97550	103900	110250
RD 538 GUAR MOD INC	79850	91300	102700	114100	123250	132350	141500	150600
Dodge County, NE								
VERY LOW INCOME	34150	39000	43900	48750	52650	56550	60450	64350
LOW INCOME	54600	62400	70200	78000	84250	90500	96750	103000
MODERATE INCOME	60100	67900	75700	83500	89750	96000	102250	108500
RD 538 GUAR MOD INC	78500	89700	100950	112150	121100	130100	139050	148050
Dundy County, NE								
VERY LOW INCOME	34100	38950	43800	48650	52550	56450	60350	64250
LOW INCOME	54500	62300	70100	77850	84100	90350	96550	102800
MODERATE INCOME	60000	67800	75600	83350	89600	95850	102050	108300
RD 538 GUAR MOD INC	78350	89500	100700	111900	120850	129800	138750	147700
Fillmore County, NE								
VERY LOW INCOME	37800	43200	48600	53950	58300	62600	66900	71250
LOW INCOME	60450	69050	77700	86300	93250	100150	107050	113950
MODERATE INCOME	65950	74550	83200	91800	98750	105650	112550	119450
RD 538 GUAR MOD INC	86850	99300	111700	124100	134050	143950	153900	163800
Franklin County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	66200	75750	85100	94600	102200	109750	117350	124950
Frontier County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	68900	78750	88600	98450	106300	114200	122100	129950
Furnas County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	66200	75650	85100	94550	102100	109700	117250	124800
Gage County, NE								
VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
RD 538 GUAR MOD INC	76700	87700	98650	109600	118350	127150	135900	144650

* 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:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Garden County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	55000	62850	70700	78550	84850	91100	97400	103700
Garfield County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	66700	76250	85800	95350	103000	110550	118200	125850
Gosper County, NE								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75900	86750	97600	108450	117150	125800	134500	143150
Grant County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	67300	77000	86600	96200	103900	111600	119300	127000
Greeley County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	71400	81550	91800	102000	110150	118350	126450	134650
Hamilton County, NE								
VERY LOW INCOME	36900	42150	47450	52700	56950	61150	65350	69550
LOW INCOME	59000	67450	75900	84300	91050	97800	104550	111300
MODERATE INCOME	64500	72950	81400	89800	96550	103300	110050	116800
RD 538 GUAR MOD INC	88100	100700	113300	125850	135900	146000	156050	166150
Harlan County, NE								
VERY LOW INCOME	35000	39950	44950	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71900	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77400	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	81550	93200	104850	116500	125800	135150	144450	153800
Hayes County, NE								
VERY LOW INCOME	32100	36700	41250	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66050	73350	79250	85100	91000	96850
MODERATE INCOME	56850	64200	71550	78850	84750	90600	96500	102350
RD 538 GUAR MOD INC	71350	81500	91700	101900	110050	118200	126350	134500

* 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:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hitchcock County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	60000	68550	77150	85700	92550	99400	106250	113100
Holt County, NE								
VERY LOW INCOME	32550	37150	41800	46450	50200	53900	57600	61350
LOW INCOME	52050	59450	66900	74300	80250	86200	92150	98100
MODERATE INCOME	57550	64950	72400	79800	85750	91700	97650	103600
RD 538 GUAR MOD INC	70450	80500	90600	100650	108700	116750	124800	132850
Hooker County, NE								
VERY LOW INCOME	35000	39950	44950	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71900	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77400	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	76450	87350	98300	109200	118000	126750	135500	144200
Jefferson County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109350	116900	124500
Johnson County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Kearney County, NE								
VERY LOW INCOME	35500	40600	45650	50700	54800	58850	62900	66950
LOW INCOME	56800	64900	73000	81100	87600	94100	100600	107100
MODERATE INCOME	62300	70400	78500	86600	93100	99600	106100	112600
RD 538 GUAR MOD INC	81700	93350	105000	116700	126050	135350	144700	154050
Keith County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Keya Paha County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	60300	68900	77550	86150	93050	99950	106850	113700

* 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:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kimball County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	62400	71300	80250	89150	96300	103400	110550	117700
Knox County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500
Lincoln County, NE								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	71600	81800	92050	102250	110450	118600	126800	134950
Logan County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	72100	82450	92700	103050	111300	119600	127800	136000
Loup County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Madison County, NE								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	74050	84650	95200	105800	114250	122750	131200	139650
McPherson County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	58700	67100	75450	83850	90550	97250	103950	110700
Morrill County, NE								
VERY LOW INCOME	31950	36450	41050	45600	49250	52900	56550	60200
LOW INCOME	51100	58350	65700	72950	78800	84650	90450	96300
MODERATE INCOME	56600	63850	71200	78450	84300	90150	95950	101800
RD 538 GUAR MOD INC	70150	80200	90250	100300	108350	116300	124400	132350

* 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:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Nance County, NE								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	70600	80700	90750	100850	108900	117000	125050	133100
Nemaha County, NE								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	75450	86200	97000	107800	116400	125050	133650	142250
Nuckolls County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	73800	84350	94900	105450	113900	122300	130750	139200
Otoe County, NE								
VERY LOW INCOME	37400	42750	48100	53450	57750	62000	66300	70550
LOW INCOME	59850	68400	76950	85500	92350	99200	106050	112900
MODERATE INCOME	65350	73900	82450	91000	97850	104700	111550	118400
RD 538 GUAR MOD INC	90650	103600	116500	129450	139850	150150	160550	170900
Pawnee County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Perkins County, NE								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	74050	84650	95200	105800	114250	122750	131200	139650
Phelps County, NE								
VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
LOW INCOME	55200	63050	70950	78800	85150	91450	97750	104050
MODERATE INCOME	60700	68550	76450	84300	90650	96950	103250	109550
RD 538 GUAR MOD INC	79300	90650	101950	113300	122350	131450	140500	149550
Pierce County, NE								
VERY LOW INCOME	32050	36600	41200	45750	49450	53100	56750	60400
LOW INCOME	51250	58600	65900	73200	79100	84950	90800	96650
MODERATE INCOME	56750	64100	71400	78700	84600	90450	96300	102150
RD 538 GUAR MOD INC	73650	84200	94700	105200	113650	122050	130450	138900

* 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:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Platte County, NE								
VERY LOW INCOME	35050	40050	45050	50050	54100	58100	62100	66100
LOW INCOME	56100	64100	72100	80100	86550	92950	99350	105750
MODERATE INCOME	61600	69600	77600	85600	92050	98450	104850	111250
RD 538 GUAR MOD INC	80550	92100	103600	115100	124300	133500	142700	151950
Polk County, NE								
VERY LOW INCOME	34550	39450	44400	49300	53250	57200	61150	65100
LOW INCOME	55250	63100	71050	78900	85250	91550	97850	104150
MODERATE INCOME	60750	68600	76550	84400	90750	97050	103350	109650
RD 538 GUAR MOD INC	79400	90750	102050	113400	122500	131550	140600	149750
Red Willow County, NE								
VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59500	63400
LOW INCOME	53750	61400	69100	76750	82900	89050	95200	101350
MODERATE INCOME	59250	66900	74600	82250	88400	94550	100700	106850
RD 538 GUAR MOD INC	77250	88350	99400	110400	119250	128100	136900	145750
Richardson County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	65150	74400	83750	93050	100450	107950	115400	122800
Rock County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	61900	70750	79600	88450	95550	102600	109700	116750
Saline County, NE								
VERY LOW INCOME	33650	38450	43250	48050	51900	55750	59600	63450
LOW INCOME	53850	61550	69250	76900	83100	89250	95400	101550
MODERATE INCOME	59350	67050	74750	82400	88600	94750	100900	107050
RD 538 GUAR MOD INC	75750	86550	97350	108150	116800	125450	134100	142750
Scotts Bluff County, NE								
VERY LOW INCOME	31850	36400	40950	45450	49100	52750	56400	60000
LOW INCOME	50900	58200	65450	72700	78550	84350	90150	96000
MODERATE INCOME	56400	63700	70950	78200	84050	89850	95650	101500
RD 538 GUAR MOD INC	71700	81950	92200	102450	110650	118850	127050	135250
Sheridan County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	60850	69550	78250	86950	93900	100850	107800	114750

* 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:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sherman County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	64600	73800	83050	92250	99650	107000	114400	121750
Sioux County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	55050	62900	70750	78600	84900	91200	97500	103800
Stanton County, NE								
VERY LOW INCOME	35250	40250	45300	50300	54350	58350	62400	66400
LOW INCOME	56350	64400	72450	80500	86950	93400	99850	106300
MODERATE INCOME	61850	69900	77950	86000	92450	98900	105350	111800
RD 538 GUAR MOD INC	81000	92550	104150	115700	124950	134200	143450	152700
Thayer County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	70550	80600	90700	100750	108800	116850	124950	132950
Thomas County, NE								
VERY LOW INCOME	32100	36700	41300	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66050	73350	79250	85100	91000	96850
MODERATE INCOME	56850	64200	71550	78850	84750	90600	96500	102350
RD 538 GUAR MOD INC	67400	77000	86650	96250	103950	111650	119350	127050
Thurston County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
Valley County, NE								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	73200	83650	94100	104550	112900	121300	129650	138000
Wayne County, NE								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	72450	82800	93150	103500	111800	120050	128350	136600

* 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:NEBRASKA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Webster County, NE								
VERY LOW INCOME	31600	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Wheeler County, NE								
VERY LOW INCOME	32550	37150	41800	46450	50200	53900	57600	61350
LOW INCOME	52050	59450	66900	74300	80250	86200	92150	98100
MODERATE INCOME	57550	64950	72400	79800	85750	91700	97650	103600
RD 538 GUAR MOD INC	71400	81600	91800	102000	110150	118300	126500	134650
York County, NE								
VERY LOW INCOME	33500	38250	43050	47800	51650	55450	59300	63100
LOW INCOME	53550	61200	68850	76500	82650	88750	94900	101000
MODERATE INCOME	59050	66700	74350	82000	88150	94250	100400	106500
RD 538 GUAR MOD INC	76950	87950	98950	109950	118750	127550	136350	145150

* 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:NEVADA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Carson City, NV MSA								
VERY LOW INCOME	32750	37400	42100	46750	50500	54250	58000	61750
LOW INCOME	52400	59850	67350	74800	80800	86800	92800	98750
MODERATE INCOME	57900	65350	72850	80300	86300	92300	98300	104250
RD 538 GUAR MOD INC	74600	85300	95950	106600	115150	123650	132200	140700
Las Vegas-Henderson-North Las Vegas, NV MSA								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	76400	87300	98250	109150	117900	126600	135350	144100
Reno, NV MSA								
Lyon County, NV HUD Metro FMR Area								
VERY LOW INCOME	33150	37850	42600	47300	51100	54900	58700	62450
LOW INCOME	53000	60600	68150	75700	81800	87850	93900	99950
MODERATE INCOME	58500	66100	73650	81200	87300	93350	99400	105450
RD 538 GUAR MOD INC	76150	87050	97900	108800	117500	126200	134900	143600
Reno, NV HUD Metro FMR Area								
VERY LOW INCOME	38700	44200	49750	55250	59650	64100	68500	72950
LOW INCOME	61900	70750	79600	88400	95500	102550	109650	116700
MODERATE INCOME	67400	76250	85100	93900	101000	108050	115150	122200
RD 538 GUAR MOD INC	90000	102850	115700	128550	138850	149100	159400	169700
Churchill County, NV								
VERY LOW INCOME	35700	40800	45900	50950	55050	59150	63200	67300
LOW INCOME	57050	65200	73350	81500	88050	94550	101100	107600
MODERATE INCOME	62550	70700	78850	87000	93550	100050	106600	113100
RD 538 GUAR MOD INC	82050	93750	105500	117200	126600	135950	145350	154700
Douglas County, NV								
VERY LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
LOW INCOME	60950	69650	78350	87050	94050	101000	107950	114950
MODERATE INCOME	66450	75150	83850	92550	99550	106500	113450	120450
RD 538 GUAR MOD INC	87550	100100	112600	125100	135100	145100	155100	165150
Elko County, NV								
VERY LOW INCOME	38650	44150	49650	55150	59600	64000	68400	72800
LOW INCOME	61800	70600	79450	88250	95350	102400	109450	116500
MODERATE INCOME	67300	76100	84950	93750	100850	107900	114950	122000
RD 538 GUAR MOD INC	88800	101500	114150	126850	137000	147150	157300	167450

* 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:NEVADA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Esmeralda County, NV								
VERY LOW INCOME	36250	41400	46600	51750	55900	60050	64200	68350
LOW INCOME	58000	66250	74550	82800	89450	96050	102700	109300
MODERATE INCOME	63500	71750	80050	88300	94950	101550	108200	114800
RD 538 GUAR MOD INC	73750	84300	94900	105400	113800	122250	130650	139150
Eureka County, NV								
VERY LOW INCOME	38250	43700	49150	54600	59000	63350	67750	72100
LOW INCOME	61150	69900	78650	87350	94350	101350	108350	115350
MODERATE INCOME	66650	75400	84150	92850	99850	106850	113850	120850
RD 538 GUAR MOD INC	72450	82800	93150	103500	111800	120050	128350	136600
Humboldt County, NV								
VERY LOW INCOME	34150	39000	43900	48750	52650	56550	60450	64350
LOW INCOME	54600	62400	70200	78000	84250	90500	96750	103000
MODERATE INCOME	60100	67900	75700	83500	89750	96000	102250	108500
RD 538 GUAR MOD INC	78500	89700	100950	112150	121100	130100	139050	148050
Lander County, NV								
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	88250	100850	113450	126050	136150	146200	156300	166400
Lincoln County, NV								
VERY LOW INCOME	33400	38150	42900	47650	51500	55300	59100	62900
LOW INCOME	53400	61000	68650	76250	82350	88450	94550	100650
MODERATE INCOME	58900	66500	74150	81750	87850	93950	100050	106150
RD 538 GUAR MOD INC	76700	87700	98650	109600	118350	127150	135900	144650
Mineral County, NV								
VERY LOW INCOME	32750	37400	42100	46750	50500	54250	58000	61750
LOW INCOME	52400	59850	67350	74800	80800	86800	92800	98750
MODERATE INCOME	57900	65350	72850	80300	86300	92300	98300	104250
RD 538 GUAR MOD INC	51600	58950	66350	73700	79600	85500	91400	97300
Nye County, NV								
VERY LOW INCOME	32750	37400	42100	46750	50500	54250	58000	61750
LOW INCOME	52400	59850	67350	74800	80800	86800	92800	98750
MODERATE INCOME	57900	65350	72850	80300	86300	92300	98300	104250
RD 538 GUAR MOD INC	58750	67150	75550	83950	90650	97400	104100	110800
Pershing County, NV								
VERY LOW INCOME	35300	40350	45350	50400	54450	58450	62500	66550
LOW INCOME	56450	64550	72600	80650	87150	93600	100050	106500
MODERATE INCOME	61950	70050	78100	86150	92650	99100	105550	112000
RD 538 GUAR MOD INC	79950	91400	102800	114250	123350	132450	141600	150800

* 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:NEVADA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
White Pine County, NV								
VERY LOW INCOME	36400	41600	46800	51950	56150	60300	64450	68600
LOW INCOME	58200	66500	74800	83100	89750	96400	103050	109700
MODERATE INCOME	63700	72000	80300	88600	95250	101900	108550	115200
RD 538 GUAR MOD INC	83800	95750	107750	119700	129300	138850	148450	158000

* 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:NEW HAMPSHIRE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Boston-Cambridge-Newton, MA-NH MSA								
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	57900	66200	74450	82700	89350	95950	102550	109200
LOW INCOME	92650	105850	119100	132300	142900	153500	164100	174650
MODERATE INCOME	98150	111350	124600	137800	148400	159000	169600	180150
RD 538 GUAR MOD INC	129550	148050	166550	185050	199850	214650	229450	244250
Lawrence, MA-NH HUD Metro FMR Area								
VERY LOW INCOME	49500	56550	63600	70650	76350	82000	87650	93300
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	112450	128550	144600	160650	173500	186400	199200	212050
Portsmouth-Rochester, NH HUD Metro FMR Area								
VERY LOW INCOME	49200	56200	63250	70250	75900	81500	87150	92750
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	113100	129300	145450	161600	174550	187450	200400	213300
Western Rockingham County, NH HUD Metro FMR Area								
VERY LOW INCOME	53200	60800	68400	76000	82100	88200	94250	100350
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	122350	139850	157300	174800	188800	202750	216750	230750
Manchester-Nashua, NH MSA								
Hillsborough County, NH (part) HUD Metro FMR Area								
VERY LOW INCOME	42500	48550	54600	60650	65550	70400	75250	80100
LOW INCOME	67950	77650	87350	97050	104850	112600	120350	128150
MODERATE INCOME	73450	83150	92850	102550	110350	118100	125850	133650
RD 538 GUAR MOD INC	97650	111600	125550	139500	150650	161800	173000	184150
Manchester, NH HUD Metro FMR Area								
VERY LOW INCOME	43000	49150	55300	61400	66350	71250	76150	81050
LOW INCOME	68800	78600	88450	98250	106150	114000	121850	129700
MODERATE INCOME	74300	84100	93950	103750	111650	119500	127350	135200
RD 538 GUAR MOD INC	98850	112950	127100	141200	152500	163800	175100	186400
Nashua, NH HUD Metro FMR Area								
VERY LOW INCOME	51350	58750	66050	73400	79300	85150	91000	96900
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	118150	135050	151900	168800	182300	195850	209300	222800

* 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:NEW HAMPSHIRE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Belknap County, NH								
VERY LOW INCOME	41050	46950	52800	58650	63350	68050	72700	77400
LOW INCOME	65700	75050	84450	93800	101350	108800	116350	123850
MODERATE INCOME	71200	80550	89950	99300	106850	114300	121850	129350
RD 538 GUAR MOD INC	94400	107900	121400	134900	145700	156450	167250	178000
Carroll County, NH								
VERY LOW INCOME	38700	44200	49750	55250	59700	64100	68550	72950
LOW INCOME	61900	70750	79600	88400	95500	102550	109650	116700
MODERATE INCOME	67400	76250	85100	93900	101000	108050	115150	122200
RD 538 GUAR MOD INC	85500	97700	109950	122150	131900	141700	151450	161250
Cheshire County, NH								
VERY LOW INCOME	38700	44200	49750	55250	59700	64100	68550	72950
LOW INCOME	61900	70750	79600	88400	95500	102550	109650	116700
MODERATE INCOME	67400	76250	85100	93900	101000	108050	115150	122200
RD 538 GUAR MOD INC	90250	103100	116000	128900	139200	149500	159850	170150
Coos County, NH								
VERY LOW INCOME	38700	44200	49750	55250	59700	64100	68550	72950
LOW INCOME	61900	70750	79600	88400	95500	102550	109650	116700
MODERATE INCOME	67400	76250	85100	93900	101000	108050	115150	122200
RD 538 GUAR MOD INC	69900	79900	89850	99850	107850	115850	123850	131800
Grafton County, NH								
VERY LOW INCOME	38700	44200	49750	55250	59700	64100	68550	72950
LOW INCOME	61900	70750	79600	88400	95500	102550	109650	116700
MODERATE INCOME	67400	76250	85100	93900	101000	108050	115150	122200
RD 538 GUAR MOD INC	92650	105900	119100	132350	142950	153550	164100	174700
Merrimack County, NH								
VERY LOW INCOME	43400	49600	55800	61950	66950	71900	76850	81800
LOW INCOME	69400	79300	89200	99100	107050	115000	122900	130850
MODERATE INCOME	74900	84800	94700	104600	112550	120500	128400	136350
RD 538 GUAR MOD INC	99750	114000	128250	142500	153900	165300	176700	188100
Sullivan County, NH								
VERY LOW INCOME	38700	44200	49750	55250	59700	64100	68550	72950
LOW INCOME	61900	70750	79600	88400	95500	102550	109650	116700
MODERATE INCOME	67400	76250	85100	93900	101000	108050	115150	122200
RD 538 GUAR MOD INC	84200	96250	108250	120300	129900	139550	149150	158800

* 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:NEW JERSEY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Allentown-Bethlehem-Easton, PA-NJ MSA								
Warren County, NJ HUD Metro FMR Area								
VERY LOW INCOME	44000	50300	56550	62850	67900	72950	77950	83000
LOW INCOME	70400	80450	90500	100550	108600	116650	124700	132750
MODERATE INCOME	75900	85950	96000	106050	114100	122150	130200	138250
RD 538 GUAR MOD INC	102150	116750	131400	145950	157650	169350	181050	192650
Atlantic City-Hammonton, NJ MSA								
Atlantic City-Hammonton, NJ HUD Metro FMR Area								
VERY LOW INCOME	35100	40100	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	80900	92500	104050	115600	124850	134100	143350	152600
Cape May County, NJ HUD Metro FMR Area								
VERY LOW INCOME	42250	48250	54300	60350	65200	70000	74850	79650
LOW INCOME	67600	77200	86850	96550	104300	112000	119750	127450
MODERATE INCOME	73100	82700	92350	102050	109800	117500	125250	132950
RD 538 GUAR MOD INC	98150	112200	126250	140300	151550	162750	174000	185200
New York-Newark-Jersey City, NY-NJ MSA								
Bergen-Passaic, NJ HUD Metro FMR Area								
VERY LOW INCOME	48000	54850	61700	68550	74050	79550	85050	90500
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	110350	126100	141900	157650	170250	182850	195500	208100
Jersey City, NJ HUD Metro FMR Area								
VERY LOW INCOME	46900	53600	60300	67000	72400	77750	83100	88450
LOW INCOME	75050	85800	96500	107200	115800	124400	132950	141550
MODERATE INCOME	80550	91300	102000	112700	121300	129900	138450	147050
RD 538 GUAR MOD INC	86550	98900	111300	123650	133550	143450	153350	163200
Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area								
VERY LOW INCOME	53700	61400	69050	76700	82850	89000	95150	101250
LOW INCOME	74100	84650	95250	105800	114300	122750	131200	139700
MODERATE INCOME	79600	90150	100750	111300	119800	128250	136700	145200
RD 538 GUAR MOD INC	123500	141100	158750	176400	190500	204600	218750	232850
Monmouth-Ocean, NJ HUD Metro FMR Area								
VERY LOW INCOME	47900	54750	61600	68400	73900	79350	84850	90300
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	110100	125850	141550	157300	169900	182450	195050	207650

* 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:NEW JERSEY — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Newark, NJ HUD Metro FMR Area								
VERY LOW INCOME	47400	54150	60900	67650	73100	78500	83900	89300
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	108900	124500	140050	155600	168050	180500	192950	205400
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA								
VERY LOW INCOME	41800	47800	53750	59700	64500	69300	74050	78850
LOW INCOME	66850	76400	85950	95500	103150	110800	118450	126100
MODERATE INCOME	72350	81900	91450	101000	108650	116300	123950	131600
RD 538 GUAR MOD INC	96100	109850	123550	137300	148300	159250	170250	181250
Trenton-Princeton, NJ MSA								
VERY LOW INCOME	44450	50800	57150	63450	68550	73650	78700	83800
LOW INCOME	71050	81200	91350	101500	109650	117750	125900	134000
MODERATE INCOME	76550	86700	96850	107000	115150	123250	131400	139500
RD 538 GUAR MOD INC	104000	118900	133750	148600	160500	172400	184250	196150
Vineland, NJ MSA								
VERY LOW INCOME	32450	37100	41750	46350	50100	53800	57500	61200
LOW INCOME	51950	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57450	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150

* 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:NEW MEXICO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albuquerque, NM MSA								
VERY LOW INCOME	32000	36600	41150	45700	49400	53050	56700	60350
LOW INCOME	51200	58500	65800	73100	78950	84800	90650	96500
MODERATE INCOME	56700	64000	71300	78600	84450	90300	96150	102000
RD 538 GUAR MOD INC	73550	84100	94600	105100	113500	121900	130300	138750
Farmington, NM MSA								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	54150	61900	69600	77350	83550	89750	95950	102100
Las Cruces, NM MSA								
VERY LOW INCOME	24750	28300	31850	35350	38200	41050	43850	46700
LOW INCOME	39600	45250	50900	56550	61100	65600	70150	74650
MODERATE INCOME	45100	50750	56400	62050	66600	71100	75650	80150
RD 538 GUAR MOD INC	56900	65050	73150	81300	87800	94300	100800	107300
Santa Fe, NM MSA								
VERY LOW INCOME	34850	39800	44800	49750	53750	57750	61700	65700
LOW INCOME	55750	63700	71650	79600	86000	92350	98750	105100
MODERATE INCOME	61250	69200	77150	85100	91500	97850	104250	110600
RD 538 GUAR MOD INC	80100	91550	103000	114450	123600	132750	141900	151050
Catron County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	51600	58950	66350	73700	79600	85500	91400	97300
Chaves County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	53050	60650	68200	75800	81850	87950	94000	100050
Cibola County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	55800	63750	71750	79700	86100	92450	98850	105200
Colfax County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700

* 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:NEW MEXICO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Curry County, NM								
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550
LOW INCOME	41200	47050	52950	58800	63550	68250	72950	77650
MODERATE INCOME	46700	52550	58450	64300	69050	73750	78450	83150
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
De Baca County, NM								
VERY LOW INCOME	28650	32750	36850	40950	44200	47500	50750	54050
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Eddy County, NM								
VERY LOW INCOME	36300	41450	46600	51800	55950	60100	64250	68400
LOW INCOME	58050	66350	74650	82900	89550	96150	102800	109400
MODERATE INCOME	63550	71850	80150	88400	95050	101650	108300	114900
RD 538 GUAR MOD INC	84750	96900	109000	121100	130800	140500	150150	159850
Grant County, NM								
VERY LOW INCOME	27400	31300	35200	39150	42300	45400	48550	51700
LOW INCOME	43850	50100	56350	62600	67650	72650	77650	82650
MODERATE INCOME	49350	55600	61850	68100	73150	78150	83150	88150
RD 538 GUAR MOD INC	63200	72250	81300	90300	97500	104800	112000	119200
Guadalupe County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	45350	51850	58300	64800	70000	75200	80350	85550
Harding County, NM								
VERY LOW INCOME	27100	31000	34850	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	67000	71950	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72500	77450	82400	87350
RD 538 GUAR MOD INC	59600	68150	76650	85200	92050	98850	105700	112500
Hidalgo County, NM								
VERY LOW INCOME	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
MODERATE INCOME	45200	50900	56550	62200	66750	71300	75850	80350
RD 538 GUAR MOD INC	57100	65250	73400	81550	88050	94600	101100	107650
Lea County, NM								
VERY LOW INCOME	28000	32000	36000	39950	43150	46350	49550	52750
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
MODERATE INCOME	50250	56650	63050	69400	74550	79650	84750	89850
RD 538 GUAR MOD INC	63050	72050	81100	90100	97300	104500	111700	118950

* 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:NEW MEXICO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lincoln County, NM								
VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800
LOW INCOME	42250	48250	54300	60300	65150	69950	74800	79600
MODERATE INCOME	47750	53750	59800	65800	70650	75450	80300	85100
RD 538 GUAR MOD INC	59850	68400	76950	85500	92350	99200	106050	112850
Los Alamos County, NM								
VERY LOW INCOME	58350	66700	75050	83350	90050	96700	103400	110050
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	144100	164700	185250	205850	222300	238800	255250	271700
Luna County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	44500	50900	57250	63600	68700	73800	78850	83950
McKinley County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	44900	51300	57750	64150	69300	74400	79550	84700
Mora County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	46300	52900	59550	66150	71450	76750	82050	87300
Otero County, NM								
VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
LOW INCOME	39800	45450	51150	56800	61350	65900	70450	75000
MODERATE INCOME	45300	50950	56650	62300	66850	71400	75950	80500
RD 538 GUAR MOD INC	61350	70100	78900	87650	94700	101650	108700	115700
Quay County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	44550	50900	57250	63650	68750	73850	78900	83950
Rio Arriba County, NM								
VERY LOW INCOME	26250	30000	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	60300	68900	77550	86150	93050	99950	106850	113700

* 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:NEW MEXICO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Roosevelt County, NM								
VERY LOW INCOME	25250	28850	32450	36050	38950	41850	44750	47600
LOW INCOME	40400	46200	51950	57700	62350	66950	71550	76200
MODERATE INCOME	45900	51700	57450	63200	67850	72450	77050	81700
RD 538 GUAR MOD INC	58750	67150	75550	83950	90650	97400	104100	110800
San Miguel County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	49700	56800	63900	71000	76650	82350	88000	93700
Sierra County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	50100	57250	64400	71550	77250	83000	88700	94450
Socorro County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	49750	56900	64000	71100	76750	82450	88100	93850
Taos County, NM								
VERY LOW INCOME	27100	31000	34850	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	67000	71950	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72500	77450	82400	87350
RD 538 GUAR MOD INC	65300	74650	83950	93300	100800	108200	115700	123200
Union County, NM								
VERY LOW INCOME	24750	28250	31800	35300	38150	40950	43800	46600
LOW INCOME	39550	45200	50850	56500	61050	65550	70100	74600
MODERATE INCOME	45050	50700	56350	62000	66550	71050	75600	80100
RD 538 GUAR MOD INC	48550	55450	62400	69350	74900	80400	86000	91500

* 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:NEW YORK — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albany-Schenectady-Troy, NY MSA								
VERY LOW INCOME	41250	47150	53050	58900	63650	68350	73050	77750
LOW INCOME	66000	75400	84850	94250	101800	109350	116900	124450
MODERATE INCOME	71500	80900	90350	99750	107300	114850	122400	129950
RD 538 GUAR MOD INC	94800	108350	121900	135450	146300	157100	167950	178800
Binghamton, NY MSA								
VERY LOW INCOME	33100	37800	42550	47250	51050	54850	58600	62400
LOW INCOME	52950	60500	68050	75600	81650	87700	93750	99800
MODERATE INCOME	58450	66000	73550	81100	87150	93200	99250	105300
RD 538 GUAR MOD INC	76100	86950	97850	108700	117400	126100	134800	143500
Buffalo-Cheektowaga, NY MSA								
VERY LOW INCOME	35350	40400	45450	50500	54550	58600	62650	66700
LOW INCOME	56600	64650	72750	80800	87300	93750	100200	106700
MODERATE INCOME	62100	70150	78250	86300	92800	99250	105700	112200
RD 538 GUAR MOD INC	81300	92900	104550	116150	125450	134750	144050	153300
Elmira, NY MSA								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	69400	79300	89250	99150	107100	115000	122950	130900
Glens Falls, NY MSA								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	80500	92000	103500	115000	124200	133400	142600	151800
Ithaca, NY MSA								
VERY LOW INCOME	42150	48150	54150	60150	65000	69800	74600	79400
LOW INCOME	67400	77000	86650	96250	103950	111650	119350	127050
MODERATE INCOME	72900	82500	92150	101750	109450	117150	124850	132550
RD 538 GUAR MOD INC	98300	112300	126350	140400	151650	162850	174100	185350
Kingston, NY MSA								
VERY LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
LOW INCOME	67100	76700	86300	95850	103550	111200	118900	126550
MODERATE INCOME	72600	82200	91800	101350	109050	116700	124400	132050
RD 538 GUAR MOD INC	96450	110200	124000	137750	148750	159800	170800	181850
Kiryas Joel-Poughkeepsie-Newburgh, NY MSA								
VERY LOW INCOME	43050	49200	55350	61500	66450	71350	76300	81200
LOW INCOME	68900	78750	88600	98400	106300	114150	122050	129900
MODERATE INCOME	74400	84250	94100	103900	111800	119650	127550	135400
RD 538 GUAR MOD INC	99000	113150	127300	141450	152750	164100	175400	186700

* 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:NEW YORK — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
New York-Newark-Jersey City, NY-NJ MSA								
Nassau-Suffolk, NY HUD Metro FMR Area								
VERY LOW INCOME	57750	66000	74250	82450	89050	95650	102250	108850
LOW INCOME	84400	96450	108500	120550	130200	139850	149500	159150
MODERATE INCOME	89900	101950	114000	126050	135700	145350	155000	164650
RD 538 GUAR MOD INC	132750	151700	170700	189650	204800	220000	235150	250350
New York, NY HUD Metro FMR Area								
VERY LOW INCOME	56700	64800	72900	81000	87500	94000	100450	106950
LOW INCOME	90750	103700	116650	129600	140000	150350	160750	171100
MODERATE INCOME	96250	109200	122150	135100	145500	155850	166250	176600
RD 538 GUAR MOD INC	82900	94750	106600	118450	127950	137400	146900	156350
Rockland, NY HUD Income Limit Area								
VERY LOW INCOME	56700	64800	72900	81000	87500	94000	100450	106950
LOW INCOME	90750	103700	116650	129600	140000	150350	160750	171100
MODERATE INCOME	96250	109200	122150	135100	145500	155850	166250	176600
RD 538 GUAR MOD INC	107400	122700	138050	153400	165650	177950	190200	202500
Westchester County, NY Statutory Exception Area								
VERY LOW INCOME	59500	68000	76500	85000	91800	98600	105400	112200
LOW INCOME	80850	92400	104000	115550	124750	134050	143300	152550
MODERATE INCOME	86350	97900	109500	121050	130250	139550	148800	158050
RD 538 GUAR MOD INC	136850	156400	175950	195500	211150	226800	242400	258050
Rochester, NY MSA								
VERY LOW INCOME	36400	41600	46800	51950	56150	60300	64450	68600
LOW INCOME	58200	66500	74800	83100	89750	96400	103050	109700
MODERATE INCOME	63700	72000	80300	88600	95250	101900	108550	115200
RD 538 GUAR MOD INC	83650	95600	107550	119500	129050	138600	148200	157750
Syracuse, NY MSA								
VERY LOW INCOME	36250	41400	46600	51750	55900	60050	64200	68350
LOW INCOME	58000	66250	74550	82800	89450	96050	102700	109300
MODERATE INCOME	63500	71750	80050	88300	94950	101550	108200	114800
RD 538 GUAR MOD INC	83300	95200	107150	119050	128550	138100	147600	157150
Utica-Rome, NY MSA								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	71650	81900	92100	102350	110550	118750	126900	135100

* 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:NEW YORK — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Watertown-Fort Drum, NY MSA								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
Allegany County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	69550	79500	89400	99350	107300	115250	123200	131150
Cattaraugus County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	65500	74900	84250	93600	101100	108600	116050	123550
Cayuga County, NY								
VERY LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
LOW INCOME	50050	57200	64350	71500	77250	82950	88700	94400
MODERATE INCOME	55550	62700	69850	77000	82750	88450	94200	99900
RD 538 GUAR MOD INC	71950	82250	92500	102800	111000	119250	127450	135700
Chautauqua County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	66550	76100	85600	95100	102700	110300	117900	125550
Chenango County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150
Clinton County, NY								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	78100	89250	100400	111550	120450	129400	138300	147250
Columbia County, NY								
VERY LOW INCOME	39450	45100	50700	56350	60850	65400	69900	74400
LOW INCOME	63100	72100	81150	90150	97400	104600	111800	119000
MODERATE INCOME	68600	77600	86650	95650	102900	110100	117300	124500
RD 538 GUAR MOD INC	91050	104050	117050	130050	140450	150850	161250	171650

* 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:NEW YORK — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cortland County, NY								
VERY LOW INCOME	32300	36900	41500	46100	49800	53500	57200	60900
LOW INCOME	51650	59000	66400	73750	79650	85550	91450	97350
MODERATE INCOME	57150	64500	71900	79250	85150	91050	96950	102850
RD 538 GUAR MOD INC	74250	84850	95450	106050	114550	123000	131500	140000
Delaware County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Essex County, NY								
VERY LOW INCOME	32200	36800	41400	45950	49650	53350	57000	60700
LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
MODERATE INCOME	56950	64300	71650	79000	84900	90800	96650	102550
RD 538 GUAR MOD INC	74000	84550	95150	105700	114150	122600	131050	139500
Franklin County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	66100	75500	84950	94400	101950	109500	117050	124600
Fulton County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	63650	72750	81850	90950	98250	105500	112800	120050
Genesee County, NY								
VERY LOW INCOME	33950	38800	43650	48450	52350	56250	60100	64000
LOW INCOME	54250	62000	69750	77500	83700	89900	96100	102300
MODERATE INCOME	59750	67500	75250	83000	89200	95400	101600	107800
RD 538 GUAR MOD INC	78000	89150	100300	111450	120350	129300	138200	147100
Greene County, NY								
VERY LOW INCOME	35150	40100	45150	50150	54200	58200	62200	66200
LOW INCOME	56150	64200	72250	80250	86700	93100	99550	105950
MODERATE INCOME	61650	69700	77750	85750	92200	98600	105050	111450
RD 538 GUAR MOD INC	83950	95950	107950	119950	129550	139150	148750	158350
Hamilton County, NY								
VERY LOW INCOME	33000	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67900	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73400	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75900	86750	97600	108450	117150	125800	134500	143150

* 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:NEW YORK — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lewis County, NY								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	67950	77650	87350	97050	104800	112600	120350	128100
Montgomery County, NY								
VERY LOW INCOME	31950	36450	41050	45600	49250	52900	56550	60200
LOW INCOME	51100	58350	65700	72950	78800	84650	90450	96300
MODERATE INCOME	56600	63850	71200	78450	84300	90150	95950	101800
RD 538 GUAR MOD INC	70550	80600	90700	100750	108800	116850	124950	132950
Otsego County, NY								
VERY LOW INCOME	31950	36500	41050	45600	49250	52900	56550	60200
LOW INCOME	51100	58400	65700	72950	78800	84650	90500	96300
MODERATE INCOME	56600	63900	71200	78450	84300	90150	96000	101800
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Schuyler County, NY								
VERY LOW INCOME	32100	36700	41300	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66050	73350	79250	85100	91000	96850
MODERATE INCOME	56850	64200	71550	78850	84750	90600	96500	102350
RD 538 GUAR MOD INC	73800	84350	94900	105450	113900	122300	130750	139200
Seneca County, NY								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	75600	86400	97200	108000	116650	125300	133900	142550
St. Lawrence County, NY								
VERY LOW INCOME	31200	35650	40100	44550	48150	51700	55250	58850
LOW INCOME	49950	57050	64200	71300	77050	82750	88450	94150
MODERATE INCOME	55450	62550	69700	76800	82550	88250	93950	99650
RD 538 GUAR MOD INC	68550	78350	88200	97950	105800	113650	121500	129300
Steuben County, NY								
VERY LOW INCOME	32000	36550	41100	45650	49350	53000	56650	60300
LOW INCOME	51150	58450	65750	73050	78900	84750	90600	96450
MODERATE INCOME	56650	63950	71250	78550	84400	90250	96100	101950
RD 538 GUAR MOD INC	73500	84000	94500	105000	113400	121800	130200	138600
Sullivan County, NY								
VERY LOW INCOME	34100	39000	43900	48750	52650	56550	60450	64350
LOW INCOME	54600	62400	70200	77950	84200	90450	96700	102900
MODERATE INCOME	60100	67900	75700	83450	89700	95950	102200	108400
RD 538 GUAR MOD INC	80800	92350	103900	115450	124650	133900	143100	152350

* 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:NEW YORK — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wyoming County, NY								
VERY LOW INCOME	32150	36750	41350	45900	49600	53250	56950	60600
LOW INCOME	51450	58800	66150	73450	79350	85250	91100	97000
MODERATE INCOME	56950	64300	71650	78950	84850	90750	96600	102500
RD 538 GUAR MOD INC	73900	84450	95000	105550	114000	122450	130900	139350
Yates County, NY								
VERY LOW INCOME	31100	35550	40000	44400	48000	51550	55100	58650
LOW INCOME	49750	56850	63950	71050	76750	82450	88150	93800
MODERATE INCOME	55250	62350	69450	76550	82250	87950	93650	99300
RD 538 GUAR MOD INC	71450	81700	91900	102100	110250	118450	126600	134750

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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** 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Asheville, NC MSA								
VERY LOW INCOME	32700	37400	42050	46750	50450	54200	57950	61700
LOW INCOME	52400	59850	67350	74800	80800	86800	92800	98750
MODERATE INCOME	57900	65350	72850	80300	86300	92300	98300	104250
RD 538 GUAR MOD INC	74950	85650	96350	107050	115600	124200	132750	141300
Burlington, NC MSA								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	69250	79150	89050	98950	106850	114800	122700	130600
Charlotte-Concord-Gastonia, NC-SC MSA								
Anson County, NC HUD Metro FMR Area								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52350	59800	67300	74750	80750	86700	92700	98650
Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area								
VERY LOW INCOME	39300	44900	50500	56100	60600	65100	69600	74100
LOW INCOME	62850	71800	80800	89750	96950	104150	111300	118500
MODERATE INCOME	68350	77300	86300	95250	102450	109650	116800	124000
RD 538 GUAR MOD INC	90350	103250	116150	129050	139350	149700	160000	170350
Iredell County, NC HUD Metro FMR Area								
VERY LOW INCOME	34650	39600	44550	49500	53500	57450	61400	65350
LOW INCOME	55450	63400	71300	79200	85550	91900	98250	104550
MODERATE INCOME	60950	68900	76800	84700	91050	97400	103750	110050
RD 538 GUAR MOD INC	84050	96050	108050	120050	129700	139300	148900	158500
Lincoln County, NC HUD Metro FMR Area								
VERY LOW INCOME	34150	39050	43950	48800	52750	56650	60550	64450
LOW INCOME	54650	62450	70250	78100	84350	90600	96850	103100
MODERATE INCOME	60150	67950	75750	83600	89850	96100	102350	108600
RD 538 GUAR MOD INC	79700	91100	102450	113850	122950	132050	141150	150300
Rowan County, NC HUD Metro FMR Area								
VERY LOW INCOME	30700	35100	39450	43850	47400	50900	54350	57850
LOW INCOME	49150	56100	63150	70150	75800	81400	87000	92600
MODERATE INCOME	54650	61600	68650	75650	81300	86900	92500	98100
RD 538 GUAR MOD INC	70600	80700	90750	100850	108950	117000	125050	133150

* 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.
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NORTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Durham-Chapel Hill, NC MSA								
Durham-Chapel Hill, NC HUD Metro FMR Area								
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	101600	116100	130650	145150	156750	168350	180000	191600
Person County, NC HUD Metro FMR Area								
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300
LOW INCOME	47800	54600	61450	68250	73750	79200	84650	90100
MODERATE INCOME	53300	60100	66950	73750	79250	84700	90150	95600
RD 538 GUAR MOD INC	68650	78500	88300	98100	105950	113800	121650	129500
Fayetteville, NC MSA								
Fayetteville, NC HUD Metro FMR Area								
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
LOW INCOME	44250	50600	56900	63200	68300	73350	78400	83450
MODERATE INCOME	49750	56100	62400	68700	73800	78850	83900	88950
RD 538 GUAR MOD INC	62950	71950	80900	89950	97150	104350	111500	118700
Hoke County, NC HUD Metro FMR Area								
VERY LOW INCOME	27650	31600	35550	39450	42650	45800	48950	52100
LOW INCOME	44200	50500	56800	63100	68150	73200	78250	83300
MODERATE INCOME	49700	56000	62300	68600	73650	78700	83750	88800
RD 538 GUAR MOD INC	63550	72600	81700	90750	98000	105250	112550	119800
Goldsboro, NC MSA								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	58450	66800	75150	83500	90200	96850	103550	110200
Greensboro-High Point, NC MSA								
Greensboro-High Point, NC HUD Metro FMR Area								
VERY LOW INCOME	30000	34250	38550	42800	46250	49650	53100	56500
LOW INCOME	47950	54800	61650	68500	74000	79500	84950	90450
MODERATE INCOME	53450	60300	67150	74000	79500	85000	90450	95950
RD 538 GUAR MOD INC	68900	78750	88600	98450	106350	114200	122100	129950
Rockingham County, NC HUD Metro FMR Area								
VERY LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
LOW INCOME	44800	51200	57600	64000	69150	74250	79400	84500
MODERATE INCOME	50300	56700	63100	69500	74650	79750	84900	90000
RD 538 GUAR MOD INC	61800	70650	79450	88300	95350	102450	109500	116500

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
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** MOD. INC-GUAR. LOAN INCOME LIMITS - 115% OF AMI FOR THE 4 PERSON LIMIT.
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MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:NORTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Greenville, NC MSA								
VERY LOW INCOME	28850	33000	37100	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76600	81850	87150
MODERATE INCOME	51700	58300	64900	71500	76800	82100	87350	92650
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Hickory-Lenoir-Morganton, NC MSA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	62850	71850	80800	89800	97000	104150	111350	118550
Jacksonville, NC MSA								
VERY LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
LOW INCOME	45300	51750	58200	64650	69850	75000	80200	85350
MODERATE INCOME	50800	57250	63700	70150	75350	80500	85700	90850
RD 538 GUAR MOD INC	65050	74300	83600	92900	100350	107750	115200	122650
Pinehurst-Southern Pines, NC MSA								
VERY LOW INCOME	38050	43450	48900	54300	58650	63000	67350	71700
LOW INCOME	60850	69550	78250	86900	93900	100850	107800	114750
MODERATE INCOME	66350	75050	83750	92400	99400	106350	113300	120250
RD 538 GUAR MOD INC	87750	100300	112800	125350	135400	145400	155450	165450
Raleigh-Cary, NC MSA								
VERY LOW INCOME	46450	53100	59750	66350	71700	77000	82300	87600
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	106800	122100	137350	152600	164800	177000	189200	201450
Rocky Mount, NC MSA								
VERY LOW INCOME	27700	31650	35600	39550	42750	45900	49050	52250
LOW INCOME	44350	50650	57000	63300	68400	73450	78500	83600
MODERATE INCOME	49850	56150	62500	68800	73900	78950	84000	89100
RD 538 GUAR MOD INC	63650	72750	81850	90950	98250	105500	112800	120050
Virginia Beach-Chesapeake-Norfolk, VA-NC MSA								
Camden County, NC HUD Metro FMR Area								
VERY LOW INCOME	35750	40900	45950	51100	55200	59300	63400	67500
LOW INCOME	57250	65400	73600	81750	88300	94850	101400	107950
MODERATE INCOME	62750	70900	79100	87250	93800	100350	106900	113450
RD 538 GUAR MOD INC	82300	94000	105750	117500	126950	136350	145750	155150

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gates County, NC HUD Metro FMR Area								
VERY LOW INCOME	28200	32250	36300	40300	43550	46750	50000	53200
LOW INCOME	45150	51600	58050	64500	69650	74800	80000	85100
MODERATE INCOME	50650	57100	63550	70000	75150	80300	85500	90600
RD 538 GUAR MOD INC	65000	74350	83650	92950	100350	107800	115200	122700
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Are								
VERY LOW INCOME	37300	42600	47950	53250	57550	61800	66050	70300
LOW INCOME	59650	68200	76700	85200	92050	98850	105650	112500
MODERATE INCOME	65150	73700	82200	90700	97550	104350	111150	118000
RD 538 GUAR MOD INC	85750	98000	110250	122500	132300	142100	151900	161700
Wilmington, NC MSA								
Brunswick County, NC HUD Metro FMR Area								
VERY LOW INCOME	33250	38000	42750	47500	51300	55100	58900	62700
LOW INCOME	53200	60800	68400	76000	82100	88200	94250	100350
MODERATE INCOME	58700	66300	73900	81500	87600	93700	99750	105850
RD 538 GUAR MOD INC	76500	87400	98350	109250	118000	126750	135450	144200
Pender County, NC HUD Metro FMR Area								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	81600	93300	104950	116600	125950	135250	144600	153900
Wilmington, NC HUD Metro FMR Area								
VERY LOW INCOME	37950	43350	48750	54150	58500	62850	67150	71500
LOW INCOME	60650	69350	77950	86650	93600	100500	107450	114400
MODERATE INCOME	66150	74850	83450	92150	99100	106000	112950	119900
RD 538 GUAR MOD INC	89300	102050	114800	127550	137750	147950	158150	168350
Winston-Salem, NC MSA								
Davidson County, NC HUD Metro FMR Area								
VERY LOW INCOME	28150	32150	36150	40150	43400	46600	49800	53000
LOW INCOME	45000	51400	57850	64250	69400	74550	79700	84850
MODERATE INCOME	50500	56900	63350	69750	74900	80050	85200	90350
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900
Winston-Salem, NC HUD Metro FMR Area								
VERY LOW INCOME	30350	34700	39050	43350	46850	50300	53800	57250
LOW INCOME	48550	55500	62450	69350	74900	80450	86000	91550
MODERATE INCOME	54050	61000	67950	74850	80400	85950	91500	97050
RD 538 GUAR MOD INC	69800	79750	89750	99700	107700	115650	123650	131600

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Alleghany County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	51300	58600	65950	73250	79100	84950	90850	96700
Ashe County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700
Avery County, NC								
VERY LOW INCOME	28800	32950	37050	41150	44450	47750	51050	54350
LOW INCOME	46100	52700	59300	65850	71150	76400	81700	86900
MODERATE INCOME	51600	58200	64800	71350	76650	81900	87200	92400
RD 538 GUAR MOD INC	64300	73500	82650	91900	99200	106600	113900	121350
Beaufort County, NC								
VERY LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
LOW INCOME	43800	50050	56300	62550	67600	72600	77600	82600
MODERATE INCOME	49300	55550	61800	68050	73100	78100	83100	88100
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Bertie County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	53600	61300	68950	76600	82750	88850	95000	101100
Bladen County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52800	60400	67900	75450	81500	87500	93600	99600
Carteret County, NC								
VERY LOW INCOME	33850	38700	43550	48350	52250	56100	60000	63850
LOW INCOME	54150	61900	69650	77350	83550	89750	95950	102150
MODERATE INCOME	59650	67400	75150	82850	89050	95250	101450	107650
RD 538 GUAR MOD INC	77900	89050	100200	111350	120250	129200	138050	146950
Caswell County, NC								
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
LOW INCOME	44000	50250	56550	62800	67850	72850	77900	82900
MODERATE INCOME	49500	55750	62050	68300	73350	78350	83400	88400
RD 538 GUAR MOD INC	62750	71750	80700	89650	96800	104000	111150	118350

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cherokee County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	56900	64950	73100	81250	87750	94250	100750	107250
Chowan County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
Clay County, NC								
VERY LOW INCOME	29100	33250	37400	41550	44850	48200	51550	54850
LOW INCOME	46500	53150	59850	66450	71800	77100	82400	87750
MODERATE INCOME	52000	58650	65350	71950	77300	82600	87900	93250
RD 538 GUAR MOD INC	65600	75050	84400	93800	101300	108800	116300	123850
Cleveland County, NC								
VERY LOW INCOME	26850	30650	34500	38300	41400	44450	47500	50600
LOW INCOME	42950	49050	55200	61300	66250	71150	76050	80950
MODERATE INCOME	48450	54550	60700	66800	71750	76650	81550	86450
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99500	106350	113250
Columbus County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52200	59650	67100	74600	80550	86550	92500	98450
Craven County, NC								
VERY LOW INCOME	30950	35350	39750	44150	47700	51250	54750	58300
LOW INCOME	49500	56550	63600	70650	76350	82000	87650	93300
MODERATE INCOME	55000	62050	69100	76150	81850	87500	93150	98800
RD 538 GUAR MOD INC	71100	81250	91400	101550	109650	117800	125900	134050
Dare County, NC								
VERY LOW INCOME	35100	40050	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	89050	101750	114500	127200	137400	147550	157750	167900
Duplin County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	59350	67800	76300	84750	91550	98300	105100	111850

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Graham County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52750	60250	67800	75350	81350	87400	93400	99500
Granville County, NC								
VERY LOW INCOME	31900	36450	41000	45550	49200	52850	56500	60150
LOW INCOME	51050	58350	65650	72900	78750	84600	90400	96250
MODERATE INCOME	56550	63850	71150	78400	84250	90100	95900	101750
RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
Greene County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52400	59900	67350	74850	80850	86850	92800	98800
Halifax County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	50450	57700	64900	72100	77850	83650	89400	95150
Harnett County, NC								
VERY LOW INCOME	31300	35750	40250	44700	48300	51900	55450	59050
LOW INCOME	50050	57200	64350	71500	77250	82950	88700	94400
MODERATE INCOME	55550	62700	69850	77000	82750	88450	94200	99900
RD 538 GUAR MOD INC	72650	83100	93500	103850	112150	120450	128750	137100
Haywood County, NC								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Hertford County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	55950	63950	71950	79950	86350	92750	99150	105550
Hyde County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	46950	53650	60350	67050	72400	77800	83150	88500

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jackson County, NC								
VERY LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
LOW INCOME	45300	51750	58200	64650	69850	75000	80200	85350
MODERATE INCOME	50800	57250	63700	70150	75350	80500	85700	90850
RD 538 GUAR MOD INC	65050	74300	83600	92900	100350	107750	115200	122650
Jones County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	60600	69300	77950	86600	93550	100450	107400	114300
Lee County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	59500	68000	76500	85000	91800	98600	105400	112200
Lenoir County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52950	60500	68100	75600	81700	87750	93750	99800
Macon County, NC								
VERY LOW INCOME	26950	30800	34650	38500	41600	44700	47750	50850
LOW INCOME	43150	49300	55450	61600	66550	71500	76400	81350
MODERATE INCOME	48650	54800	60950	67100	72050	77000	81900	86850
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Martin County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	55700	63650	71650	79600	85950	92350	98700	105050
McDowell County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	59650	68150	76700	85200	92000	98850	105650	112450
Mitchell County, NC								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	62850	71850	80800	89800	97000	104150	111350	118550

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Montgomery County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	55600	63550	71500	79450	85800	92150	98500	104850
Northampton County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	55250	63100	71000	78900	85200	91500	97850	104150
Pamlico County, NC								
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
LOW INCOME	48300	55200	62100	68950	74500	80000	85500	91050
MODERATE INCOME	53800	60700	67600	74450	80000	85500	91000	96550
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121650	130050	138500
Pasquotank County, NC								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050
Perquimans County, NC								
VERY LOW INCOME	29100	33250	37400	41550	44850	48200	51550	54850
LOW INCOME	46500	53150	59850	66450	71800	77100	82400	87750
MODERATE INCOME	52000	58650	65350	71950	77300	82600	87900	93250
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Polk County, NC								
VERY LOW INCOME	29750	34000	38250	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	69800	79750	89750	99700	107700	115650	123650	131600
Richmond County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	50900	58150	65450	72700	78500	84350	90150	95950
Robeson County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	44050	50300	56600	62900	67950	72950	78000	83050

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rutherford County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	53450	61100	68700	76350	82450	88550	94650	100800
Sampson County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	58400	66700	75050	83400	90050	96750	103400	110100
Scotland County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	45250	51700	58200	64650	69800	75000	80150	85350
Stanly County, NC								
VERY LOW INCOME	30950	35300	39750	44150	47700	51250	54750	58300
LOW INCOME	49450	56550	63600	70650	76350	82000	87650	93300
MODERATE INCOME	54950	62050	69100	76150	81850	87500	93150	98800
RD 538 GUAR MOD INC	71350	81500	91700	101900	110050	118200	126350	134500
Surry County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99500	106350	113250
Swain County, NC								
VERY LOW INCOME	28800	32900	37000	41100	44400	47700	51000	54300
LOW INCOME	46050	52600	59200	65750	71050	76300	81550	86800
MODERATE INCOME	51550	58100	64700	71250	76550	81800	87050	92300
RD 538 GUAR MOD INC	66200	75650	85100	94550	102100	109700	117250	124800
Transylvania County, NC								
VERY LOW INCOME	29400	33600	37800	42050	45400	48750	52100	55500
LOW INCOME	47050	53800	60500	67250	72650	78050	83350	88800
MODERATE INCOME	52550	59300	66000	72750	78150	83550	88850	94300
RD 538 GUAR MOD INC	71100	81250	91400	101550	109650	117800	125900	134050
Tyrrell County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	53950	61650	69350	77050	83200	89400	95550	101700

* 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 CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Vance County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52000	59450	66850	74300	80250	86200	92150	98100
Warren County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	47650	54500	61300	68100	73550	79000	84450	89900
Washington County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	55050	62900	70750	78600	84900	91200	97500	103800
Watauga County, NC								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75900	86750	97600	108450	117150	125800	134500	143150
Wilkes County, NC								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	52800	60350	67900	75450	81500	87500	93550	99600
Wilson County, NC								
VERY LOW INCOME	27800	31750	35700	39650	42850	46000	49200	52350
LOW INCOME	44450	50800	57150	63450	68550	73650	78700	83800
MODERATE INCOME	49950	56300	62650	68950	74050	79150	84200	89300
RD 538 GUAR MOD INC	56650	64700	72850	80900	87400	93900	100400	106800
Yancey County, NC								
VERY LOW INCOME	28150	32150	36150	40150	43400	46600	49800	53000
LOW INCOME	45000	51400	57850	64250	69400	74550	79700	84850
MODERATE INCOME	50500	56900	63350	69750	74900	80050	85200	90350
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900

* 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 ADJUSTED INCOME LIMITS

PROGRAM	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 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 ADJUSTED INCOME LIMITS

PROGRAM	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

STATE:NORTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	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,
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 ADJUSTED INCOME LIMITS

PROGRAM	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

** 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 ADJUSTED INCOME LIMITS

PROGRAM	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

* 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 ADJUSTED INCOME LIMITS

PROGRAM	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 ADJUSTED INCOME LIMITS

PROGRAM	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.

MFH Direct and Guaranteed Programs/ SFH Payment Assistance Method One

STATE:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Akron, OH MSA								
VERY LOW INCOME	35150	40150	45150	50150	54200	58200	62200	66200
LOW INCOME	56200	64200	72250	80250	86700	93100	99550	105950
MODERATE INCOME	61700	69700	77750	85750	92200	98600	105050	111450
RD 538 GUAR MOD INC	80750	92300	103800	115350	124600	133800	143050	152250
Canton-Massillon, OH MSA								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55400	62300	69200	74750	80300	85850	91350
MODERATE INCOME	53950	60900	67800	74700	80250	85800	91350	96850
RD 538 GUAR MOD INC	69650	79600	89550	99500	107450	115400	123400	131350
Cincinnati, OH-KY-IN MSA								
Brown County, OH HUD Metro FMR Area								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Cincinnati, OH-KY-IN HUD Metro FMR Area								
VERY LOW INCOME	39150	44750	50350	55900	60400	64850	69350	73800
LOW INCOME	62650	71600	80550	89450	96650	103800	110950	118100
MODERATE INCOME	68150	77100	86050	94950	102150	109300	116450	123600
RD 538 GUAR MOD INC	90000	102850	115700	128550	138850	149100	159400	169700
Cleveland, OH MSA								
Ashtabula County, OH HUD Metro FMR Area								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	61750	70550	79400	88200	95200	102250	109350	116400
Cleveland, OH HUD Metro FMR Area								
VERY LOW INCOME	34800	39800	44750	49700	53700	57700	61650	65650
LOW INCOME	55650	63600	71550	79500	85900	92250	98600	104950
MODERATE INCOME	61150	69100	77050	85000	91400	97750	104100	110450
RD 538 GUAR MOD INC	80000	91450	102850	114300	123450	132600	141750	150900
Columbus, OH MSA								
Columbus, OH HUD Metro FMR Area								
VERY LOW INCOME	38150	43600	49050	54500	58900	63250	67600	71950
LOW INCOME	61050	69800	78500	87200	94200	101200	108150	115150
MODERATE INCOME	66550	75300	84000	92700	99700	106700	113650	120650
RD 538 GUAR MOD INC	87750	100300	112800	125350	135400	145400	155450	165450

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hocking County, OH HUD Metro FMR Area								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	65450	74800	84150	93500	101000	108450	115950	123400
Perry County, OH HUD Metro FMR Area								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	66100	75500	84950	94400	101950	109500	117050	124600
Union County, OH HUD Metro FMR Area								
VERY LOW INCOME	44900	51300	57700	64100	69250	74400	79500	84650
LOW INCOME	71800	82050	92300	102550	110800	119000	127200	135400
MODERATE INCOME	77300	87550	97800	108050	116300	124500	132700	140900
RD 538 GUAR MOD INC	103200	117950	132700	147450	159250	171050	182850	194650
Dayton-Kettering-Beavercreek, OH MSA								
VERY LOW INCOME	32850	37550	42250	46900	50700	54450	58200	61950
LOW INCOME	52550	60050	67550	75050	81100	87100	93100	99100
MODERATE INCOME	58050	65550	73050	80550	86600	92600	98600	104600
RD 538 GUAR MOD INC	75500	86300	97050	107850	116500	125100	133750	142350
Huntington-Ashland, WV-KY-OH MSA								
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area								
VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
LOW INCOME	43600	49800	56050	62250	67250	72250	77200	82200
MODERATE INCOME	49100	55300	61550	67750	72750	77750	82700	87700
RD 538 GUAR MOD INC	63300	72300	81350	90400	97650	104850	112100	119350
Lima, OH MSA								
VERY LOW INCOME	32350	37000	41650	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85850	91800	97700
MODERATE INCOME	57300	64700	72100	79500	85450	91350	97300	103200
RD 538 GUAR MOD INC	73050	83550	93950	104400	112750	121100	129450	137800
Mansfield, OH MSA								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	61200	69900	78650	87400	94400	101400	108400	115350

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sandusky, OH MSA								
Erie County, OH HUD Metro FMR Area								
VERY LOW INCOME	33450	38200	43000	47750	51600	55400	59250	63050
LOW INCOME	53500	61150	68800	76400	82550	88650	94750	100850
MODERATE INCOME	59000	66650	74300	81900	88050	94150	100250	106350
RD 538 GUAR MOD INC	76900	87900	98850	109850	118650	127450	136200	145000
Ottawa County, OH HUD Metro FMR Area								
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	84450	96500	108600	120650	130300	139950	149600	159250
Springfield, OH MSA								
VERY LOW INCOME	30300	34600	38950	43250	46750	50200	53650	57100
LOW INCOME	48450	55400	62300	69200	74750	80300	85850	91350
MODERATE INCOME	53950	60900	67800	74700	80250	85800	91350	96850
RD 538 GUAR MOD INC	69650	79600	89550	99500	107450	115400	123400	131350
Toledo, OH MSA								
Toledo, OH HUD Metro FMR Area								
VERY LOW INCOME	33200	37950	42700	47400	51200	54950	58800	62550
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	76650	87600	98550	109500	118250	127000	135800	144550
Weirton-Steubenville, WV-OH MSA								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	64600	73800	83050	92250	99650	107000	114400	121750
Wheeling, WV-OH MSA								
VERY LOW INCOME	28750	32850	36950	41050	44350	47650	50950	54200
LOW INCOME	46000	52600	59150	65700	71000	76250	81500	86750
MODERATE INCOME	51500	58100	64650	71200	76500	81750	87000	92250
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Youngstown-Warren, OH MSA								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	62150	71050	79900	88800	95900	103000	110100	117200

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Adams County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	56900	65050	73150	81300	87800	94300	100800	107300
Ashland County, OH								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Athens County, OH								
VERY LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
LOW INCOME	50050	57200	64350	71500	77250	82950	88700	94400
MODERATE INCOME	55550	62700	69850	77000	82750	88450	94200	99900
RD 538 GUAR MOD INC	71950	82250	92500	102800	111000	119250	127450	135700
Auglaize County, OH								
VERY LOW INCOME	35850	40950	46050	51150	55250	59350	63450	67550
LOW INCOME	57300	65500	73700	81850	88400	94950	101500	108050
MODERATE INCOME	62800	71000	79200	87350	93900	100450	107000	113550
RD 538 GUAR MOD INC	82350	94100	105900	117650	127050	136450	145900	155300
Champaign County, OH								
VERY LOW INCOME	32800	37450	42150	46800	50550	54300	58050	61800
LOW INCOME	52450	59950	67450	74900	80900	86900	92900	98900
MODERATE INCOME	57950	65450	72950	80400	86400	92400	98400	104400
RD 538 GUAR MOD INC	75350	86100	96900	107650	116250	124850	133500	142100
Clinton County, OH								
VERY LOW INCOME	31450	35950	40450	44900	48500	52100	55700	59300
LOW INCOME	50300	57500	64700	71850	77600	83350	89100	94850
MODERATE INCOME	55800	63000	70200	77350	83100	88850	94600	100350
RD 538 GUAR MOD INC	72300	82600	92950	103250	111500	119750	128050	136300
Columbiana County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Coshocton County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100050	106950	113850

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Crawford County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	59350	67800	76300	84750	91550	98300	105100	111850
Darke County, OH								
VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050
LOW INCOME	49250	56250	63300	70300	75950	81550	87200	92800
MODERATE INCOME	54750	61750	68800	75800	81450	87050	92700	98300
RD 538 GUAR MOD INC	70750	80900	91000	101100	109200	117300	125350	133450
Defiance County, OH								
VERY LOW INCOME	33050	37750	42450	47150	50950	54700	58500	62250
LOW INCOME	52850	60400	67950	75450	81500	87550	93600	99600
MODERATE INCOME	58350	65900	73450	80950	87000	93050	99100	105100
RD 538 GUAR MOD INC	75900	86750	97600	108450	117150	125800	134500	143150
Fayette County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	64350	73500	82700	91900	99250	106600	113950	121300
Gallia County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	60800	69500	78150	86850	93800	100750	107700	114650
Guernsey County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100050	106950	113850
Hancock County, OH								
VERY LOW INCOME	33400	38200	42950	47700	51550	55350	59150	63000
LOW INCOME	53450	61050	68700	76300	82450	88550	94650	100750
MODERATE INCOME	58950	66550	74200	81800	87950	94050	100150	106250
RD 538 GUAR MOD INC	76800	87750	98750	109700	118500	127250	136050	144800
Hardin County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	64950	74250	83550	92800	100250	107700	115100	122550

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Harrison County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	62700	71700	80650	89600	96750	103950	111100	118250
Henry County, OH								
VERY LOW INCOME	33950	38800	43650	48500	52400	56300	60150	64050
LOW INCOME	54350	62100	69850	77600	83850	90050	96250	102450
MODERATE INCOME	59850	67600	75350	83100	89350	95550	101750	107950
RD 538 GUAR MOD INC	78100	89250	100400	111550	120450	129400	138300	147250
Highland County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850
Holmes County, OH								
VERY LOW INCOME	33800	38600	43450	48250	52150	56000	59850	63700
LOW INCOME	54050	61800	69500	77200	83400	89600	95750	101950
MODERATE INCOME	59550	67300	75000	82700	88900	95100	101250	107450
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128750	137650	146500
Huron County, OH								
VERY LOW INCOME	30500	34850	39200	43550	47050	50550	54050	57500
LOW INCOME	48800	55800	62750	69700	75300	80900	86450	92050
MODERATE INCOME	54300	61300	68250	75200	80800	86400	91950	97550
RD 538 GUAR MOD INC	70100	80100	90150	100150	108150	116150	124200	132200
Jackson County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	61800	70650	79450	88300	95350	102450	109500	116550
Knox County, OH								
VERY LOW INCOME	33150	37850	42600	47300	51100	54900	58700	62450
LOW INCOME	53000	60600	68150	75700	81800	87850	93900	99950
MODERATE INCOME	58500	66100	73650	81200	87300	93350	99400	105450
RD 538 GUAR MOD INC	76150	87050	97900	108800	117500	126200	134900	143600
Logan County, OH								
VERY LOW INCOME	32200	36800	41400	45950	49650	53350	57000	60700
LOW INCOME	51450	58800	66150	73500	79400	85300	91150	97050
MODERATE INCOME	56950	64300	71650	79000	84900	90800	96650	102550
RD 538 GUAR MOD INC	74000	84550	95150	105700	114150	122600	131050	139500

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Marion County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	63350	72400	81450	90500	97750	105000	112200	119450
Meigs County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	53450	61100	68700	76350	82450	88550	94650	100800
Mercer County, OH								
VERY LOW INCOME	35800	40950	46000	51150	55250	59350	63450	67550
LOW INCOME	57300	65500	73650	81850	88400	94950	101500	108050
MODERATE INCOME	62800	71000	79150	87350	93900	100450	107000	113550
RD 538 GUAR MOD INC	87100	99550	112000	124450	134400	144350	154300	164250
Monroe County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	61350	70100	78900	87650	94650	101650	108700	115700
Morgan County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	56950	65100	73200	81350	87850	94350	100900	107400
Muskingum County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	64800	74100	83350	92600	100000	107400	114800	122250
Noble County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	62150	71050	79900	88800	95900	103000	110100	117200
Paulding County, OH								
VERY LOW INCOME	31700	36200	40750	45250	48900	52500	56150	59750
LOW INCOME	50700	57950	65200	72400	78200	84000	89800	95600
MODERATE INCOME	56200	63450	70700	77900	83700	89500	95300	101100
RD 538 GUAR MOD INC	72850	83300	93700	104100	112450	120750	129100	137400

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pike County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	57700	65950	74200	82450	89050	95650	102250	108850
Preble County, OH								
VERY LOW INCOME	31950	36500	41050	45600	49250	52900	56550	60200
LOW INCOME	51100	58400	65700	72950	78800	84650	90500	96300
MODERATE INCOME	56600	63900	71200	78450	84300	90150	96000	101800
RD 538 GUAR MOD INC	73450	83900	94400	104900	113300	121700	130100	138450
Putnam County, OH								
VERY LOW INCOME	37800	43200	48600	53950	58300	62600	66900	71250
LOW INCOME	60450	69050	77700	86300	93250	100150	107050	113950
MODERATE INCOME	65950	74550	83200	91800	98750	105650	112550	119450
RD 538 GUAR MOD INC	86850	99300	111700	124100	134050	143950	153900	163800
Ross County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	68900	78750	88600	98450	106350	114200	122100	129950
Sandusky County, OH								
VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
LOW INCOME	49000	56000	63000	70000	75600	81200	86800	92400
MODERATE INCOME	54500	61500	68500	75500	81100	86700	92300	97900
RD 538 GUAR MOD INC	70450	80500	90600	100650	108700	116750	124800	132850
Scioto County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	58650	67050	75400	83800	90550	97200	103950	110700
Seneca County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Shelby County, OH								
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
LOW INCOME	54150	61850	69600	77300	83500	89700	95900	102050
MODERATE INCOME	59650	67350	75100	82800	89000	95200	101400	107550
RD 538 GUAR MOD INC	77750	88900	100000	111100	120000	128900	137750	146650

* 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:OHIO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Tuscarawas County, OH								
VERY LOW INCOME	30550	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	69500	79450	89400	99300	107300	115200	123200	131100
Van Wert County, OH								
VERY LOW INCOME	30350	34700	39050	43350	46850	50300	53800	57250
LOW INCOME	48550	55500	62450	69350	74900	80450	86000	91550
MODERATE INCOME	54050	61000	67950	74850	80400	85950	91500	97050
RD 538 GUAR MOD INC	69800	79750	89750	99700	107700	115650	123650	131600
Vinton County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	61800	70650	79450	88300	95350	102450	109500	116500
Washington County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	68100	77850	87550	97300	105100	112850	120650	128450
Wayne County, OH								
VERY LOW INCOME	31350	35800	40300	44750	48350	51950	55500	59100
LOW INCOME	50150	57300	64450	71600	77350	83100	88800	94550
MODERATE INCOME	55650	62800	69950	77100	82850	88600	94300	100050
RD 538 GUAR MOD INC	72050	82350	92650	102950	111200	119400	127650	135900
Williams County, OH								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	67000	76550	86150	95700	103350	111000	118650	126300
Wyandot County, OH								
VERY LOW INCOME	31750	36300	40850	45350	49000	52650	56250	59900
LOW INCOME	50800	58050	65300	72550	78400	84200	90000	95800
MODERATE INCOME	56300	63550	70800	78050	83900	89700	95500	101300
RD 538 GUAR MOD INC	73000	83450	93850	104300	112650	121000	129350	137700

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Enid, OK MSA								
VERY LOW INCOME	31250	35700	40150	44600	48200	51750	55350	58900
LOW INCOME	49950	57100	64250	71350	77100	82800	88500	94200
MODERATE INCOME	55450	62600	69750	76850	82600	88300	94000	99700
RD 538 GUAR MOD INC	71800	82100	92350	102600	110800	119000	127200	135450
Fort Smith, AR-OK MSA								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MODERATE INCOME	46150	52000	57800	63600	68250	72900	77550	82200
RD 538 GUAR MOD INC	58450	66800	75200	83550	90200	96900	103600	110300
Lawton, OK MSA								
Cotton County, OK HUD Metro FMR Area								
VERY LOW INCOME	29100	33250	37400	41550	44850	48200	51550	54850
LOW INCOME	46500	53150	59850	66450	71800	77100	82400	87750
MODERATE INCOME	52000	58650	65350	71950	77300	82600	87900	93250
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050
Lawton, OK HUD Metro FMR Area								
VERY LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200
LOW INCOME	41750	47700	53650	59600	64400	69150	73950	78700
MODERATE INCOME	47250	53200	59150	65100	69900	74650	79450	84200
RD 538 GUAR MOD INC	60000	68550	77150	85700	92550	99400	106250	113100
Oklahoma City, OK MSA								
Grady County, OK HUD Metro FMR Area								
VERY LOW INCOME	33900	38750	43600	48400	52300	56150	60050	63900
LOW INCOME	54250	62000	69750	77450	83650	89850	96050	102250
MODERATE INCOME	59750	67500	75250	82950	89150	95350	101550	107750
RD 538 GUAR MOD INC	77900	89050	100150	111300	120200	129100	138000	146900
Lincoln County, OK HUD Metro FMR Area								
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	67000	71950	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72500	77450	82400	87350
RD 538 GUAR MOD INC	62400	71300	80250	89150	96300	103400	110550	117700
Oklahoma City, OK HUD Metro FMR Area								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78700	89950	101200	112450	121450	130400	139400	148400

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Tulsa, OK MSA								
Okmulgee County, OK HUD Metro FMR Area								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	58500	66950	75300	83650	90350	97050	103750	110400
Pawnee County, OK HUD Metro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	62850	71850	80800	89800	97000	104150	111350	118550
Tulsa, OK HUD Metro FMR Area								
VERY LOW INCOME	31650	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	72700	83100	93450	103850	112150	120450	128750	137100
Adair County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	49900	57050	64150	71300	77000	82700	88400	94100
Alfalfa County, OK								
VERY LOW INCOME	35000	40000	45000	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71950	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77450	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	80450	91900	103400	114900	124100	133300	142500	151650
Atoka County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101650	108300
Beaver County, OK								
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
LOW INCOME	44250	50600	56900	63200	68300	73350	78400	83450
MODERATE INCOME	49750	56100	62400	68700	73800	78850	83900	88950
RD 538 GUAR MOD INC	63600	72700	81750	90850	98100	105400	112650	119900

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Beckham County, OK								
VERY LOW INCOME	28100	32100	36100	40100	43350	46550	49750	52950
LOW INCOME	44950	51350	57750	64150	69300	74450	79550	84700
MODERATE INCOME	50450	56850	63250	69650	74800	79950	85050	90200
RD 538 GUAR MOD INC	64600	73800	83050	92250	99650	107000	114400	121750
Blaine County, OK								
VERY LOW INCOME	27450	31350	35250	39150	42300	45450	48550	51700
LOW INCOME	43900	50150	56400	62650	67700	72700	77700	82700
MODERATE INCOME	49400	55650	61900	68150	73200	78200	83200	88200
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850
Bryan County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	59350	67800	76300	84750	91550	98300	105100	111850
Caddo County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700
Carter County, OK								
VERY LOW INCOME	28600	32650	36750	40800	44100	47350	50600	53900
LOW INCOME	45750	52250	58800	65300	70550	75750	81000	86200
MODERATE INCOME	51250	57750	64300	70800	76050	81250	86500	91700
RD 538 GUAR MOD INC	65700	75100	84450	93850	101350	108850	116350	123900
Cherokee County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	58500	66900	75250	83600	90300	97000	103650	110350
Choctaw County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	54900	62750	70600	78450	84750	91000	97300	103550
Cimarron County, OK								
VERY LOW INCOME	28600	32700	36800	40850	44100	47400	50650	53950
LOW INCOME	45750	52300	58850	65350	70600	75850	81050	86300
MODERATE INCOME	51250	57800	64350	70850	76100	81350	86550	91800
RD 538 GUAR MOD INC	65750	75150	84500	93900	101450	108950	116450	123950

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Coal County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	48850	55850	62800	69800	75400	80950	86550	92150
Craig County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	52550	60050	67600	75050	81100	87100	93100	99100
Custer County, OK								
VERY LOW INCOME	29200	33350	37500	41650	45000	48350	51650	55000
LOW INCOME	46700	53350	60000	66650	72000	77350	82650	88000
MODERATE INCOME	52200	58850	65500	72150	77500	82850	88150	93500
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900
Delaware County, OK								
VERY LOW INCOME	26150	29900	33650	37350	40350	43350	46350	49350
LOW INCOME	41850	47800	53800	59750	64550	69350	74100	78900
MODERATE INCOME	47350	53300	59300	65250	70050	74850	79600	84400
RD 538 GUAR MOD INC	60150	68700	77300	85900	92750	99650	106500	113400
Dewey County, OK								
VERY LOW INCOME	27100	30950	34800	38650	41750	44850	47950	51050
LOW INCOME	43300	49500	55700	61850	66800	71750	76700	81650
MODERATE INCOME	48800	55000	61200	67350	72300	77250	82200	87150
RD 538 GUAR MOD INC	62250	71100	80000	88900	96000	103100	110250	117350
Ellis County, OK								
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
LOW INCOME	44250	50600	56900	63200	68300	73350	78400	83450
MODERATE INCOME	49750	56100	62400	68700	73800	78850	83900	88950
RD 538 GUAR MOD INC	63600	72700	81750	90850	98100	105400	112650	119900
Garvin County, OK								
VERY LOW INCOME	26350	30100	33900	37650	40700	43700	46700	49700
LOW INCOME	42200	48200	54250	60250	65100	69900	74750	79550
MODERATE INCOME	47700	53700	59750	65750	70600	75400	80250	85050
RD 538 GUAR MOD INC	60350	68900	77550	86150	93050	99900	106850	113750
Grant County, OK								
VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050
LOW INCOME	49250	56250	63300	70300	75950	81550	87200	92800
MODERATE INCOME	54750	61750	68800	75800	81450	87050	92700	98300
RD 538 GUAR MOD INC	70750	80900	91000	101100	109200	117300	125350	133450

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Greer County, OK								
VERY LOW INCOME	26350	30100	33900	37650	40700	43700	46700	49700
LOW INCOME	42200	48200	54250	60250	65100	69900	74750	79550
MODERATE INCOME	47700	53700	59750	65750	70600	75400	80250	85050
RD 538 GUAR MOD INC	59650	68250	76750	85300	92100	98950	105750	112600
Harmon County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101700	108250
Harper County, OK								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	63900	73050	82150	91300	98600	105900	113200	120500
Haskell County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	54000	61700	69450	77150	83300	89500	95650	101850
Hughes County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	50150	57300	64500	71650	77400	83100	88850	94600
Jackson County, OK								
VERY LOW INCOME	29500	33750	37950	42150	45500	48900	52300	55650
LOW INCOME	47200	53950	60700	67450	72850	78250	83650	89050
MODERATE INCOME	52700	59450	66200	72950	78350	83750	89150	94550
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Jefferson County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	53450	61100	68700	76350	82450	88550	94650	100800
Johnston County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	53600	61300	68950	76600	82750	88850	95000	101100

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kay County, OK								
VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850
LOW INCOME	42300	48350	54400	60400	65250	70100	74900	79750
MODERATE INCOME	47800	53850	59900	65900	70750	75600	80400	85250
RD 538 GUAR MOD INC	60800	69500	78150	86850	93800	100750	107700	114650
Kingfisher County, OK								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050
Kiowa County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	50800	58050	65300	72550	78350	84150	89950	95750
Latimer County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	49200	56200	63250	70250	75850	81500	87100	92750
Le Flore County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	54450	62200	70000	77750	83950	90200	96400	102650
Love County, OK								
VERY LOW INCOME	27650	31600	35550	39450	42650	45800	48950	52100
LOW INCOME	44200	50500	56800	63100	68150	73200	78250	83300
MODERATE INCOME	49700	56000	62300	68600	73650	78700	83750	88800
RD 538 GUAR MOD INC	63550	72600	81700	90750	98000	105250	112550	119800
Major County, OK								
VERY LOW INCOME	30050	34350	38650	42900	46350	49800	53200	56650
LOW INCOME	48100	54950	61800	68650	74150	79650	85150	90650
MODERATE INCOME	53600	60450	67300	74150	79650	85150	90650	96150
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200
Marshall County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	51950	59350	66800	74200	80150	86050	92000	97950

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mayes County, OK								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
McCurtain County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	55600	63550	71500	79450	85800	92150	98500	104850
McIntosh County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	49900	57050	64150	71300	77000	82700	88400	94100
Murray County, OK								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	67400	77000	86650	96250	103950	111650	119350	127050
Muskogee County, OK								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	56050	64050	72100	80100	86550	92900	99300	105750
Noble County, OK								
VERY LOW INCOME	32100	36650	41250	45800	49500	53150	56800	60500
LOW INCOME	51300	58600	65950	73250	79150	85000	90850	96700
MODERATE INCOME	56800	64100	71450	78750	84650	90500	96350	102200
RD 538 GUAR MOD INC	73750	84300	94850	105400	113800	122250	130650	139150
Nowata County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	55800	63750	71750	79700	86100	92450	98850	105200
Okfuskee County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	52500	60000	67500	75000	81000	87000	93000	99000

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ottawa County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	51500	58900	66250	73600	79500	85400	91250	97150
Payne County, OK								
VERY LOW INCOME	29150	33300	37450	41600	44900	48250	51600	54900
LOW INCOME	46600	53250	59900	66550	71900	77200	82550	87850
MODERATE INCOME	52100	58750	65400	72050	77400	82700	88050	93350
RD 538 GUAR MOD INC	67850	77600	87250	96950	104750	112500	120250	128000
Pittsburg County, OK								
VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850
LOW INCOME	42300	48350	54400	60400	65250	70100	74900	79750
MODERATE INCOME	47800	53850	59900	65900	70750	75600	80400	85250
RD 538 GUAR MOD INC	60800	69500	78150	86850	93800	100750	107700	114650
Pontotoc County, OK								
VERY LOW INCOME	29450	33650	37850	42050	45450	48800	52150	55550
LOW INCOME	47150	53850	60600	67300	72700	78100	83500	88850
MODERATE INCOME	52650	59350	66100	72800	78200	83600	89000	94350
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Pottawatomie County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	59800	68350	76900	85450	92300	99100	105950	112800
Pushmataha County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	50250	57400	64600	71750	77500	83250	88950	94700
Roger Mills County, OK								
VERY LOW INCOME	27100	30950	34800	38650	41750	44850	47950	51050
LOW INCOME	43300	49500	55700	61850	66800	71750	76700	81650
MODERATE INCOME	48800	55000	61200	67350	72300	77250	82200	87150
RD 538 GUAR MOD INC	62250	71100	80000	88900	96000	103100	110250	117350
Seminole County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	47950	54750	61650	68450	73900	79450	84900	90350

* 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:OKLAHOMA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Stephens County, OK								
VERY LOW INCOME	28600	32700	36800	40850	44150	47400	50700	53950
LOW INCOME	45750	52300	58850	65350	70600	75850	81050	86300
MODERATE INCOME	51250	57800	64350	70850	76100	81350	86550	91800
RD 538 GUAR MOD INC	65750	75150	84550	93950	101450	109000	116500	124000
Texas County, OK								
VERY LOW INCOME	27700	31650	35600	39550	42750	45900	49050	52250
LOW INCOME	44350	50650	57000	63300	68400	73450	78500	83600
MODERATE INCOME	49850	56150	62500	68800	73900	78950	84000	89100
RD 538 GUAR MOD INC	63650	72750	81850	90950	98250	105500	112800	120050
Tillman County, OK								
VERY LOW INCOME	26000	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	53400	61000	68650	76250	82350	88450	94550	100650
Washington County, OK								
VERY LOW INCOME	30850	35250	39650	44050	47600	51100	54650	58150
LOW INCOME	49350	56400	63450	70500	76150	81800	87450	93100
MODERATE INCOME	54850	61900	68950	76000	81650	87300	92950	98600
RD 538 GUAR MOD INC	70900	81050	91150	101300	109400	117500	125600	133700
Washita County, OK								
VERY LOW INCOME	27300	31200	35100	38950	42100	45200	48300	51450
LOW INCOME	43650	49850	56100	62300	67300	72300	77300	82250
MODERATE INCOME	49150	55350	61600	67800	72800	77800	82800	87750
RD 538 GUAR MOD INC	62700	71700	80650	89600	96750	103950	111100	118250
Woods County, OK								
VERY LOW INCOME	31300	35750	40200	44650	48250	51800	55400	58950
LOW INCOME	50050	57200	64350	71450	77200	82900	88600	94350
MODERATE INCOME	55550	62700	69850	76950	82700	88400	94100	99850
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135550
Woodward County, OK								
VERY LOW INCOME	29050	33200	37350	41450	44750	48100	51400	54700
LOW INCOME	46450	53050	59700	66300	71650	76950	82250	87550
MODERATE INCOME	51950	58550	65200	71800	77150	82450	87750	93050
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150

* 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:OREGON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Albany, OR MSA								
VERY LOW INCOME	32450	37100	41750	46350	50050	53750	57500	61200
LOW INCOME	51900	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57400	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	76750	87700	98650	109650	118450	127150	135950	144750
Bend, OR MSA								
Bend-Redmond, OR HUD Metro FMR Area								
VERY LOW INCOME	40000	45750	51400	57150	61750	66300	70900	75450
LOW INCOME	64050	73150	82350	91450	98750	106100	113400	120750
MODERATE INCOME	69550	78650	87850	96950	104250	111600	118900	126250
RD 538 GUAR MOD INC	92400	105600	118750	132000	142500	153100	163650	174200
Crook County, OR HUD Metro FMR Area								
VERY LOW INCOME	31950	36500	41050	45650	49300	52950	56600	60250
LOW INCOME	51100	58400	65700	73000	78850	84700	90550	96350
MODERATE INCOME	56600	63900	71200	78500	84350	90200	96050	101850
RD 538 GUAR MOD INC	78950	90250	101500	112800	121800	130850	139850	148900
Jefferson County, OR HUD Metro FMR Area								
VERY LOW INCOME	29700	33950	38200	42400	45800	49200	52600	56000
LOW INCOME	47500	54300	61100	67850	73300	78750	84150	89600
MODERATE INCOME	53000	59800	66600	73350	78800	84250	89650	95100
RD 538 GUAR MOD INC	68250	78000	87750	97500	105300	113100	120900	128700
Corvallis, OR MSA								
VERY LOW INCOME	41250	47150	53050	58950	63700	68400	73100	77850
LOW INCOME	66050	75450	84900	94300	101850	109400	116950	124500
MODERATE INCOME	71550	80950	90400	99800	107350	114900	122450	130000
RD 538 GUAR MOD INC	94950	108500	122100	135650	146550	157400	168250	179100
Eugene-Springfield, OR MSA								
VERY LOW INCOME	32100	36700	41300	45850	49550	53200	56900	60550
LOW INCOME	51350	58700	66050	73350	79250	85100	91000	96850
MODERATE INCOME	56850	64200	71550	78850	84750	90600	96500	102350
RD 538 GUAR MOD INC	73800	84350	94900	105450	113900	122300	130750	139200
Grants Pass, OR MSA								
VERY LOW INCOME	29700	33950	38200	42400	45800	49200	52600	56000
LOW INCOME	47500	54300	61100	67850	73300	78750	84150	89600
MODERATE INCOME	53000	59800	66600	73350	78800	84250	89650	95100
RD 538 GUAR MOD INC	62150	71050	79950	88800	95900	103050	110150	117250

* 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:OREGON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Medford, OR MSA								
VERY LOW INCOME	32350	37000	41600	46200	49900	53600	57300	61000
LOW INCOME	51750	59150	66550	73900	79850	85750	91650	97550
MODERATE INCOME	57250	64650	72050	79400	85350	91250	97150	103050
RD 538 GUAR MOD INC	74400	85000	95650	106250	114750	123250	131750	140250
Portland-Vancouver-Hillsboro, OR-WA MSA								
VERY LOW INCOME	43450	49650	55850	62050	67050	72000	76950	81950
LOW INCOME	69550	79450	89400	99300	107250	115200	123150	131100
MODERATE INCOME	75050	84950	94900	104800	112750	120700	128650	136600
RD 538 GUAR MOD INC	99900	114150	128450	142700	154100	165550	176950	188350
Salem, OR MSA								
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
LOW INCOME	51900	59300	66700	74100	80050	86000	91900	97850
MODERATE INCOME	57400	64800	72200	79600	85550	91500	97400	103350
RD 538 GUAR MOD INC	74550	85200	95850	106500	115000	123550	132050	140600
Baker County, OR								
VERY LOW INCOME	30100	34400	38700	43000	46450	49900	53350	56800
LOW INCOME	48200	55050	61950	68800	74350	79850	85350	90850
MODERATE INCOME	53700	60550	67450	74300	79850	85350	90850	96350
RD 538 GUAR MOD INC	62350	71250	80150	89050	96150	103300	110400	117550
Clatsop County, OR								
VERY LOW INCOME	33750	38600	43400	48200	52100	55950	59800	63650
LOW INCOME	54000	61700	69400	77100	83300	89450	95650	101800
MODERATE INCOME	59500	67200	74900	82600	88800	94950	101150	107300
RD 538 GUAR MOD INC	77600	88700	99750	110850	119700	128600	137450	146300
Coos County, OR								
VERY LOW INCOME	29100	33250	37400	41550	44900	48200	51550	54850
LOW INCOME	46550	53200	59850	66500	71850	77150	82500	87800
MODERATE INCOME	52050	58700	65350	72000	77350	82650	88000	93300
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150
Curry County, OR								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	62800	71750	80750	89700	96900	104050	111250	118400
Douglas County, OR								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53550	60250	66900	72300	77650	83000	88350
MODERATE INCOME	52350	59050	65750	72400	77800	83150	88500	93850
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900

* 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:OREGON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gilliam County, OR								
VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
LOW INCOME	46400	53000	59650	66250	71550	76850	82150	87450
MODERATE INCOME	51900	58500	65150	71750	77050	82350	87650	92950
RD 538 GUAR MOD INC	66650	76150	85700	95200	102800	110450	118050	125650
Grant County, OR								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	60800	69500	78150	86850	93800	100750	107700	114650
Harney County, OR								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	53950	61700	69400	77100	83250	89450	95600	101800
Hood River County, OR								
VERY LOW INCOME	37400	42750	48100	53450	57750	62000	66300	70550
LOW INCOME	59850	68400	76950	85500	92350	99200	106050	112900
MODERATE INCOME	65350	73900	82450	91000	97850	104700	111550	118400
RD 538 GUAR MOD INC	91300	104300	117350	130400	140850	151250	161700	172150
Klamath County, OR								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	60550	69200	77850	86500	93400	100350	107250	114200
Lake County, OR								
VERY LOW INCOME	30950	35350	39750	44150	47700	51250	54750	58300
LOW INCOME	49450	56550	63600	70650	76350	82000	87650	93300
MODERATE INCOME	54950	62050	69100	76150	81850	87500	93150	98800
RD 538 GUAR MOD INC	69400	79300	89200	99100	107000	114950	122900	130850
Lincoln County, OR								
VERY LOW INCOME	28950	33050	37200	41300	44650	47950	51250	54550
LOW INCOME	46300	52900	59500	66100	71400	76700	82000	87300
MODERATE INCOME	51800	58400	65000	71600	76900	82200	87500	92800
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Malheur County, OR								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	57350	65500	73700	81900	88450	95000	101550	108100

* 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:OREGON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Morrow County, OR								
VERY LOW INCOME	30100	34400	38700	42950	46400	49850	53300	56700
LOW INCOME	48100	55000	61850	68700	74200	79700	85200	90700
MODERATE INCOME	53600	60500	67350	74200	79700	85200	90700	96200
RD 538 GUAR MOD INC	69150	79050	88900	98800	106700	114600	122500	130400
Sherman County, OR								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	67400	77000	86650	96250	103950	111650	119350	127050
Tillamook County, OR								
VERY LOW INCOME	29250	33400	37600	41750	45100	48450	51800	55150
LOW INCOME	46800	53450	60150	66800	72150	77500	82850	88200
MODERATE INCOME	52300	58950	65650	72300	77650	83000	88350	93700
RD 538 GUAR MOD INC	67250	76850	86450	96050	103750	111400	119100	126800
Umatilla County, OR								
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300
LOW INCOME	47800	54600	61450	68250	73750	79200	84650	90100
MODERATE INCOME	53300	60100	66950	73750	79250	84700	90150	95600
RD 538 GUAR MOD INC	65150	74450	83800	93100	100500	108000	115400	122900
Union County, OR								
VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
LOW INCOME	46400	53000	59650	66250	71550	76850	82150	87450
MODERATE INCOME	51900	58500	65150	71750	77050	82350	87650	92950
RD 538 GUAR MOD INC	66650	76150	85700	95200	102800	110450	118050	125650
Wallowa County, OR								
VERY LOW INCOME	29600	33800	38050	42250	45650	49050	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Wasco County, OR								
VERY LOW INCOME	31950	36500	41050	45650	49300	52950	56600	60250
LOW INCOME	51100	58400	65700	73000	78850	84700	90550	96350
MODERATE INCOME	56600	63900	71200	78500	84350	90200	96050	101850
RD 538 GUAR MOD INC	69650	79600	89550	99500	107450	115400	123400	131350
Wheeler County, OR								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	53950	61650	69350	77050	83200	89400	95550	101700

* 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:PENNSYLVANIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Allentown-Bethlehem-Easton, PA-NJ MSA								
Allentown-Bethlehem-Easton, PA HUD Metro FMR Area								
VERY LOW INCOME	35100	40100	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	80700	92200	103750	115250	124450	133700	142900	152150
Altoona, PA MSA								
VERY LOW INCOME	29750	33950	38200	42450	45850	49250	52650	56050
LOW INCOME	47550	54350	61150	67900	73350	78800	84200	89650
MODERATE INCOME	53050	59850	66650	73400	78850	84300	89700	95150
RD 538 GUAR MOD INC	69950	79950	89950	99950	107950	115950	123950	131950
Chambersburg, PA MSA								
VERY LOW INCOME	33450	38200	43000	47750	51600	55400	59250	63050
LOW INCOME	53500	61150	68800	76400	82550	88650	94750	100850
MODERATE INCOME	59000	66650	74300	81900	88050	94150	100250	106350
RD 538 GUAR MOD INC	76900	87900	98850	109850	118650	127450	136200	145000
Erie, PA MSA								
VERY LOW INCOME	29550	33800	38000	42200	45600	49000	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	67950	77650	87350	97050	104800	112600	120350	128100
Gettysburg, PA MSA								
VERY LOW INCOME	35850	41000	46100	51200	55300	59400	63500	67600
LOW INCOME	57350	65550	73750	81900	88500	95050	101600	108150
MODERATE INCOME	62850	71050	79250	87400	94000	100550	107100	113650
RD 538 GUAR MOD INC	82450	94200	106000	117750	127150	136600	146000	155450
Harrisburg-Carlisle, PA MSA								
VERY LOW INCOME	36900	42200	47450	52700	56950	61150	65350	69600
LOW INCOME	59050	67450	75900	84300	91050	97800	104550	111300
MODERATE INCOME	64550	72950	81400	89800	96550	103300	110050	116800
RD 538 GUAR MOD INC	84850	96950	109100	121200	130900	140600	150300	160000
Johnstown, PA MSA								
VERY LOW INCOME	29550	33800	38000	42200	45600	48950	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	68450	78200	88000	97750	105550	113400	121200	129050

* 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:PENNSYLVANIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lancaster, PA MSA								
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	85900	98150	110450	122700	132500	142350	152150	161950
Lebanon, PA MSA								
VERY LOW INCOME	32700	37350	42000	46650	50400	54150	57850	61600
LOW INCOME	52300	59750	67200	74650	80650	86600	92600	98550
MODERATE INCOME	57800	65250	72700	80150	86150	92100	98100	104050
RD 538 GUAR MOD INC	78250	89450	100600	111800	120750	129700	138650	147600
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA								
VERY LOW INCOME	41800	47800	53750	59700	64500	69300	74050	78850
LOW INCOME	66850	76400	85950	95500	103150	110800	118450	126100
MODERATE INCOME	72350	81900	91450	101000	108650	116300	123950	131600
RD 538 GUAR MOD INC	96100	109850	123550	137300	148300	159250	170250	181250
Pittsburgh, PA MSA								
Armstrong County, PA HUD Metro FMR Area								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Lawrence County, PA HUD Metro FMR Area								
VERY LOW INCOME	31150	35600	40050	44450	48050	51600	55150	58700
LOW INCOME	49800	56900	64000	71100	76800	82500	88200	93900
MODERATE INCOME	55300	62400	69500	76600	82300	88000	93700	99400
RD 538 GUAR MOD INC	71600	81800	92050	102250	110450	118600	126800	134950
Pittsburgh, PA HUD Metro FMR Area								
VERY LOW INCOME	37600	42950	48300	53650	57950	62250	66550	70850
LOW INCOME	60100	68700	77300	85850	92750	99600	106500	113350
MODERATE INCOME	65600	74200	82800	91350	98250	105100	112000	118850
RD 538 GUAR MOD INC	86400	98700	111050	123400	133250	143150	153000	162900
Reading, PA MSA								
VERY LOW INCOME	34950	39950	44950	49900	53900	57900	61900	65900
LOW INCOME	55900	63900	71900	79850	86250	92650	99050	105450
MODERATE INCOME	61400	69400	77400	85350	91750	98150	104550	110950
RD 538 GUAR MOD INC	80350	91800	103300	114750	123950	133100	142300	151450

* 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:PENNSYLVANIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Scranton--Wilkes-Barre, PA MSA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	69650	79600	89550	99500	107450	115400	123400	131350
State College, PA MSA								
VERY LOW INCOME	37900	43300	48700	54100	58450	62800	67100	71450
LOW INCOME	60600	69250	77900	86550	93500	100400	107350	114250
MODERATE INCOME	66100	74750	83400	92050	99000	105900	112850	119750
RD 538 GUAR MOD INC	93000	106300	119550	132850	143500	154100	164750	175350
Williamsport, PA MSA								
VERY LOW INCOME	30750	35150	39550	43900	47450	50950	54450	57950
LOW INCOME	49200	56200	63250	70250	75900	81500	87150	92750
MODERATE INCOME	54700	61700	68750	75750	81400	87000	92650	98250
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
York-Hanover, PA MSA								
VERY LOW INCOME	37050	42350	47650	52900	57150	61400	65600	69850
LOW INCOME	59300	67750	76200	84650	91450	98200	105000	111750
MODERATE INCOME	64800	73250	81700	90150	96950	103700	110500	117250
RD 538 GUAR MOD INC	85150	97300	109500	121650	131400	141100	150850	160600
Bedford County, PA								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Bradford County, PA								
VERY LOW INCOME	30450	34800	39150	43450	46950	50450	53900	57400
LOW INCOME	48650	55600	62550	69500	75100	80650	86200	91750
MODERATE INCOME	54150	61100	68050	75000	80600	86150	91700	97250
RD 538 GUAR MOD INC	69950	79950	89950	99950	107950	115950	123950	131950
Cameron County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	53300	60850	68500	76100	82250	88300	94400	100450
Clarion County, PA								
VERY LOW INCOME	30050	34350	38650	42900	46350	49800	53200	56650
LOW INCOME	48100	54950	61800	68650	74150	79650	85150	90650
MODERATE INCOME	53600	60450	67300	74150	79650	85150	90650	96150
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200

* 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:PENNSYLVANIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Clearfield County, PA								
VERY LOW INCOME	29550	33800	38000	42200	45600	48950	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	69150	79050	88900	98800	106700	114600	122500	130400
Clinton County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	64600	73800	83050	92250	99650	107000	114400	121750
Columbia County, PA								
VERY LOW INCOME	29550	33750	37950	42150	45550	48900	52300	55650
LOW INCOME	47250	54000	60750	67450	72850	78250	83650	89050
MODERATE INCOME	52750	59500	66250	72950	78350	83750	89150	94550
RD 538 GUAR MOD INC	67850	77550	87250	96950	104700	112450	120200	127950
Crawford County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	65750	75150	84500	93900	101450	108950	116450	123950
Elk County, PA								
VERY LOW INCOME	31500	36000	40500	44950	48550	52150	55750	59350
LOW INCOME	50350	57550	64750	71900	77700	83450	89200	94950
MODERATE INCOME	55850	63050	70250	77400	83200	88950	94700	100450
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500
Forest County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	53300	60900	68550	76150	82250	88350	94450	100500
Fulton County, PA								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400
Greene County, PA								
VERY LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450
LOW INCOME	52150	59600	67050	74500	80500	86450	92400	98350
MODERATE INCOME	57650	65100	72550	80000	86000	91950	97900	103850
RD 538 GUAR MOD INC	74950	85650	96350	107050	115600	124200	132750	141300

* 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:PENNSYLVANIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Huntingdon County, PA								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56600	63650	70700	76400	82050	87700	93350
MODERATE INCOME	55000	62100	69150	76200	81900	87550	93200	98850
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
Indiana County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	64700	73950	83200	92450	99850	107250	114650	122050
Jefferson County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
Juniata County, PA								
VERY LOW INCOME	29800	34050	38300	42550	46000	49400	52800	56200
LOW INCOME	47700	54500	61300	68100	73550	79000	84450	89900
MODERATE INCOME	53200	60000	66800	73600	79050	84500	89950	95400
RD 538 GUAR MOD INC	68500	78300	88050	97850	105700	113500	121350	129150
McKean County, PA								
VERY LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55800
LOW INCOME	47350	54100	60850	67600	73050	78450	83850	89250
MODERATE INCOME	52850	59600	66350	73100	78550	83950	89350	94750
RD 538 GUAR MOD INC	68050	77750	87450	97200	104950	112750	120500	128300
Mercer County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	66450	75900	85400	94900	102500	110100	117700	125250
Mifflin County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	62550	71500	80400	89350	96500	103650	110800	117950
Monroe County, PA								
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	84050	96050	108050	120050	129650	139250	148850	158450

* 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:PENNSYLVANIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Montour County, PA								
VERY LOW INCOME	34900	39900	44900	49850	53850	57850	61850	65850
LOW INCOME	55850	63800	71800	79750	86150	92550	98900	105300
MODERATE INCOME	61350	69300	77300	85250	91650	98050	104400	110800
RD 538 GUAR MOD INC	80250	91700	103200	114650	123800	133000	142150	151350
Northumberland County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	65300	74600	83950	93250	100700	108150	115650	123100
Pike County, PA								
VERY LOW INCOME	35100	40100	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	80700	92200	103750	115250	124450	133700	142900	152150
Potter County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	65050	74300	83600	92900	100350	107750	115200	122650
Schuylkill County, PA								
VERY LOW INCOME	30050	34350	38650	42900	46350	49800	53200	56650
LOW INCOME	48100	54950	61800	68650	74150	79650	85150	90650
MODERATE INCOME	53600	60450	67300	74150	79650	85150	90650	96150
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200
Snyder County, PA								
VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
LOW INCOME	48750	55700	62650	69600	75200	80750	86350	91900
MODERATE INCOME	54250	61200	68150	75100	80700	86250	91850	97400
RD 538 GUAR MOD INC	70050	80050	90050	100050	108050	116050	124050	132050
Somerset County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	65500	74900	84250	93600	101100	108600	116050	123550
Sullivan County, PA								
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW INCOME	49500	56600	63650	70700	76400	82050	87700	93350
MODERATE INCOME	55000	62100	69150	76200	81900	87550	93200	98850
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200

* 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:PENNSYLVANIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Susquehanna County, PA								
VERY LOW INCOME	30750	35150	39550	43900	47450	50950	54450	57950
LOW INCOME	49200	56200	63250	70250	75900	81500	87150	92750
MODERATE INCOME	54700	61700	68750	75750	81400	87000	92650	98250
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
Tioga County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	65950	75350	84800	94200	101750	109250	116800	124350
Union County, PA								
VERY LOW INCOME	36200	41300	46500	51650	55800	59950	64050	68200
LOW INCOME	57850	66150	74400	82650	89300	95900	102500	109100
MODERATE INCOME	63350	71650	79900	88150	94800	101400	108000	114600
RD 538 GUAR MOD INC	83150	95050	106900	118800	128300	137800	147350	156850
Venango County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110700	118350	126000
Warren County, PA								
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW INCOME	46900	53600	60300	66950	72350	77700	83050	88400
MODERATE INCOME	52400	59100	65800	72450	77850	83200	88550	93900
RD 538 GUAR MOD INC	66100	75500	84950	94400	101950	109500	117050	124600
Wayne County, PA								
VERY LOW INCOME	29400	33600	37800	41950	45350	48700	52050	55400
LOW INCOME	47000	53700	60400	67100	72500	77850	83250	88600
MODERATE INCOME	52500	59200	65900	72600	78000	83350	88750	94100
RD 538 GUAR MOD INC	67550	77200	86850	96500	104200	111950	119650	127400

* 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:RHODE ISLAND — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Providence-Warwick, RI-MA MSA								
Newport-Middleton-Portsmouth, RI HUD Metro FMR Area								
VERY LOW INCOME	48850	55800	62800	69750	75350	80950	86500	92100
LOW INCOME	74100	84650	95250	105800	114300	122750	131200	139700
MODERATE INCOME	79600	90150	100750	111300	119800	128250	136700	145200
RD 538 GUAR MOD INC	112300	128350	144400	160450	173300	186100	198950	211800
Providence-Fall River, RI-MA HUD Metro FMR Area								
VERY LOW INCOME	40050	45750	51450	57150	61750	66300	70900	75450
LOW INCOME	64050	73200	82350	91450	98800	106100	113400	120750
MODERATE INCOME	69550	78700	87850	96950	104300	111600	118900	126250
RD 538 GUAR MOD INC	92000	105150	118300	131450	141950	152500	163000	173500
Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area								
VERY LOW INCOME	43300	49500	55700	61850	66800	71750	76700	81650
LOW INCOME	69300	79200	89100	98950	106900	114800	122700	130650
MODERATE INCOME	74800	84700	94600	104450	112400	120300	128200	136150
RD 538 GUAR MOD INC	99600	113800	128050	142250	153650	165000	176400	187750

* 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:SOUTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Augusta-Richmond County, GA-SC MSA								
Augusta-Richmond County, GA-SC HUD Metro FMR Area								
VERY LOW INCOME	30950	35350	39750	44150	47700	51250	54750	58300
LOW INCOME	49500	56550	63600	70650	76350	82000	87650	93300
MODERATE INCOME	55000	62050	69100	76150	81850	87500	93150	98800
RD 538 GUAR MOD INC	71100	81250	91400	101550	109650	117800	125900	134050
Charleston-North Charleston, SC MSA								
VERY LOW INCOME	38850	44400	49950	55450	59900	64350	68800	73200
LOW INCOME	62100	71000	79850	88700	95800	102900	110000	117100
MODERATE INCOME	67600	76500	85350	94200	101300	108400	115500	122600
RD 538 GUAR MOD INC	89300	102050	114800	127550	137750	147950	158150	168350
Charlotte-Concord-Gastonia, NC-SC MSA								
Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area								
VERY LOW INCOME	39300	44900	50500	56100	60600	65100	69600	74100
LOW INCOME	62850	71800	80800	89750	96950	104150	111300	118500
MODERATE INCOME	68350	77300	86300	95250	102450	109650	116800	124000
RD 538 GUAR MOD INC	90350	103250	116150	129050	139350	149700	160000	170350
Chester County, SC HUD Metro FMR Area								
VERY LOW INCOME	24300	27750	31250	34700	37500	40300	43050	45850
LOW INCOME	38850	44400	49950	55500	59950	64400	68850	73300
MODERATE INCOME	44350	49900	55450	61000	65450	69900	74350	78800
RD 538 GUAR MOD INC	53400	61000	68650	76250	82350	88450	94550	100650
Lancaster County, SC HUD Metro FMR Area								
VERY LOW INCOME	32650	37300	41950	46600	50350	54100	57800	61550
LOW INCOME	52200	59650	67100	74550	80550	86500	92450	98450
MODERATE INCOME	57700	65150	72600	80050	86050	92000	97950	103950
RD 538 GUAR MOD INC	79700	91100	102450	113850	122950	132050	141150	150300
Columbia, SC MSA								
Columbia, SC HUD Metro FMR Area								
VERY LOW INCOME	32450	37100	41750	46350	50100	53800	57500	61200
LOW INCOME	51950	59350	66750	74150	80100	86050	91950	97900
MODERATE INCOME	57450	64850	72250	79650	85600	91550	97450	103400
RD 538 GUAR MOD INC	74600	85300	95950	106600	115150	123650	132200	140700
Kershaw County, SC HUD Metro FMR Area								
VERY LOW INCOME	29550	33800	38000	42200	45600	49000	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	67950	77650	87350	97050	104800	112600	120350	128100

* 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:SOUTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Florence, SC MSA								
Darlington County, SC HUD Metro FMR Area								
VERY LOW INCOME	24300	27750	31250	34700	37500	40300	43050	45850
LOW INCOME	38850	44400	49950	55500	59950	64400	68850	73300
MODERATE INCOME	44350	49900	55450	61000	65450	69900	74350	78800
RD 538 GUAR MOD INC	54550	62350	70150	77950	84200	90400	96650	102900
Florence, SC HUD Metro FMR Area								
VERY LOW INCOME	27100	30950	34800	38650	41750	44850	47950	51000
LOW INCOME	43300	49500	55700	61850	66800	71750	76700	81650
MODERATE INCOME	48800	55000	61200	67350	72300	77250	82200	87150
RD 538 GUAR MOD INC	63200	72250	81250	90300	97500	104750	111950	119200
Greenville-Anderson-Greer, SC MSA								
Anderson, SC HUD Metro FMR Area								
VERY LOW INCOME	30500	34850	39200	43550	47050	50550	54050	57500
LOW INCOME	48800	55800	62750	69700	75300	80900	86450	92050
MODERATE INCOME	54300	61300	68250	75200	80800	86400	91950	97550
RD 538 GUAR MOD INC	70100	80100	90150	100150	108150	116150	124200	132200
Greenville-Mauldin-Easley, SC HUD Metro FMR Area								
VERY LOW INCOME	33850	38700	43550	48350	52250	56100	60000	63850
LOW INCOME	54150	61900	69650	77350	83550	89750	95950	102150
MODERATE INCOME	59650	67400	75150	82850	89050	95250	101450	107650
RD 538 GUAR MOD INC	78250	89450	100600	111750	120750	129700	138600	147550
Laurens County, SC HUD Metro FMR Area								
VERY LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150
LOW INCOME	41650	47600	53550	59500	64300	69050	73800	78550
MODERATE INCOME	47150	53100	59050	65000	69800	74550	79300	84050
RD 538 GUAR MOD INC	66250	75700	85200	94650	102200	109800	117350	124950
Hilton Head Island-Bluffton-Port Royal, SC MSA								
Beaufort County, SC HUD Metro FMR Area								
VERY LOW INCOME	38600	44100	49600	55100	59500	63950	68350	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	90600	103500	116450	129400	139750	150100	160450	170800
Jasper County, SC HUD Metro FMR Area								
VERY LOW INCOME	26600	30400	34200	38000	41050	44100	47100	50150
LOW INCOME	42600	48650	54750	60800	65700	70550	75400	80300
MODERATE INCOME	48100	54150	60250	66300	71200	76050	80900	85800
RD 538 GUAR MOD INC	62250	71150	80050	88950	96000	103150	110250	117400

* 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:SOUTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Myrtle Beach-Conway-North Myrtle Beach, SC MSA								
Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro FMR Are								
VERY LOW INCOME	30400	34700	39100	43400	46900	50350	53850	57300
LOW INCOME	48650	55550	62500	69450	75000	80600	86150	91700
MODERATE INCOME	54150	61050	68000	74950	80500	86100	91650	97200
RD 538 GUAR MOD INC	70050	80050	90100	100100	108100	116100	124100	132150
Spartanburg, SC MSA								
Spartanburg, SC HUD Metro FMR Area								
VERY LOW INCOME	28750	32850	36950	41050	44350	47650	50950	54200
LOW INCOME	46000	52600	59150	65700	71000	76250	81500	86750
MODERATE INCOME	51500	58100	64650	71200	76500	81750	87000	92250
RD 538 GUAR MOD INC	66350	75800	85300	94750	102350	109900	117500	125050
Union County, SC HUD Metro FMR Area								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	50900	58150	65450	72700	78500	84350	90150	95950
Sumter, SC MSA								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	56750	64900	73000	81100	87600	94100	100550	107050
Abbeville County, SC								
VERY LOW INCOME	25350	29000	32600	36200	39100	42000	44900	47800
LOW INCOME	40550	46350	52150	57900	62550	67200	71800	76450
MODERATE INCOME	46050	51850	57650	63400	68050	72700	77300	81950
RD 538 GUAR MOD INC	58300	66600	74950	83250	89900	96550	103250	109900
Allendale County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	45500	52000	58500	65000	70200	75400	80600	85800
Bamberg County, SC								
VERY LOW INCOME	24050	27500	30950	34400	37150	39900	42700	45400
LOW INCOME	38550	44050	49550	55050	59450	63900	68250	72650
MODERATE INCOME	44050	49550	55050	60550	64950	69400	73750	78150
RD 538 GUAR MOD INC	53550	61200	68850	76500	82600	88750	94850	101000

* 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:SOUTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Barnwell County, SC								
VERY LOW INCOME	24800	28350	31900	35400	38250	41100	43900	46750
LOW INCOME	39700	45350	51000	56650	61200	65750	70250	74800
MODERATE INCOME	45200	50850	56500	62150	66700	71250	75750	80300
RD 538 GUAR MOD INC	53800	61450	69150	76850	83050	89200	95350	101450
Cherokee County, SC								
VERY LOW INCOME	25300	28900	32500	36100	39000	41900	44800	47700
LOW INCOME	40450	46200	52000	57750	62400	67000	71650	76250
MODERATE INCOME	45950	51700	57500	63250	67900	72500	77150	81750
RD 538 GUAR MOD INC	58150	66450	74750	83050	89700	96350	103000	109650
Chesterfield County, SC								
VERY LOW INCOME	24150	27600	31050	34500	37300	40050	42800	45550
LOW INCOME	38650	44150	49700	55200	59600	64050	68450	72900
MODERATE INCOME	44150	49650	55200	60700	65100	69550	73950	78400
RD 538 GUAR MOD INC	51850	59250	66650	74050	79950	85900	91800	97750
Clarendon County, SC								
VERY LOW INCOME	24950	28500	32050	35600	38450	41300	44150	47000
LOW INCOME	39900	45600	51300	56950	61550	66100	70650	75200
MODERATE INCOME	45400	51100	56800	62450	67050	71600	76150	80700
RD 538 GUAR MOD INC	57350	65500	73700	81900	88450	95000	101550	108100
Colleton County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	53300	60900	68550	76150	82250	88350	94450	100500
Dillon County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	44300	50600	56950	63250	68300	73350	78450	83500
Georgetown County, SC								
VERY LOW INCOME	29050	33200	37350	41450	44750	48100	51400	54700
LOW INCOME	46400	53050	59650	66300	71650	76950	82250	87500
MODERATE INCOME	51900	58550	65150	71800	77150	82450	87750	93000
RD 538 GUAR MOD INC	66700	76250	85800	95350	103000	110550	118200	125850
Greenwood County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	65950	75350	84800	94200	101750	109250	116800	124350

* 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:SOUTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hampton County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	48600	55550	62500	69450	75000	80550	86100	91650
Lee County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	49700	56800	63900	71000	76650	82350	88000	93700
Marion County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	41150	47000	52900	58750	63450	68150	72850	77550
Marlboro County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	44200	50500	56850	63150	68200	73250	78300	83350
McCormick County, SC								
VERY LOW INCOME	28350	32400	36450	40500	43700	47000	50200	53500
LOW INCOME	45350	51850	58350	64800	70000	75200	80350	85550
MODERATE INCOME	50850	57350	63850	70300	75500	80700	85850	91050
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200
Newberry County, SC								
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62450	67450	72450	77450	82450
MODERATE INCOME	49200	55450	61700	67950	72950	77950	82950	87950
RD 538 GUAR MOD INC	64250	73400	82600	91750	99100	106450	113750	121100
Oconee County, SC								
VERY LOW INCOME	28300	32350	36400	40450	43700	46950	50150	53400
LOW INCOME	45300	51800	58250	64700	69900	75100	80250	85450
MODERATE INCOME	50800	57300	63750	70200	75400	80600	85750	90950
RD 538 GUAR MOD INC	65150	74400	83750	93050	100450	107950	115400	122800
Orangeburg County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	50400	57600	64800	72000	77750	83500	89300	95050

* 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:SOUTH CAROLINA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Williamsburg County, SC								
VERY LOW INCOME	23800	27200	30600	34000	36750	39450	42200	44900
LOW INCOME	38100	43550	49000	54400	58800	63150	67500	71850
MODERATE INCOME	43600	49050	54500	59900	64300	68650	73000	77350
RD 538 GUAR MOD INC	49050	56050	63050	70050	75650	81250	86850	92450

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rapid City, SD MSA								
Custer County, SD HUD Metro FMR Area								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	81750	93400	105100	116750	126100	135450	144750	154100
Meade County, SD HUD Metro FMR Area								
VERY LOW INCOME	34950	39950	44950	49900	53900	57900	61900	65900
LOW INCOME	55900	63900	71900	79850	86250	92650	99050	105450
MODERATE INCOME	61400	69400	77400	85350	91750	98150	104550	110950
RD 538 GUAR MOD INC	80350	91800	103300	114750	123950	133100	142300	151450
Rapid City, SD HUD Metro FMR Area								
VERY LOW INCOME	34350	39250	44150	49050	53000	56900	60850	64750
LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
MODERATE INCOME	60450	68300	76150	84000	90300	96600	102850	109150
RD 538 GUAR MOD INC	78850	90100	101400	112650	121650	130650	139700	148700
Sioux City, IA-NE-SD MSA								
VERY LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85850	91800	97700
MODERATE INCOME	57300	64700	72100	79500	85450	91350	97300	103200
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450
Sioux Falls, SD-MN MSA								
Sioux Falls, SD HUD Metro FMR Area								
VERY LOW INCOME	39300	44900	50500	56100	60600	65100	69600	74100
LOW INCOME	62850	71800	80800	89750	96950	104150	111300	118500
MODERATE INCOME	68350	77300	86300	95250	102450	109650	116800	124000
RD 538 GUAR MOD INC	90350	103250	116150	129050	139350	149700	160000	170350
Aurora County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	75500	86300	97050	107850	116500	125100	133750	142350
Beadle County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	71450	81700	91900	102100	110250	118450	126600	134750

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bennett County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	45800	52350	58900	65450	70700	75900	81150	86400
Bon Homme County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500
Brookings County, SD								
VERY LOW INCOME	39700	45350	51000	56650	61200	65750	70250	74800
LOW INCOME	63500	72550	81600	90650	97950	105200	112450	119700
MODERATE INCOME	69000	78050	87100	96150	103450	110700	117950	125200
RD 538 GUAR MOD INC	91200	104250	117250	130300	140700	151150	161550	172000
Brown County, SD								
VERY LOW INCOME	36900	42200	47450	52700	56950	61150	65350	69600
LOW INCOME	59050	67450	75900	84300	91050	97800	104550	111300
MODERATE INCOME	64550	72950	81400	89800	96550	103300	110050	116800
RD 538 GUAR MOD INC	84850	96950	109100	121200	130900	140600	150300	160000
Brule County, SD								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	80300	91850	103300	114800	123950	133150	142300	151550
Buffalo County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	40600	46400	52250	58050	62650	67300	71950	76600
Butte County, SD								
VERY LOW INCOME	34350	39250	44150	49050	53000	56900	60850	64750
LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
MODERATE INCOME	60450	68300	76150	84000	90300	96600	102850	109150
RD 538 GUAR MOD INC	69700	79600	89600	99550	107550	115500	123450	131450
Campbell County, SD								
VERY LOW INCOME	35700	40800	45900	51000	55100	59200	63250	67350
LOW INCOME	57150	65300	73450	81600	88150	94700	101200	107750
MODERATE INCOME	62650	70800	78950	87100	93650	100200	106700	113250
RD 538 GUAR MOD INC	82100	93850	105550	117300	126700	136050	145450	154850

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Charles Mix County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	67950	77650	87350	97100	104850	112600	120400	128150
Clark County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	67400	77000	86650	96250	103950	111650	119350	127050
Clay County, SD								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	83500	95400	107350	119250	128800	138350	147850	157400
Codington County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	75350	86100	96900	107650	116250	124850	133500	142100
Corson County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	47550	54300	61150	67900	73350	78800	84200	89650
Davison County, SD								
VERY LOW INCOME	34650	39600	44550	49500	53500	57450	61400	65350
LOW INCOME	55450	63400	71300	79200	85550	91900	98250	104550
MODERATE INCOME	60950	68900	76800	84700	91050	97400	103750	110050
RD 538 GUAR MOD INC	79700	91100	102450	113850	122950	132050	141150	150300
Day County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	71100	81250	91400	101550	109650	117800	125900	134050
Deuel County, SD								
VERY LOW INCOME	34850	39850	44800	49800	53750	57750	61750	65750
LOW INCOME	55800	63750	71700	79650	86050	92400	98800	105150
MODERATE INCOME	61300	69250	77200	85150	91550	97900	104300	110650
RD 538 GUAR MOD INC	80200	91600	103100	114550	123750	132900	142100	151200

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Dewey County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	54450	62200	70000	77750	83950	90200	96450	102650
Douglas County, SD								
VERY LOW INCOME	35100	40100	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	80700	92200	103750	115250	124450	133700	142900	152150
Edmunds County, SD								
VERY LOW INCOME	34300	39200	44100	48950	52900	56800	60700	64650
LOW INCOME	54850	62650	70500	78300	84600	90850	97100	103400
MODERATE INCOME	60350	68150	76000	83800	90100	96350	102600	108900
RD 538 GUAR MOD INC	78800	90100	101350	112600	121600	130600	139600	148650
Fall River County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	65500	74850	84250	93600	101050	108550	116050	123500
Faulk County, SD								
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	84050	96050	108050	120050	129650	139250	148850	158450
Grant County, SD								
VERY LOW INCOME	35600	40650	45750	50800	54900	58950	63000	67100
LOW INCOME	56950	65050	73200	81300	87850	94350	100850	107350
MODERATE INCOME	62450	70550	78700	86800	93350	99850	106350	112850
RD 538 GUAR MOD INC	81850	93550	105250	116950	126300	135650	145000	154350
Gregory County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	66750	76300	85800	95350	103000	110600	118250	125850
Haakon County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	65550	74950	84300	93700	101200	108700	116200	123700

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hamlin County, SD								
VERY LOW INCOME	34350	39250	44150	49050	53000	56900	60850	64750
LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
MODERATE INCOME	60450	68300	76150	84000	90300	96600	102850	109150
RD 538 GUAR MOD INC	79100	90400	101700	113050	122100	131100	140150	149200
Hand County, SD								
VERY LOW INCOME	36150	41300	46450	51650	55750	59900	64050	68200
LOW INCOME	57800	66100	74300	82600	89200	95850	102450	109050
MODERATE INCOME	63300	71600	79800	88100	94700	101350	107950	114550
RD 538 GUAR MOD INC	91300	104300	117350	130400	140850	151250	161700	172150
Hanson County, SD								
VERY LOW INCOME	37400	42750	48100	53400	57700	61950	66250	70500
LOW INCOME	59850	68400	76950	85450	92300	99150	106000	112800
MODERATE INCOME	65350	73900	82450	90950	97800	104650	111500	118300
RD 538 GUAR MOD INC	85950	98250	110500	122800	132600	142450	152250	162100
Harding County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	70600	80700	90750	100850	108900	117000	125050	133100
Hughes County, SD								
VERY LOW INCOME	35800	40900	46000	51100	55200	59300	63400	67500
LOW INCOME	57250	65400	73600	81750	88300	94850	101400	107950
MODERATE INCOME	62750	70900	79100	87250	93800	100350	106900	113450
RD 538 GUAR MOD INC	82300	94050	105800	117550	126950	136350	145750	155150
Hutchinson County, SD								
VERY LOW INCOME	36350	41550	46750	51900	56100	60250	64400	68550
LOW INCOME	58150	66450	74750	83050	89700	96350	103000	109650
MODERATE INCOME	63650	71950	80250	88550	95200	101850	108500	115150
RD 538 GUAR MOD INC	85450	97700	109850	122100	131850	141650	151400	161200
Hyde County, SD								
VERY LOW INCOME	34350	39250	44150	49050	53000	56900	60850	64750
LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
MODERATE INCOME	60450	68300	76150	84000	90300	96600	102850	109150
RD 538 GUAR MOD INC	77900	89000	100150	111300	120200	129100	138000	146900
Jackson County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	31400	35900	40350	44850	48450	52050	55600	59200

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jerauld County, SD								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	81550	93200	104850	116500	125800	135150	144450	153800
Jones County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	67900	77600	87300	96950	104750	112500	120300	128050
Kingsbury County, SD								
VERY LOW INCOME	34650	39550	44550	49450	53450	57400	61350	65300
LOW INCOME	55400	63300	71200	79100	85450	91800	98100	104450
MODERATE INCOME	60900	68800	76700	84600	90950	97300	103600	109950
RD 538 GUAR MOD INC	79650	91000	102450	113800	122900	132000	141100	150200
Lake County, SD								
VERY LOW INCOME	36050	41200	46350	51500	55650	59750	63900	68000
LOW INCOME	57700	65950	74200	82400	89000	95600	102200	108800
MODERATE INCOME	63200	71450	79700	87900	94500	101100	107700	114300
RD 538 GUAR MOD INC	82900	94750	106600	118450	127950	137400	146900	156350
Lawrence County, SD								
VERY LOW INCOME	33650	38450	43250	48050	51900	55750	59600	63450
LOW INCOME	53850	61550	69250	76900	83100	89250	95400	101550
MODERATE INCOME	59350	67050	74750	82400	88600	94750	100900	107050
RD 538 GUAR MOD INC	77350	88400	99450	110500	119350	128200	137000	145850
Lyman County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	59800	68350	76900	85450	92300	99100	105950	112800
Marshall County, SD								
VERY LOW INCOME	37000	42300	47600	52900	57150	61350	65600	69850
LOW INCOME	59250	67700	76150	84650	91400	98150	104950	111700
MODERATE INCOME	64750	73200	81650	90150	96900	103650	110450	117200
RD 538 GUAR MOD INC	90100	102950	115850	128700	139000	149300	159600	169900
McPherson County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	66600	76100	85650	95150	102750	110400	118000	125650

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mellette County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	45800	52350	58900	65450	70700	75900	81150	86400
Miner County, SD								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	82100	93800	105550	117300	126700	136100	145450	154800
Moody County, SD								
VERY LOW INCOME	36850	42100	47350	52600	56850	61050	65250	69450
LOW INCOME	58950	67350	75750	84150	90900	97650	104350	111100
MODERATE INCOME	64450	72850	81250	89650	96400	103150	109850	116600
RD 538 GUAR MOD INC	84700	96800	108900	121000	130700	140350	150050	159700
Oglala Lakota County								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	34600	39550	44500	49450	53400	57350	61300	65250
Perkins County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	74500	85100	95750	106400	114900	123400	131950	140450
Potter County, SD								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	80750	92300	103800	115350	124600	133800	143050	152250
Roberts County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	64700	73900	83200	92450	99800	107250	114600	122050
Sanborn County, SD								
VERY LOW INCOME	34350	39250	44150	49050	53000	56900	60850	64750
LOW INCOME	54950	62800	70650	78500	84800	91100	97350	103650
MODERATE INCOME	60450	68300	76150	84000	90300	96600	102850	109150
RD 538 GUAR MOD INC	78200	89350	100500	111650	120600	129500	138500	147400

* 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:SOUTH DAKOTA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Spink County, SD								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	82200	93900	105650	117400	126800	136200	145600	154950
Stanley County, SD								
VERY LOW INCOME	39750	45400	51100	56800	61350	65900	70450	74950
LOW INCOME	63600	72700	81800	90850	98150	105400	112700	119950
MODERATE INCOME	69100	78200	87300	96350	103650	110900	118200	125450
RD 538 GUAR MOD INC	95300	108900	122550	136150	147050	157950	168850	179700
Sully County, SD								
VERY LOW INCOME	35500	40600	45650	50700	54800	58850	62900	66950
LOW INCOME	56800	64900	73000	81100	87600	94100	100600	107100
MODERATE INCOME	62300	70400	78500	86600	93100	99600	106100	112600
RD 538 GUAR MOD INC	81600	93300	104950	116600	125950	135250	144600	153900
Todd County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	29450	33750	37950	42150	45450	48850	52250	55650
Tripp County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	64400	73650	82850	92050	99450	106800	114200	121550
Walworth County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
Yankton County, SD								
VERY LOW INCOME	35800	40950	46000	51150	55250	59350	63450	67550
LOW INCOME	57300	65500	73650	81850	88400	94950	101500	108050
MODERATE INCOME	62800	71000	79150	87350	93900	100450	107000	113550
RD 538 GUAR MOD INC	84550	96600	108700	120750	130400	140050	149750	159400
Ziebach County, SD								
VERY LOW INCOME	32900	37600	42300	46950	50750	54500	58250	62000
LOW INCOME	52600	60100	67600	75100	81150	87150	93150	99150
MODERATE INCOME	58100	65600	73100	80600	86650	92650	98650	104650
RD 538 GUAR MOD INC	40650	46500	52300	58100	62750	67400	72050	76700

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Chattanooga, TN-GA MSA								
VERY LOW INCOME	33450	38200	43000	47750	51600	55400	59250	63050
LOW INCOME	53500	61150	68800	76400	82550	88650	94750	100850
MODERATE INCOME	59000	66650	74300	81900	88050	94150	100250	106350
RD 538 GUAR MOD INC	76950	87950	98950	109950	118750	127550	136350	145150
Clarksville, TN-KY MSA								
Clarksville, TN-KY HUD Metro FMR Area								
VERY LOW INCOME	30650	35050	39450	43850	47350	50850	54350	57850
LOW INCOME	49050	56100	63100	70100	75750	81350	86950	92550
MODERATE INCOME	54550	61600	68600	75600	81250	86850	92450	98050
RD 538 GUAR MOD INC	70550	80650	90750	100800	108900	116950	125050	133050
Stewart County, TN HUD Metro FMR Area								
VERY LOW INCOME	28700	32850	36950	41050	44300	47650	50950	54200
LOW INCOME	45950	52550	59100	65700	71000	76200	81450	86700
MODERATE INCOME	51450	58050	64600	71200	76500	81700	86950	92200
RD 538 GUAR MOD INC	71450	81700	91900	102100	110250	118450	126600	134750
Cleveland, TN MSA								
VERY LOW INCOME	29050	33200	37350	41500	44800	48150	51450	54800
LOW INCOME	46500	53100	59800	66400	71750	77050	82350	87650
MODERATE INCOME	52000	58600	65300	71900	77250	82550	87850	93150
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Jackson, TN MSA								
Crockett County, TN HUD Metro FMR Area								
VERY LOW INCOME	28000	32000	36000	39950	43150	46350	49550	52750
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350
MODERATE INCOME	50250	56650	63050	69400	74550	79650	84750	89850
RD 538 GUAR MOD INC	64350	73500	82700	91900	99250	106600	113950	121300
Gibson County, TN HUD Metro FMR Area								
VERY LOW INCOME	26950	30800	34650	38500	41600	44700	47750	50850
LOW INCOME	43150	49300	55450	61600	66550	71500	76400	81350
MODERATE INCOME	48650	54800	60950	67100	72050	77000	81900	86850
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Jackson, TN HUD Metro FMR Area								
VERY LOW INCOME	28800	32850	37000	41100	44400	47700	51000	54250
LOW INCOME	46050	52600	59200	65750	71050	76300	81550	86800
MODERATE INCOME	51550	58100	64700	71250	76550	81800	87050	92300
RD 538 GUAR MOD INC	70600	80700	90750	100850	108900	117000	125050	133100

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Johnson City, TN MSA								
VERY LOW INCOME	29700	33950	38200	42400	45800	49200	52600	56000
LOW INCOME	47500	54300	61100	67850	73300	78750	84150	89600
MODERATE INCOME	53000	59800	66600	73350	78800	84250	89650	95100
RD 538 GUAR MOD INC	68250	78000	87750	97500	105300	113100	120900	128700
Kingsport-Bristol, TN-VA MSA								
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650
LOW INCOME	42950	49100	55250	61350	66300	71200	76100	81000
MODERATE INCOME	48450	54600	60750	66850	71800	76700	81600	86500
RD 538 GUAR MOD INC	63600	72700	81750	90850	98100	105400	112650	119900
Knoxville, TN MSA								
Campbell County, TN HUD Metro FMR Area								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	57500	65700	73900	82100	88650	95300	101850	108400
Grainger County, TN HUD Metro FMR Area								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	56450	64550	72550	80650	87100	93550	100000	106500
Knoxville, TN HUD Metro FMR Area								
VERY LOW INCOME	34750	39750	44700	49700	53650	57650	61650	65600
LOW INCOME	55650	63600	71550	79500	85900	92200	98600	104950
MODERATE INCOME	61150	69100	77050	85000	91400	97700	104100	110450
RD 538 GUAR MOD INC	80600	92100	103650	115150	124400	133550	142800	152000
Morgan County, TN HUD Metro FMR Area								
VERY LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800
LOW INCOME	43100	49300	55450	61600	66550	71450	76400	81300
MODERATE INCOME	48600	54800	60950	67100	72050	76950	81900	86800
RD 538 GUAR MOD INC	57500	65750	74000	82150	88800	95350	101950	108500
Roane County, TN HUD Metro FMR Area								
VERY LOW INCOME	31800	36350	40900	45400	49050	52700	56300	59950
LOW INCOME	50900	58150	65400	72650	78500	84300	90100	95900
MODERATE INCOME	56400	63650	70900	78150	84000	89800	95600	101400
RD 538 GUAR MOD INC	73100	83500	93950	104400	112750	121100	129450	137800

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Memphis, TN-MS-AR MSA								
Memphis, TN-MS-AR HUD Metro FMR Area								
VERY LOW INCOME	31900	36450	41000	45550	49200	52850	56500	60150
LOW INCOME	51050	58350	65650	72900	78750	84600	90400	96250
MODERATE INCOME	56550	63850	71150	78400	84250	90100	95900	101750
RD 538 GUAR MOD INC	73350	83800	94300	104750	113150	121500	129900	138250
Morristown, TN MSA								
Morristown, TN HUD Metro FMR Area								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	60550	69200	77850	86500	93400	100350	107250	114200
Nashville-Davidson--Murfreesboro--Franklin, TN MSA								
Hickman County, TN HUD Metro FMR Area								
VERY LOW INCOME	26350	30100	33900	37650	40700	43700	46700	49700
LOW INCOME	42200	48200	54250	60250	65100	69900	74750	79550
MODERATE INCOME	47700	53700	59750	65750	70600	75400	80250	85050
RD 538 GUAR MOD INC	58450	66800	75150	83500	90200	96850	103550	110200
Macon County, TN HUD Metro FMR Area								
VERY LOW INCOME	27200	31050	34950	38800	41950	45050	48150	51250
LOW INCOME	43500	49700	55900	62100	67100	72050	77050	82000
MODERATE INCOME	49000	55200	61400	67600	72600	77550	82550	87500
RD 538 GUAR MOD INC	62500	71400	80350	89250	96400	103550	110650	117800
Maury County, TN HUD Metro FMR Area								
VERY LOW INCOME	33000	37650	42400	47100	50900	54650	58450	62200
LOW INCOME	52750	60300	67850	75350	81400	87450	93450	99500
MODERATE INCOME	58250	65800	73350	80850	86900	92950	98950	105000
RD 538 GUAR MOD INC	75850	86700	97500	108350	117000	125700	134350	143000
Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro FMR								
VERY LOW INCOME	40200	45950	51700	57400	62000	66600	71200	75800
LOW INCOME	64300	73500	82700	91850	99200	106550	113900	121250
MODERATE INCOME	69800	79000	88200	97350	104700	112050	119400	126750
RD 538 GUAR MOD INC	92400	105600	118800	132000	142550	153100	163700	174250
Smith County, TN HUD Metro FMR Area								
VERY LOW INCOME	29150	33300	37450	41600	44900	48250	51600	54900
LOW INCOME	46600	53250	59900	66550	71900	77200	82550	87850
MODERATE INCOME	52100	58750	65400	72050	77400	82700	88050	93350
RD 538 GUAR MOD INC	67000	76550	86150	95700	103350	111000	118700	126350

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bedford County, TN								
VERY LOW INCOME	27500	31400	35350	39250	42400	45550	48700	51850
LOW INCOME	44000	50250	56550	62800	67850	72850	77900	82900
MODERATE INCOME	49500	55750	62050	68300	73350	78350	83400	88400
RD 538 GUAR MOD INC	63200	72250	81250	90300	97500	104750	111950	119200
Benton County, TN								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	59350	67800	76300	84750	91550	98300	105100	111850
Bledsoe County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	58750	67150	75550	83950	90650	97400	104100	110800
Carroll County, TN								
VERY LOW INCOME	27650	31600	35550	39500	42700	45850	49000	52150
LOW INCOME	44250	50600	56900	63200	68300	73350	78400	83450
MODERATE INCOME	49750	56100	62400	68700	73800	78850	83900	88950
RD 538 GUAR MOD INC	63600	72700	81750	90850	98100	105400	112650	119900
Claiborne County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	55250	63100	71000	78900	85200	91500	97850	104150
Clay County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	53550	61200	68850	76500	82600	88750	94850	100950
Cocke County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	47450	54200	61000	67750	73150	78600	84000	89450
Coffee County, TN								
VERY LOW INCOME	26750	30600	34400	38200	41300	44350	47400	50450
LOW INCOME	42800	48900	55000	61100	66000	70900	75800	80700
MODERATE INCOME	48300	54400	60500	66600	71500	76400	81300	86200
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Cumberland County, TN								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	60700	69350	78050	86700	93650	100550	107500	114450
DeKalb County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	55300	63200	71100	79000	85300	91650	97950	104300
Decatur County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	54500	62300	70050	77850	84100	90300	96550	102750
Dyer County, TN								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	58600	66950	75350	83700	90400	97100	103800	110500
Fentress County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	49650	56750	63850	70950	76650	82300	88000	93650
Franklin County, TN								
VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
LOW INCOME	46500	53150	59800	66400	71750	77050	82350	87650
MODERATE INCOME	52000	58650	65300	71900	77250	82550	87850	93150
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110700	118350	126000
Giles County, TN								
VERY LOW INCOME	29850	34150	38400	42700	46100	49500	52950	56350
LOW INCOME	47800	54650	61450	68300	73800	79250	84700	90200
MODERATE INCOME	53300	60150	66950	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	70000	80000	90000	100000	107950	116000	123950	132000
Greene County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	63050	72050	81050	90050	97250	104450	111650	118850

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grundy County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	47650	54500	61300	68100	73550	79000	84450	89900
Hancock County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	41950	47900	53900	59900	64700	69500	74300	79050
Hardeman County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	57100	65250	73450	81550	88100	94600	101200	107750
Hardin County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	49200	56200	63250	70250	75850	81500	87100	92750
Haywood County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	52950	60500	68100	75650	81700	87750	93800	99850
Henderson County, TN								
VERY LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150
LOW INCOME	43400	49600	55800	62000	67000	71950	76900	81850
MODERATE INCOME	48900	55100	61300	67500	72500	77450	82400	87350
RD 538 GUAR MOD INC	62400	71300	80250	89150	96300	103400	110550	117700
Henry County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	56850	64950	73100	81200	87700	94200	100700	107200
Houston County, TN								
VERY LOW INCOME	27100	31000	34850	38700	41800	44900	48000	51100
LOW INCOME	43350	49550	55750	61900	66900	71850	76800	81750
MODERATE INCOME	48850	55050	61250	67400	72400	77350	82300	87250
RD 538 GUAR MOD INC	62400	71300	80250	89150	96300	103400	110550	117700

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Humphreys County, TN								
VERY LOW INCOME	28050	32050	36050	40050	43300	46500	49700	52900
LOW INCOME	44850	51300	57700	64100	69250	74350	79500	84650
MODERATE INCOME	50350	56800	63200	69600	74750	79850	85000	90150
RD 538 GUAR MOD INC	65150	74400	83750	93050	100450	107950	115400	122800
Jackson County, TN								
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650
LOW INCOME	42150	48150	54150	60150	65000	69800	74600	79400
MODERATE INCOME	47650	53650	59650	65650	70500	75300	80100	84900
RD 538 GUAR MOD INC	56400	64500	72550	80600	87050	93500	99950	106400
Johnson County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	56050	64050	72100	80100	86550	92900	99300	105750
Lake County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	39600	45300	50950	56600	61150	65650	70200	74700
Lauderdale County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	51900	59350	66750	74200	80150	86050	92000	97950
Lawrence County, TN								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	59000	67450	75850	84300	91050	97800	104550	111300
Lewis County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	59550	68100	76600	85100	91950	98700	105550	112350
Lincoln County, TN								
VERY LOW INCOME	28600	32700	36800	40900	44150	47450	50700	53950
LOW INCOME	45800	52350	58900	65400	70650	75900	81100	86350
MODERATE INCOME	51300	57850	64400	70900	76150	81400	86600	91850
RD 538 GUAR MOD INC	70100	80100	90150	100150	108150	116150	124200	132200

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Marshall County, TN								
VERY LOW INCOME	29400	33600	37800	42050	45400	48750	52100	55500
LOW INCOME	47050	53800	60500	67250	72650	78050	83350	88800
MODERATE INCOME	52550	59300	66000	72750	78150	83550	88850	94300
RD 538 GUAR MOD INC	73300	83750	94250	104750	113100	121500	129850	138250
McMinn County, TN								
VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
LOW INCOME	43600	49800	56050	62250	67250	72250	77200	82200
MODERATE INCOME	49100	55300	61550	67750	72750	77750	82700	87700
RD 538 GUAR MOD INC	62600	71550	80500	89450	96600	103750	110900	118050
McNairy County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	55600	63550	71500	79450	85800	92150	98500	104850
Meigs County, TN								
VERY LOW INCOME	27300	31200	35100	39000	42150	45250	48400	51500
LOW INCOME	43700	49950	56200	62400	67400	72400	77400	82400
MODERATE INCOME	49200	55450	61700	67900	72900	77900	82900	87900
RD 538 GUAR MOD INC	62800	71750	80750	89700	96900	104050	111250	118400
Monroe County, TN								
VERY LOW INCOME	27900	31850	35850	39800	43000	46200	49350	52550
LOW INCOME	44600	50950	57300	63650	68750	73850	78950	84050
MODERATE INCOME	50100	56450	62800	69150	74250	79350	84450	89550
RD 538 GUAR MOD INC	64100	73250	82400	91550	98900	106200	113500	120900
Moore County, TN								
VERY LOW INCOME	31650	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	72700	83100	93450	103850	112150	120450	128750	137100
Obion County, TN								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	58950	67350	75800	84200	90950	97650	104400	111150
Overton County, TN								
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
LOW INCOME	42350	48400	54450	60500	65350	70200	75050	79900
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80550	85400
RD 538 GUAR MOD INC	59650	68150	76700	85200	92000	98850	105650	112450

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Perry County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	53700	61350	69050	76700	82850	88950	95100	101250
Pickett County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	52950	60500	68100	75600	81700	87750	93750	99800
Putnam County, TN								
VERY LOW INCOME	27900	31850	35850	39850	43050	46250	49450	52600
LOW INCOME	44650	51000	57400	63750	68850	73950	79050	84150
MODERATE INCOME	50150	56500	62900	69250	74350	79450	84550	89650
RD 538 GUAR MOD INC	69850	79850	89800	99800	107800	115750	123750	131750
Rhea County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	55250	63100	71000	78900	85200	91500	97850	104150
Scott County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	45500	52000	58500	65000	70200	75450	80650	85850
Sevier County, TN								
VERY LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
LOW INCOME	44800	51200	57600	64000	69150	74250	79400	84500
MODERATE INCOME	50300	56700	63100	69500	74650	79750	84900	90000
RD 538 GUAR MOD INC	64400	73600	82800	92000	99350	106700	114100	121450
Van Buren County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	60200	68800	77400	86000	92900	99750	106650	113500
Warren County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	56550	64600	72700	80750	87200	93650	100150	106600

* 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:TENNESSEE — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Wayne County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	59800	68350	76900	85450	92300	99100	105950	112800
Weakley County, TN								
VERY LOW INCOME	26450	30200	34000	37750	40800	43800	46850	49850
LOW INCOME	42300	48350	54400	60400	65250	70100	74900	79750
MODERATE INCOME	47800	53850	59900	65900	70750	75600	80400	85250
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101700	108250
White County, TN								
VERY LOW INCOME	26250	29950	33750	37450	40450	43450	46450	49450
LOW INCOME	41950	47950	53950	59900	64700	69500	74300	79100
MODERATE INCOME	47450	53450	59450	65400	70200	75000	79800	84600
RD 538 GUAR MOD INC	58200	66500	74850	83150	89800	96500	103150	109750

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Abilene, TX MSA								
VERY LOW INCOME	30600	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	68650	78400	88300	98050	105950	113750	121600	129450
Amarillo, TX MSA								
Amarillo, TX HUD Metro FMR Area								
VERY LOW INCOME	33500	38300	43100	47850	51700	55550	59350	63200
LOW INCOME	53600	61250	68900	76550	82700	88800	94950	101050
MODERATE INCOME	59100	66750	74400	82050	88200	94300	100450	106550
RD 538 GUAR MOD INC	77100	88100	99100	110150	118950	127800	136550	145350
Oldham County, TX HUD Metro FMR Area								
VERY LOW INCOME	30650	35050	39400	43800	47350	50800	54300	57800
LOW INCOME	49100	56100	63100	70100	75750	81350	86950	92550
MODERATE INCOME	54600	61600	68600	75600	81250	86850	92450	98050
RD 538 GUAR MOD INC	72200	82500	92850	103150	111400	119650	127900	136150
Austin-Round Rock-San Marcos, TX MSA								
VERY LOW INCOME	46850	53550	60250	66900	72300	77650	83000	88350
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	107700	123100	138450	153850	166150	178450	190750	203100
Beaumont-Port Arthur, TX MSA								
VERY LOW INCOME	29550	33800	38000	42200	45600	49000	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
Brownsville-Harlingen, TX MSA								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	53550	61200	68850	76500	82600	88750	94850	101000
College Station-Bryan, TX MSA								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	71250	81450	91600	101800	109950	118100	126250	134400

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Corpus Christi, TX MSA								
Aransas County, TX HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	63650	72750	81850	90950	98250	105500	112800	120050
Corpus Christi, TX HUD Metro FMR Area								
VERY LOW INCOME	28950	33100	37250	41350	44700	48000	51300	54600
LOW INCOME	46350	52950	59550	66150	71450	76750	82050	87350
MODERATE INCOME	51850	58450	65050	71650	76950	82250	87550	92850
RD 538 GUAR MOD INC	66550	76100	85600	95100	102700	110300	117900	125550
Dallas-Fort Worth-Arlington, TX MSA								
Dallas, TX HUD Metro FMR Area								
VERY LOW INCOME	41100	46950	52800	58650	63350	68050	72750	77450
LOW INCOME	65700	75100	84500	93850	101400	108900	116400	123900
MODERATE INCOME	71200	80600	90000	99350	106900	114400	121900	129400
RD 538 GUAR MOD INC	94450	107900	121400	134900	145700	156500	167300	178050
Fort Worth-Arlington, TX HUD Metro FMR Area								
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
Wise County, TX HUD Metro FMR Area								
VERY LOW INCOME	36950	42250	47550	52850	57100	61300	65550	69750
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	86750	99150	111550	123950	133900	143800	153700	163600
Eagle Pass, TX MSA								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	53400	61000	68650	76250	82350	88450	94550	100650
El Paso, TX MSA								
El Paso, TX HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	55550	63500	71450	79400	85700	92100	98450	104800

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hudspeth County, TX HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	43000	49150	55350	61450	66400	71300	76250	81200
Houston-Pasadena-The Woodlands, TX MSA								
Austin County, TX HUD Metro FMR Area								
VERY LOW INCOME	35350	40400	45450	50500	54550	58600	62600	66650
LOW INCOME	56550	64650	72700	80800	87300	93750	100200	106700
MODERATE INCOME	62050	70150	78200	86300	92800	99250	105700	112200
RD 538 GUAR MOD INC	81400	93050	104650	116300	125600	134950	144200	153550
Brazoria County, TX HUD Metro FMR Area								
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	96650	110500	124300	138100	149150	160200	171250	182300
Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area								
VERY LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
LOW INCOME	56650	64750	72850	80900	87400	93850	100350	106800
MODERATE INCOME	62150	70250	78350	86400	92900	99350	105850	112300
RD 538 GUAR MOD INC	81400	93000	104650	116250	125550	134850	144150	153450
San Jacinto County, TX HUD Metro FMR Area								
VERY LOW INCOME	27850	31800	35800	39750	42950	46150	49300	52500
LOW INCOME	44550	50900	57250	63600	68700	73800	78900	84000
MODERATE INCOME	50050	56400	62750	69100	74200	79300	84400	89500
RD 538 GUAR MOD INC	64000	73150	82300	91450	98750	106100	113400	120700
Killeen-Temple, TX MSA								
Killeen-Temple, TX HUD Metro FMR Area								
VERY LOW INCOME	28800	32900	37000	41100	44400	47700	51000	54250
LOW INCOME	46050	52600	59200	65750	71050	76300	81550	86800
MODERATE INCOME	51550	58100	64700	71250	76550	81800	87050	92300
RD 538 GUAR MOD INC	66800	76350	85900	95450	103100	110750	118400	125950
Lampasas County, TX HUD Metro FMR Area								
VERY LOW INCOME	35850	40950	46050	51150	55250	59350	63450	67550
LOW INCOME	57300	65500	73700	81850	88400	94950	101500	108050
MODERATE INCOME	62800	71000	79200	87350	93900	100450	107000	113550
RD 538 GUAR MOD INC	82350	94100	105900	117650	127050	136450	145900	155300

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Laredo, TX MSA								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700
Longview, TX MSA								
Harrison County, TX HUD Metro FMR Area								
VERY LOW INCOME	32950	37650	42350	47050	50850	54600	58350	62150
LOW INCOME	52750	60250	67800	75300	81350	87350	93400	99400
MODERATE INCOME	58250	65750	73300	80800	86850	92850	98900	104900
RD 538 GUAR MOD INC	75750	86550	97400	108200	116850	125500	134150	142800
Longview, TX HUD Metro FMR Area								
VERY LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
LOW INCOME	47600	54400	61200	68000	73450	78900	84350	89800
MODERATE INCOME	53100	59900	66700	73500	78950	84400	89850	95300
RD 538 GUAR MOD INC	68450	78300	88050	97850	105650	113500	121350	129150
Rusk County, TX HUD Metro FMR Area								
VERY LOW INCOME	30350	34650	38950	43300	46800	50200	53700	57150
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79650	89650	99600	107550	115550	123500	131500
Lubbock, TX MSA								
Cochran County, TX HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	46850	53550	60250	66950	72300	77650	83000	88350
Garza County, TX HUD Metro FMR Area								
VERY LOW INCOME	31300	35750	40200	44650	48250	51800	55400	58950
LOW INCOME	50050	57200	64350	71450	77200	82900	88600	94350
MODERATE INCOME	55550	62700	69850	76950	82700	88400	94100	99850
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135550
Hockley County, TX HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	58700	67100	75450	83850	90550	97250	103950	110700

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lubbock, TX HUD Metro FMR Area								
VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600
LOW INCOME	48000	54850	61700	68550	74050	79550	85050	90500
MODERATE INCOME	53500	60350	67200	74050	79550	85050	90550	96000
RD 538 GUAR MOD INC	69000	78850	88700	98550	106450	114300	122200	130100
Lynn County, TX HUD Metro FMR Area								
VERY LOW INCOME	28550	32600	36700	40750	44050	47300	50550	53800
LOW INCOME	45650	52200	58700	65200	70450	75650	80850	86100
MODERATE INCOME	51150	57700	64200	70700	75950	81150	86350	91600
RD 538 GUAR MOD INC	64650	73850	83100	92350	99700	107150	114500	121900
McAllen-Edinburg-Mission, TX MSA								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	50400	57550	64750	71950	77700	83500	89200	95000
Midland, TX MSA								
Martin County, TX HUD Metro FMR Area								
VERY LOW INCOME	35000	39950	45000	49950	53950	57950	61950	65950
LOW INCOME	55950	63950	71950	79900	86300	92700	99100	105500
MODERATE INCOME	61450	69450	77450	85400	91800	98200	104600	111000
RD 538 GUAR MOD INC	77550	88600	99700	110750	119600	128450	137350	146200
Midland, TX HUD Metro FMR Area								
VERY LOW INCOME	38650	44200	49700	55200	59650	64050	68450	72900
LOW INCOME	61850	70650	79500	88300	95400	102450	109500	116600
MODERATE INCOME	67350	76150	85000	93800	100900	107950	115000	122100
RD 538 GUAR MOD INC	93550	106900	120250	133600	144300	155050	165700	176400
Odessa, TX MSA								
VERY LOW INCOME	32900	37650	42350	47050	50800	54600	58350	62150
LOW INCOME	52750	60250	67800	75300	81350	87350	93350	99400
MODERATE INCOME	58250	65750	73300	80800	86850	92850	98850	104900
RD 538 GUAR MOD INC	67650	77300	87000	96700	104400	112150	119850	127600
San Angelo, TX MSA								
VERY LOW INCOME	28650	32750	36850	40900	44200	47450	50750	54000
LOW INCOME	45850	52400	58950	65450	70700	75950	81200	86400
MODERATE INCOME	51350	57900	64450	70950	76200	81450	86700	91900
RD 538 GUAR MOD INC	65850	75250	84650	94050	101550	109100	116600	124150

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
San Antonio-New Braunfels, TX MSA								
Atascosa County, TX HUD Metro FMR Area								
VERY LOW INCOME	30450	34800	39150	43450	46950	50450	53900	57400
LOW INCOME	48650	55600	62550	69500	75100	80650	86200	91750
MODERATE INCOME	54150	61100	68050	75000	80600	86150	91700	97250
RD 538 GUAR MOD INC	69950	79950	89950	99950	107950	115950	123950	131950
Kendall County, TX HUD Metro FMR Area								
VERY LOW INCOME	50400	57600	64800	71950	77750	83500	89250	95000
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	116500	133100	149750	166400	179700	193000	206350	219650
Medina County, TX HUD Metro FMR Area								
VERY LOW INCOME	34050	38900	43750	48600	52500	56400	60300	64200
LOW INCOME	54450	62200	70000	77750	84000	90200	96450	102650
MODERATE INCOME	59950	67700	75500	83250	89500	95700	101950	108150
RD 538 GUAR MOD INC	78250	89450	100600	111800	120750	129700	138650	147600
San Antonio-New Braunfels, TX HUD Metro FMR Area								
VERY LOW INCOME	33850	38650	43500	48300	52200	56050	59900	63800
LOW INCOME	54150	61850	69600	77300	83500	89700	95900	102050
MODERATE INCOME	59650	67350	75100	82800	89000	95200	101400	107550
RD 538 GUAR MOD INC	77900	89000	100150	111300	120200	129100	138000	146900
Sherman-Denison, TX MSA								
VERY LOW INCOME	34450	39350	44250	49150	53100	57050	60950	64900
LOW INCOME	55100	62950	70800	78650	84950	91250	97550	103850
MODERATE INCOME	60600	68450	76300	84150	90450	96750	103050	109350
RD 538 GUAR MOD INC	79150	90450	101750	113050	122100	131150	140200	149250
Texarkana, TX-AR MSA								
Texarkana, TX-Texarkana, AR HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57600	65800	74050	82250	88850	95400	102000	108550
Tyler, TX MSA								
VERY LOW INCOME	32550	37200	41850	46500	50250	53950	57700	61400
LOW INCOME	52100	59550	67000	74400	80400	86350	92300	98250
MODERATE INCOME	57600	65050	72500	79900	85900	91850	97800	103750
RD 538 GUAR MOD INC	74850	85550	96250	106950	115500	124050	132600	141150

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Victoria, TX MSA								
VERY LOW INCOME	30400	34750	39100	43400	46900	50350	53850	57300
LOW INCOME	48650	55600	62550	69450	75050	80600	86150	91700
MODERATE INCOME	54150	61100	68050	74950	80550	86100	91650	97200
RD 538 GUAR MOD INC	67350	77000	86650	96250	103950	111600	119350	127050
Waco, TX MSA								
Bosque County, TX HUD Metro FMR Area								
VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
LOW INCOME	48750	55700	62650	69600	75200	80750	86300	91900
MODERATE INCOME	54250	61200	68150	75100	80700	86250	91800	97400
RD 538 GUAR MOD INC	71350	81500	91700	101900	110050	118200	126350	134500
Falls County, TX HUD Metro FMR Area								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	59950	68500	77100	85650	92550	99400	106250	113100
Waco, TX HUD Metro FMR Area								
VERY LOW INCOME	31100	35550	40000	44450	48050	51550	55100	58650
LOW INCOME	49750	56900	64000	71100	76750	82500	88200	93850
MODERATE INCOME	55250	62400	69500	76600	82250	88000	93700	99350
RD 538 GUAR MOD INC	72150	82450	92750	103050	111300	119550	127800	136050
Wichita Falls, TX MSA								
VERY LOW INCOME	31100	35600	40000	44450	48050	51600	55150	58700
LOW INCOME	49800	56900	64000	71100	76800	82500	88200	93850
MODERATE INCOME	55300	62400	69500	76600	82300	88000	93700	99350
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500
Anderson County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61900	70750	79600	88450	95550	102600	109700	116750
Andrews County, TX								
VERY LOW INCOME	34900	39850	44850	49800	53800	57800	61800	65750
LOW INCOME	55800	63800	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69300	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	81750	93400	105100	116750	126100	135450	144750	154100

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Angelina County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	62250	71100	80000	88900	96000	103100	110250	117350
Bailey County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	73200	83650	94100	104550	112900	121300	129650	138000
Baylor County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	59500	68000	76500	85000	91800	98600	105400	112200
Bee County, TX								
VERY LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
LOW INCOME	45300	51750	58200	64650	69850	75000	80200	85350
MODERATE INCOME	50800	57250	63700	70150	75350	80500	85700	90850
RD 538 GUAR MOD INC	62150	71050	79900	88800	95900	103000	110100	117200
Blanco County, TX								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	84950	97100	109200	121350	131050	140750	150450	160200
Borden County, TX								
VERY LOW INCOME	37800	43200	48600	54000	58350	62650	67000	71300
LOW INCOME	60500	69150	77800	86400	93350	100250	107150	114050
MODERATE INCOME	66000	74650	83300	91900	98850	105750	112650	119550
RD 538 GUAR MOD INC	86950	99350	111800	124200	134150	144050	154000	163950
Brewster County, TX								
VERY LOW INCOME	27900	31900	35900	39850	43050	46250	49450	52650
LOW INCOME	44650	51000	57400	63750	68850	73950	79050	84150
MODERATE INCOME	50150	56500	62900	69250	74350	79450	84550	89650
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Briscoe County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	48300	55200	62100	69000	74500	80050	85550	91100

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Brooks County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	34350	39300	44200	49100	53050	56950	60900	64800
Brown County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61750	70550	79400	88200	95250	102300	109350	116400
Burnet County, TX								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	80800	92350	103900	115450	124700	133900	143150	152400
Calhoun County, TX								
VERY LOW INCOME	32100	36650	41250	45800	49500	53150	56800	60500
LOW INCOME	51350	58650	66000	73300	79200	85050	90900	96800
MODERATE INCOME	56850	64150	71500	78800	84700	90550	96400	102300
RD 538 GUAR MOD INC	73750	84300	94800	105350	113800	122200	130650	139050
Camp County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56100	64100	72150	80150	86550	92950	99400	105800
Cass County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57350	65500	73700	81900	88450	95000	101550	108100
Castro County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56350	64400	72450	80500	86950	93400	99800	106250
Cherokee County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57450	65700	73900	82100	88650	95250	101800	108350

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Childress County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	59000	67450	75850	84300	91050	97800	104550	111300
Coke County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	64000	73150	82300	91450	98750	106100	113400	120700
Coleman County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	55950	63950	71950	79950	86350	92750	99150	105550
Collingsworth County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	55800	63750	71750	79700	86100	92450	98850	105200
Colorado County, TX								
VERY LOW INCOME	29850	34100	38350	42650	46050	49450	52900	56300
LOW INCOME	47750	54600	61400	68250	73700	79150	84650	90100
MODERATE INCOME	53250	60100	66900	73750	79200	84650	90150	95600
RD 538 GUAR MOD INC	68650	78450	88250	98050	105950	113750	121600	129450
Comanche County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	71350	81500	91700	101900	110050	118200	126350	134500
Concho County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Cooke County, TX								
VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
LOW INCOME	55200	63050	70950	78800	85150	91450	97750	104050
MODERATE INCOME	60700	68550	76450	84300	90650	96950	103250	109550
RD 538 GUAR MOD INC	79300	90650	101950	113300	122350	131450	140500	149550

* 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:TEXAS ---------- 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*
Cottle County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	51150	58450	65750	73050	78900	84800	90600	96450
Crane County, TX								
VERY LOW INCOME	31400	35900	40400	44850	48450	52050	55650	59250
LOW INCOME	50250	57400	64600	71750	77500	83250	89000	94750
MODERATE INCOME	55750	62900	70100	77250	83000	88750	94500	100250
RD 538 GUAR MOD INC	72200	82500	92850	103150	111400	119650	127900	136150
Crockett County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56250	64300	72350	80350	86800	93250	99650	106100
Culberson County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	41600	47500	53450	59400	64150	68900	73650	78400
Dallam County, TX								
VERY LOW INCOME	30700	35100	39500	43900	47450	50900	54450	57900
LOW INCOME	49150	56150	63200	70200	75850	81450	87050	92700
MODERATE INCOME	54650	61650	68700	75700	81350	86950	92550	98200
RD 538 GUAR MOD INC	71600	81800	92050	102250	110450	118600	126800	134950
Dawson County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	58800	67200	75600	84050	90750	97450	104200	110900
DeWitt County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61900	70750	79600	88450	95550	102600	109700	116750
Deaf Smith County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	49050	56050	63050	70050	75650	81250	86850	92450

* 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:TEXAS ---------- 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*
Delta County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	73800	84350	94900	105450	113900	122300	130750	139200
Dickens County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	59350	67800	76300	84750	91550	98300	105100	111850
Dimmit County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	32800	37500	42200	46900	50650	54350	58150	61900
Donley County, TX								
VERY LOW INCOME	29550	33800	38000	42200	45600	49000	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	67950	77650	87350	97050	104800	112600	120350	128100
Duval County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	55050	62900	70800	78650	84950	91250	97550	103800
Eastland County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	60550	69150	77850	86500	93400	100350	107250	114150
Edwards County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	43800	50050	56300	62550	67550	72550	77550	82550
Erath County, TX								
VERY LOW INCOME	32300	36900	41500	46100	49800	53500	57200	60900
LOW INCOME	51650	59000	66400	73750	79650	85550	91450	97350
MODERATE INCOME	57150	64500	71900	79250	85150	91050	96950	102850
RD 538 GUAR MOD INC	74250	84850	95450	106050	114550	123000	131500	140000

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fannin County, TX								
VERY LOW INCOME	31650	36200	40700	45200	48850	52450	56050	59700
LOW INCOME	50650	57850	65100	72300	78100	83900	89700	95450
MODERATE INCOME	56150	63350	70600	77800	83600	89400	95200	100950
RD 538 GUAR MOD INC	72750	83150	93550	103950	112250	120600	128900	137200
Fayette County, TX								
VERY LOW INCOME	35750	40850	45950	51050	55150	59250	63350	67400
LOW INCOME	57200	65400	73550	81700	88250	94800	101350	107850
MODERATE INCOME	62700	70900	79050	87200	93750	100300	106850	113350
RD 538 GUAR MOD INC	82200	93900	105650	117400	126800	136200	145600	154950
Fisher County, TX								
VERY LOW INCOME	28650	32750	36850	40950	44200	47500	50750	54050
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	65950	75350	84800	94200	101750	109250	116800	124350
Floyd County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	53700	61350	69050	76700	82850	88950	95100	101250
Foard County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	45800	52350	58900	65450	70700	75900	81150	86400
Franklin County, TX								
VERY LOW INCOME	28850	32950	37050	41150	44450	47750	51050	54350
LOW INCOME	46100	52700	59300	65850	71150	76400	81700	86950
MODERATE INCOME	51600	58200	64800	71350	76650	81900	87200	92450
RD 538 GUAR MOD INC	66250	75700	85200	94650	102200	109800	117350	124950
Freestone County, TX								
VERY LOW INCOME	30700	35050	39450	43800	47350	50850	54350	57850
LOW INCOME	49100	56100	63100	70100	75750	81350	86950	92550
MODERATE INCOME	54600	61600	68600	75600	81250	86850	92450	98050
RD 538 GUAR MOD INC	70550	80600	90700	100750	108800	116850	124950	133000
Frio County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56050	64050	72050	80050	86450	92850	99250	105650

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gaines County, TX								
VERY LOW INCOME	33750	38600	43400	48200	52100	55950	59800	63650
LOW INCOME	54000	61700	69400	77100	83300	89450	95650	101800
MODERATE INCOME	59500	67200	74900	82600	88800	94950	101150	107300
RD 538 GUAR MOD INC	79450	90800	102150	113500	122600	131700	140750	149850
Gillespie County, TX								
VERY LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
LOW INCOME	56650	64750	72850	80900	87400	93850	100350	106800
MODERATE INCOME	62150	70250	78350	86400	92900	99350	105850	112300
RD 538 GUAR MOD INC	81400	93000	104650	116250	125550	134850	144150	153450
Glasscock County, TX								
VERY LOW INCOME	38700	44200	49750	55300	59700	64150	68600	73000
LOW INCOME	61950	70800	79650	88500	95600	102700	109750	116850
MODERATE INCOME	67450	76300	85150	94000	101100	108200	115250	122350
RD 538 GUAR MOD INC	89050	101700	114450	127150	137350	147550	157700	167900
Gonzales County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	62050	70900	79800	88650	95750	102850	109950	117000
Gray County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	58400	66700	75050	83400	90050	96750	103400	110100
Grimes County, TX								
VERY LOW INCOME	30550	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	71100	81250	91400	101550	109650	117800	125900	134050
Hale County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	54000	61700	69450	77150	83300	89500	95650	101850
Hall County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	46950	53650	60350	67050	72400	77800	83150	88500

* 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:TEXAS ---------- 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*
Hamilton County, TX								
VERY LOW INCOME	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	46850	53550	60250	66900	72300	77650	83000	88350
MODERATE INCOME	52350	59050	65750	72400	77800	83150	88500	93850
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900
Hansford County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	69150	79000	88950	98750	106700	114550	122550	130400
Hardeman County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61000	69700	78450	87150	94100	101100	108050	115050
Hartley County, TX								
VERY LOW INCOME	33600	38400	43250	48050	51850	55700	59550	63400
LOW INCOME	53750	61450	69150	76850	83000	89150	95300	101450
MODERATE INCOME	59250	66950	74650	82350	88500	94650	100800	106950
RD 538 GUAR MOD INC	79300	90650	101950	113300	122350	131450	140500	149550
Haskell County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61450	70200	79000	87800	94850	101850	108900	115900
Hemphill County, TX								
VERY LOW INCOME	36400	41600	46800	52000	56200	60350	64500	68650
LOW INCOME	58250	66600	74900	83200	89900	96550	103200	109850
MODERATE INCOME	63750	72100	80400	88700	95400	102050	108700	115350
RD 538 GUAR MOD INC	98750	112900	127000	141100	152400	163700	174950	186250
Henderson County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	69550	79550	89500	99450	107350	115400	123300	131250
Hill County, TX								
VERY LOW INCOME	29700	33950	38200	42400	45800	49200	52600	56000
LOW INCOME	47500	54300	61100	67850	73300	78750	84150	89600
MODERATE INCOME	53000	59800	66600	73350	78800	84250	89650	95100
RD 538 GUAR MOD INC	68250	78000	87750	97500	105300	113100	120900	128700

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Hood County, TX								
VERY LOW INCOME	33750	38600	43400	48200	52100	55950	59800	63650
LOW INCOME	54000	61700	69400	77100	83300	89450	95650	101800
MODERATE INCOME	59500	67200	74900	82600	88800	94950	101150	107300
RD 538 GUAR MOD INC	87750	100250	112800	125300	135350	145350	155400	165400
Hopkins County, TX								
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300
LOW INCOME	47800	54600	61450	68250	73750	79200	84650	90100
MODERATE INCOME	53300	60100	66950	73750	79250	84700	90150	95600
RD 538 GUAR MOD INC	68650	78500	88300	98100	105950	113800	121650	129500
Houston County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	58950	67350	75850	84250	90950	97700	104500	111250
Howard County, TX								
VERY LOW INCOME	31500	36000	40500	45050	48650	52250	55850	59450
LOW INCOME	50450	57650	64850	72050	77800	83600	89350	95100
MODERATE INCOME	55950	63150	70350	77550	83300	89100	94850	100600
RD 538 GUAR MOD INC	74800	85500	96150	106850	115450	123950	132550	141050
Hutchinson County, TX								
VERY LOW INCOME	31250	35750	40200	44650	48250	51800	55400	58950
LOW INCOME	50000	57150	64300	71450	77200	82900	88600	94350
MODERATE INCOME	55500	62650	69800	76950	82700	88400	94100	99850
RD 538 GUAR MOD INC	74900	85600	96350	107100	115650	124150	132800	141350
Jack County, TX								
VERY LOW INCOME	28350	32400	36450	40500	43750	47000	50250	53500
LOW INCOME	45400	51850	58350	64800	70000	75200	80400	85550
MODERATE INCOME	50900	57350	63850	70300	75500	80700	85900	91050
RD 538 GUAR MOD INC	65200	74500	83850	93150	100600	108050	115500	122950
Jackson County, TX								
VERY LOW INCOME	28850	33000	37100	41200	44500	47800	51100	54400
LOW INCOME	46150	52750	59350	65900	71200	76450	81750	87000
MODERATE INCOME	51650	58250	64850	71400	76700	81950	87250	92500
RD 538 GUAR MOD INC	66350	75800	85300	94750	102350	109900	117500	125050
Jasper County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56050	64050	72050	80050	86450	92850	99250	105650

* 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:TEXAS ---------- 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*
Jeff Davis County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	63900	73050	82150	91300	98600	105900	113200	120500
Jim Hogg County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	41850	47850	53800	59800	64600	69350	74150	78950
Jim Wells County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	52950	60500	68100	75650	81700	87750	93800	99850
Karnes County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	62550	71500	80400	89350	96500	103650	110800	117950
Kenedy County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	41550	47500	53400	59350	64100	68850	73600	78350
Kent County, TX								
VERY LOW INCOME	32400	37000	41650	46300	50000	53700	57450	61100
LOW INCOME	51850	59250	66700	74100	80050	85950	91900	97800
MODERATE INCOME	57350	64750	72200	79600	85550	91450	97400	103300
RD 538 GUAR MOD INC	80000	91450	102850	114300	123450	132600	141750	150900
Kerr County, TX								
VERY LOW INCOME	32100	36650	41250	45800	49500	53150	56800	60500
LOW INCOME	51350	58650	66000	73300	79200	85050	90900	96800
MODERATE INCOME	56850	64150	71500	78800	84700	90550	96400	102300
RD 538 GUAR MOD INC	73750	84300	94800	105350	113800	122200	130650	139050
Kimble County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	77350	88400	99500	110500	119350	128200	137050	145900

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
King County, TX								
VERY LOW INCOME	30450	34800	39150	43450	46950	50450	53900	57400
LOW INCOME	48650	55600	62550	69500	75100	80650	86200	91750
MODERATE INCOME	54150	61100	68050	75000	80600	86150	91700	97250
RD 538 GUAR MOD INC	51150	58450	65750	73050	78900	84800	90600	96450
Kinney County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Kleberg County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	58450	66800	75200	83550	90200	96900	103600	110300
Knox County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	54450	62200	70000	77750	83950	90200	96400	102650
La Salle County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	52350	59800	67300	74750	80750	86700	92700	98650
Lamar County, TX								
VERY LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
LOW INCOME	45450	51950	58450	64900	70100	75300	80500	85700
MODERATE INCOME	50950	57450	63950	70400	75600	80800	86000	91200
RD 538 GUAR MOD INC	65300	74600	83950	93250	100700	108150	115650	123100
Lamb County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	62150	71050	79900	88800	95900	103000	110100	117200
Lavaca County, TX								
VERY LOW INCOME	32800	37500	42200	46850	50600	54350	58100	61850
LOW INCOME	52500	60000	67500	74950	80950	86950	92950	98950
MODERATE INCOME	58000	65500	73000	80450	86450	92450	98450	104450
RD 538 GUAR MOD INC	75450	86200	97000	107750	116350	125000	133600	142250

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lee County, TX								
VERY LOW INCOME	28600	32700	36800	40850	44150	47400	50700	53950
LOW INCOME	45750	52300	58850	65350	70600	75850	81050	86300
MODERATE INCOME	51250	57800	64350	70850	76100	81350	86550	91800
RD 538 GUAR MOD INC	65750	75150	84550	93950	101450	109000	116500	124000
Leon County, TX								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	65000	74350	83650	92950	100350	107800	115200	122700
Limestone County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57950	66250	74500	82800	89400	96050	102650	109300
Lipscomb County, TX								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
LOW INCOME	49850	57000	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62500	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	71700	81900	92150	102400	110550	118750	126950	135150
Live Oak County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61800	70650	79450	88300	95350	102450	109500	116550
Llano County, TX								
VERY LOW INCOME	30750	35150	39550	43900	47450	50950	54450	57950
LOW INCOME	49200	56200	63250	70250	75900	81500	87150	92750
MODERATE INCOME	54700	61700	68750	75750	81400	87000	92650	98250
RD 538 GUAR MOD INC	71450	81700	91900	102100	110250	118450	126600	134750
Loving County, TX								
VERY LOW INCOME	36250	41400	46600	51750	55900	60050	64200	68350
LOW INCOME	58000	66250	74550	82800	89450	96050	102700	109300
MODERATE INCOME	63500	71750	80050	88300	94950	101550	108200	114800
RD 538 GUAR MOD INC	63900	73050	82150	91300	98600	105900	113200	120500
Madison County, TX								
VERY LOW INCOME	29400	33600	37800	42000	45400	48750	52100	55450
LOW INCOME	47050	53800	60500	67200	72600	78000	83350	88750
MODERATE INCOME	52550	59300	66000	72700	78100	83500	88850	94250
RD 538 GUAR MOD INC	67600	77300	86950	96600	104350	112050	119800	127500

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Marion County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	52750	60300	67800	75350	81400	87400	93450	99450
Mason County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	83000	94850	106700	118550	128050	137500	147000	156500
Matagorda County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61650	70500	79300	88100	95150	102200	109250	116300
McCulloch County, TX								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	59050	67500	75950	84350	91050	97900	104600	111400
McMullen County, TX								
VERY LOW INCOME	28200	32200	36250	40250	43500	46700	49950	53150
LOW INCOME	45100	51550	58000	64400	69600	74750	79900	85050
MODERATE INCOME	50600	57050	63500	69900	75100	80250	85400	90550
RD 538 GUAR MOD INC	64650	73900	83100	92350	99750	107150	114500	121900
Menard County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	70150	80200	90250	100300	108350	116300	124400	132350
Milam County, TX								
VERY LOW INCOME	28950	33050	37200	41300	44650	47950	51250	54550
LOW INCOME	46300	52900	59500	66100	71400	76700	82000	87300
MODERATE INCOME	51800	58400	65000	71600	76900	82200	87500	92800
RD 538 GUAR MOD INC	66500	76000	85500	95000	102600	110200	117800	125400
Mills County, TX								
VERY LOW INCOME	29550	33800	38000	42200	45600	49000	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	67700	77450	87150	96800	104550	112300	120000	127800

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mitchell County, TX								
VERY LOW INCOME	36150	41250	46450	51600	55750	59900	64000	68150
LOW INCOME	57800	66050	74300	82550	89150	95750	102400	109000
MODERATE INCOME	63300	71550	79800	88050	94650	101250	107900	114500
RD 538 GUAR MOD INC	84300	96300	108350	120400	130050	139650	149300	158950
Montague County, TX								
VERY LOW INCOME	29950	34200	38500	42750	46200	49600	53050	56450
LOW INCOME	47900	54750	61600	68400	73900	79350	84850	90300
MODERATE INCOME	53400	60250	67100	73900	79400	84850	90350	95800
RD 538 GUAR MOD INC	68850	78700	88500	98350	106200	114100	121950	129800
Moore County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57900	66150	74450	82700	89300	95950	102550	109150
Morris County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	55600	63550	71500	79450	85800	92150	98500	104850
Motley County, TX								
VERY LOW INCOME	27900	31900	35900	39850	43050	46250	49450	52650
LOW INCOME	44650	51000	57400	63750	68850	73950	79050	84150
MODERATE INCOME	50150	56500	62900	69250	74350	79450	84550	89650
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Nacogdoches County, TX								
VERY LOW INCOME	27950	31950	35950	39900	43100	46300	49500	52700
LOW INCOME	44700	51100	57500	63850	69000	74100	79200	84300
MODERATE INCOME	50200	56600	63000	69350	74500	79600	84700	89800
RD 538 GUAR MOD INC	62950	71950	80900	89950	97150	104350	111500	118700
Navarro County, TX								
VERY LOW INCOME	28450	32500	36550	40600	43850	47100	50350	53600
LOW INCOME	45500	52000	58500	64950	70150	75350	80550	85750
MODERATE INCOME	51000	57500	64000	70450	75650	80850	86050	91250
RD 538 GUAR MOD INC	65400	74700	84050	93400	100850	108350	115800	123300
Newton County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	51600	58950	66350	73700	79600	85500	91400	97300

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Nolan County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	51750	59150	66550	73950	79850	85800	91700	97600
Ochiltree County, TX								
VERY LOW INCOME	30550	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135550
Palo Pinto County, TX								
VERY LOW INCOME	28650	32750	36850	40900	44200	47450	50750	54000
LOW INCOME	45850	52400	58950	65450	70700	75950	81200	86400
MODERATE INCOME	51350	57900	64450	70950	76200	81450	86700	91900
RD 538 GUAR MOD INC	65850	75250	84650	94050	101550	109100	116600	124150
Panola County, TX								
VERY LOW INCOME	30300	34600	38950	43300	46750	50200	53700	57150
LOW INCOME	48500	55400	62350	69300	74800	80350	85950	91450
MODERATE INCOME	54000	60900	67850	74800	80300	85850	91450	96950
RD 538 GUAR MOD INC	72200	82500	92850	103150	111400	119650	127900	136150
Parmer County, TX								
VERY LOW INCOME	30550	34900	39250	43600	47100	50600	54100	57600
LOW INCOME	48850	55800	62800	69750	75350	80950	86500	92100
MODERATE INCOME	54350	61300	68300	75250	80850	86450	92000	97600
RD 538 GUAR MOD INC	70200	80250	90250	100300	108300	116350	124350	132400
Pecos County, TX								
VERY LOW INCOME	28650	32750	36850	40950	44200	47500	50750	54050
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	60950	69600	78350	87050	94000	100950	107950	114900
Polk County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
Presidio County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	35000	39950	45000	49950	53950	57900	61950	65950

* 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:TEXAS ---------- 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*
Rains County, TX								
VERY LOW INCOME	29900	34150	38400	42650	46100	49500	52900	56300
LOW INCOME	47800	54600	61450	68250	73750	79200	84650	90100
MODERATE INCOME	53300	60100	66950	73750	79250	84700	90150	95600
RD 538 GUAR MOD INC	68750	78500	88350	98150	106000	113900	121700	129550
Reagan County, TX								
VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
LOW INCOME	48750	55700	62650	69600	75200	80750	86350	91900
MODERATE INCOME	54250	61200	68150	75100	80700	86250	91850	97400
RD 538 GUAR MOD INC	70550	80600	90700	100750	108800	116850	124950	133000
Real County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	55800	63750	71750	79700	86100	92450	98850	105200
Red River County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	50900	58150	65450	72700	78500	84350	90150	95950
Reeves County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56050	64050	72050	80050	86450	92850	99250	105650
Refugio County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56450	64550	72550	80650	87100	93550	100000	106500
Roberts County, TX								
VERY LOW INCOME	33500	38300	43100	47850	51700	55550	59350	63200
LOW INCOME	53600	61250	68900	76550	82700	88800	94950	101050
MODERATE INCOME	59100	66750	74400	82050	88200	94300	100450	106550
RD 538 GUAR MOD INC	65650	75000	84400	93750	101250	108750	116250	123750
Runnels County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61250	70000	78800	87500	94500	101500	108550	115550

* 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:TEXAS ---------- 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*
Sabine County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	58450	66800	75200	83550	90200	96900	103600	110300
San Augustine County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	43450	49700	55900	62100	67050	72050	77000	81950
San Saba County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56600	64700	72750	80850	87300	93800	100250	106700
Schleicher County, TX								
VERY LOW INCOME	32350	37000	41650	46250	49950	53650	57350	61050
LOW INCOME	51800	59200	66600	74000	79950	85850	91800	97700
MODERATE INCOME	57300	64700	72100	79500	85450	91350	97300	103200
RD 538 GUAR MOD INC	74450	85050	95700	106350	114900	123400	131950	140400
Scurry County, TX								
VERY LOW INCOME	30950	35350	39750	44150	47700	51250	54750	58300
LOW INCOME	49450	56550	63600	70650	76350	82000	87650	93300
MODERATE INCOME	54950	62050	69100	76150	81850	87500	93150	98800
RD 538 GUAR MOD INC	71150	81300	91450	101600	109750	117900	126050	134150
Shackelford County, TX								
VERY LOW INCOME	30300	34600	38900	43250	46750	50150	53650	57100
LOW INCOME	48400	55350	62250	69150	74700	80250	85750	91300
MODERATE INCOME	53900	60850	67750	74650	80200	85750	91250	96800
RD 538 GUAR MOD INC	68300	78150	87850	97650	105450	113250	121050	128850
Shelby County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	52100	59500	66950	74400	80350	86300	92250	98200
Sherman County, TX								
VERY LOW INCOME	29900	34150	38400	42700	46150	49550	52950	56400
LOW INCOME	47800	54650	61450	68300	73800	79250	84700	90200
MODERATE INCOME	53300	60150	66950	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	68750	78550	88400	98250	106100	113950	121800	129700

* 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:TEXAS ---------- 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*
Somervell County, TX								
VERY LOW INCOME	30400	34700	39100	43400	46900	50350	53850	57300
LOW INCOME	48650	55550	62500	69450	75000	80600	86150	91700
MODERATE INCOME	54150	61050	68000	74950	80500	86100	91650	97200
RD 538 GUAR MOD INC	86450	98800	111150	123500	133400	143250	153150	163000
Starr County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	41000	46850	52700	58550	63250	67900	72600	77300
Stephens County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	59900	68450	77000	85550	92400	99250	106100	112950
Sterling County, TX								
VERY LOW INCOME	28650	32750	36850	40950	44200	47500	50750	54050
LOW INCOME	45850	52400	58950	65500	70750	76000	81250	86500
MODERATE INCOME	51350	57900	64450	71000	76250	81500	86750	92000
RD 538 GUAR MOD INC	64000	73100	82300	91400	98700	106050	113350	120700
Stonewall County, TX								
VERY LOW INCOME	32900	37600	42300	47000	50750	54550	58300	62050
LOW INCOME	52650	60200	67700	75200	81250	87250	93250	99300
MODERATE INCOME	58150	65700	73200	80700	86750	92750	98750	104800
RD 538 GUAR MOD INC	75650	86500	97300	108100	116750	125450	134050	142750
Sutton County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	59900	68450	77000	85550	92400	99250	106100	112950
Swisher County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	50300	57500	64650	71850	77600	83350	89100	94850
Terrell County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57800	66050	74300	82550	89150	95750	102350	108950

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Terry County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	49400	56500	63550	70600	76250	81900	87550	93200
Throckmorton County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	62500	71400	80350	89250	96400	103550	110650	117800
Titus County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61750	70550	79400	88200	95250	102300	109350	116400
Trinity County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	60800	69500	78200	86850	93850	100800	107750	114700
Tyler County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	57600	65850	74050	82300	88900	95450	102050	108600
Upton County, TX								
VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
LOW INCOME	46400	53000	59650	66250	71550	76850	82150	87450
MODERATE INCOME	51900	58500	65150	71750	77050	82350	87650	92950
RD 538 GUAR MOD INC	66650	76150	85700	95200	102800	110450	118050	125650
Uvalde County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	56350	64400	72450	80500	86950	93400	99800	106250
Val Verde County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100050	106950	113850

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Van Zandt County, TX								
VERY LOW INCOME	30550	34950	39300	43650	47150	50650	54150	57650
LOW INCOME	48900	55900	62900	69850	75450	81050	86650	92250
MODERATE INCOME	54400	61400	68400	75350	80950	86550	92150	97750
RD 538 GUAR MOD INC	70300	80350	90400	100450	108500	116500	124600	132650
Walker County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61600	70400	79200	88000	95050	102100	109100	116150
Ward County, TX								
VERY LOW INCOME	27900	31900	35900	39850	43050	46250	49450	52650
LOW INCOME	44650	51000	57400	63750	68850	73950	79050	84150
MODERATE INCOME	50150	56500	62900	69250	74350	79450	84550	89650
RD 538 GUAR MOD INC	64150	73300	82500	91650	99000	106300	113650	121000
Washington County, TX								
VERY LOW INCOME	34850	39850	44850	49850	53850	57800	61850	65800
LOW INCOME	55800	63750	71750	79700	86100	92500	98850	105250
MODERATE INCOME	61300	69250	77250	85200	91600	98000	104350	110750
RD 538 GUAR MOD INC	80550	92100	103600	115100	124300	133500	142700	151950
Wharton County, TX								
VERY LOW INCOME	29100	33250	37400	41550	44850	48200	51550	54850
LOW INCOME	46550	53200	59850	66500	71850	77150	82500	87800
MODERATE INCOME	52050	58700	65350	72000	77350	82650	88000	93300
RD 538 GUAR MOD INC	67950	77650	87350	97100	104850	112600	120400	128150
Wheeler County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	61250	70000	78800	87500	94500	101500	108550	115550
Wilbarger County, TX								
VERY LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
LOW INCOME	45600	52100	58600	65100	70350	75550	80750	85950
MODERATE INCOME	51100	57600	64100	70600	75850	81050	86250	91450
RD 538 GUAR MOD INC	59800	68300	76850	85400	92200	99050	105850	112700
Willacy County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	46850	53550	60250	66950	72300	77650	83000	88350

* 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:TEXAS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Winkler County, TX								
VERY LOW INCOME	31150	35600	40050	44500	48100	51650	55150	58750
LOW INCOME	49850	56950	64100	71200	76900	82600	88300	94000
MODERATE INCOME	55350	62450	69600	76700	82400	88100	93800	99500
RD 538 GUAR MOD INC	82300	94000	105750	117500	126950	136350	145750	155150
Wood County, TX								
VERY LOW INCOME	30350	34650	39000	43300	46800	50250	53700	57200
LOW INCOME	48550	55450	62400	69300	74850	80400	85950	91500
MODERATE INCOME	54050	60950	67900	74800	80350	85900	91450	97000
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
Yoakum County, TX								
VERY LOW INCOME	34450	39400	44300	49200	53150	57100	61050	64950
LOW INCOME	55100	63000	70850	78700	85000	91300	97600	103900
MODERATE INCOME	60600	68500	76350	84200	90500	96800	103100	109400
RD 538 GUAR MOD INC	79200	90500	101850	113150	122200	131250	140300	149350
Young County, TX								
VERY LOW INCOME	30900	35250	39700	44100	47650	51200	54700	58250
LOW INCOME	49400	56450	63500	70550	76200	81850	87500	93150
MODERATE INCOME	54900	61950	69000	76050	81700	87350	93000	98650
RD 538 GUAR MOD INC	74850	85550	96250	106950	115500	124050	132600	141150
Zapata County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	35350	40400	45450	50500	54550	58600	62600	66650
Zavala County, TX								
VERY LOW INCOME	27800	31800	35750	39700	42900	46100	49250	52450
LOW INCOME	44450	50800	57150	63500	68600	73700	78750	83850
MODERATE INCOME	49950	56300	62650	69000	74100	79200	84250	89350
RD 538 GUAR MOD INC	45000	51450	57850	64300	69450	74600	79750	84900

* 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:UTAH — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Logan, UT-ID MSA								
VERY LOW INCOME	36200	41400	46550	51700	55850	60000	64150	68250
LOW INCOME	57900	66200	74450	82700	89350	95950	102550	109200
MODERATE INCOME	63400	71700	79950	88200	94850	101450	108050	114700
RD 538 GUAR MOD INC	81450	93150	104800	116400	125750	135050	144400	153650
Ogden, UT MSA								
VERY LOW INCOME	42200	48200	54250	60250	65100	69900	74750	79550
LOW INCOME	67500	77150	86800	96400	104150	111850	119550	127250
MODERATE INCOME	73000	82650	92300	101900	109650	117350	125050	132750
RD 538 GUAR MOD INC	98400	112450	126500	140550	151800	163050	174300	185550
Provo-Orem-Lehi, UT MSA								
VERY LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
LOW INCOME	66500	76000	85500	94950	102550	110150	117750	125350
MODERATE INCOME	72000	81500	91000	100450	108050	115650	123250	130850
RD 538 GUAR MOD INC	95550	109200	122850	136500	147400	158350	169250	180200
Salt Lake City-Murray, UT MSA								
Salt Lake City, UT HUD Metro FMR Area								
VERY LOW INCOME	42950	49100	55250	61350	66300	71200	76100	81000
LOW INCOME	68750	78550	88350	98150	106050	113900	121750	129600
MODERATE INCOME	74250	84050	93850	103650	111550	119400	127250	135100
RD 538 GUAR MOD INC	98750	112900	127000	141100	152400	163700	174950	186250
Tooele County, UT HUD Metro FMR Area								
VERY LOW INCOME	38650	44150	49650	55150	59600	64000	68400	72800
LOW INCOME	61800	70600	79450	88250	95350	102400	109450	116500
MODERATE INCOME	67300	76100	84950	93750	100850	107900	114950	122000
RD 538 GUAR MOD INC	92500	105700	118950	132150	142700	153300	163850	174450
St. George, UT MSA								
VERY LOW INCOME	35250	40300	45350	50350	54400	58450	62450	66500
LOW INCOME	56400	64450	72500	80550	87000	93450	99900	106350
MODERATE INCOME	61900	69950	78000	86050	92500	98950	105400	111850
RD 538 GUAR MOD INC	81050	92650	104200	115800	125050	134350	143600	152850
Beaver County, UT								
VERY LOW INCOME	35150	40150	45150	50150	54200	58200	62200	66200
LOW INCOME	56150	64200	72250	80250	86700	93100	99550	105950
MODERATE INCOME	61650	69700	77750	85750	92200	98600	105050	111450
RD 538 GUAR MOD INC	83250	95100	107000	118900	128400	137900	147450	156950

* 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:UTAH — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Box Elder County, UT								
VERY LOW INCOME	35050	40050	45050	50050	54100	58100	62100	66100
LOW INCOME	56100	64100	72100	80100	86550	92950	99350	105750
MODERATE INCOME	61600	69600	77600	85600	92050	98450	104850	111250
RD 538 GUAR MOD INC	79050	90350	101650	112950	122000	131000	140050	149100
Carbon County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	63550	72600	81700	90750	98000	105250	112550	119800
Daggett County, UT								
VERY LOW INCOME	37450	42800	48150	53450	57750	62050	66300	70600
LOW INCOME	59850	68400	76950	85500	92350	99200	106050	112900
MODERATE INCOME	65350	73900	82450	91000	97850	104700	111550	118400
RD 538 GUAR MOD INC	86450	98800	111150	123500	133400	143250	153150	163000
Duchesne County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	72150	82450	92750	103050	111300	119550	127800	136050
Emery County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	76800	87750	98750	109700	118500	127250	136050	144800
Garfield County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	67400	77000	86650	96250	103950	111650	119350	127050
Grand County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	70300	80350	90400	100450	108500	116500	124600	132650
Iron County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	71450	81700	91900	102100	110250	118450	126600	134750

* 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:UTAH — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kane County, UT								
VERY LOW INCOME	36750	41950	47200	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	83650	95600	107550	119550	129050	138600	148200	157750
Millard County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	67950	77650	87350	97050	104800	112600	120350	128100
Piute County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	46200	52800	59400	66000	71300	76550	81850	87100
Rich County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	74550	85200	95850	106500	115000	123550	132050	140600
San Juan County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	56050	64050	72050	80050	86450	92850	99250	105650
Sanpete County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	63900	73050	82150	91300	98600	105900	113200	120500
Sevier County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	71450	81700	91900	102100	110250	118450	126600	134750
Summit County, UT								
VERY LOW INCOME	58350	66700	75050	83350	90050	96700	103400	110050
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	134500	153700	172950	192150	207550	222900	238300	253650

* 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:UTAH — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Uintah County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	75200	85900	96650	107400	116000	124600	133200	141750
Wasatch County, UT								
VERY LOW INCOME	46200	52800	59400	65950	71250	76550	81800	87100
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	109800	125500	141150	156850	169400	181950	194500	207050
Wayne County, UT								
VERY LOW INCOME	35000	40000	45000	50000	54000	58000	62000	66000
LOW INCOME	56000	64000	72000	80000	86400	92800	99200	105600
MODERATE INCOME	61500	69500	77500	85500	91900	98300	104700	111100
RD 538 GUAR MOD INC	69600	79500	89450	99400	107400	115300	123300	131250

* 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:VERMONT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Burlington-South Burlington, VT MSA								
VERY LOW INCOME	45450	51950	58450	64900	70100	75300	80500	85700
LOW INCOME	72700	83100	93500	103850	112200	120500	128800	137100
MODERATE INCOME	78200	88600	99000	109350	117700	126000	134300	142600
RD 538 GUAR MOD INC	104550	119450	134450	149350	161300	173250	185200	197150
Addison County, VT								
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	93450	106800	120150	133500	144200	154850	165550	176200
Bennington County, VT								
VERY LOW INCOME	38100	43550	49000	54450	58800	63150	67550	71900
LOW INCOME	61000	69650	78400	87100	94100	101050	108000	115000
MODERATE INCOME	66500	75150	83900	92600	99600	106550	113500	120500
RD 538 GUAR MOD INC	88000	100550	113150	125700	135750	145800	155850	165900
Caledonia County, VT								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128800	137700	146600
Essex County, VT								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	57000	65100	73250	81400	87900	94400	100950	107450
Lamoille County, VT								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	79050	90350	101650	112950	122000	131000	140050	149100
Orange County, VT								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	81750	93400	105100	116800	126150	135500	144800	154150
Orleans County, VT								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	74250	84850	95450	106050	114550	123000	131500	140000

* 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:VERMONT — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rutland County, VT								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	77550	88600	99700	110750	119600	128450	137350	146200
Washington County, VT								
VERY LOW INCOME	38650	44200	49700	55200	59650	64050	68450	72900
LOW INCOME	61850	70650	79500	88300	95400	102450	109500	116600
MODERATE INCOME	67350	76150	85000	93800	100900	107950	115000	122100
RD 538 GUAR MOD INC	88850	101550	114250	126950	137100	147250	157400	167550
Windham County, VT								
VERY LOW INCOME	36300	41500	46650	51850	56000	60150	64300	68450
LOW INCOME	58100	66400	74700	82950	89600	96250	102900	109500
MODERATE INCOME	63600	71900	80200	88450	95100	101750	108400	115000
RD 538 GUAR MOD INC	77750	88900	100000	111100	120000	128900	137750	146650
Windsor County, VT								
VERY LOW INCOME	38400	43900	49400	54850	59250	63650	68050	72450
LOW INCOME	61450	70200	79000	87750	94800	101800	108850	115850
MODERATE INCOME	66950	75700	84500	93250	100300	107300	114350	121350
RD 538 GUAR MOD INC	88350	101000	113650	126250	136350	146450	156550	166650

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Blacksburg-Christiansburg-Radford, VA MSA								
Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area								
VERY LOW INCOME	38350	43850	49350	54800	59200	63600	67950	72350
LOW INCOME	61400	70150	78950	87700	94750	101700	108750	115750
MODERATE INCOME	66900	75650	84450	93200	100250	107200	114250	121250
RD 538 GUAR MOD INC	88500	101100	113750	126400	136500	146600	156750	166850
Floyd County, VA HUD Metro FMR Area								
VERY LOW INCOME	30900	35250	39700	44100	47650	51200	54700	58250
LOW INCOME	49400	56450	63500	70550	76200	81850	87500	93150
MODERATE INCOME	54900	61950	69000	76050	81700	87350	93000	98650
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
Giles County, VA HUD Metro FMR Area								
VERY LOW INCOME	28800	32950	37050	41150	44450	47750	51050	54350
LOW INCOME	46100	52700	59300	65850	71150	76400	81700	86900
MODERATE INCOME	51600	58200	64800	71350	76650	81900	87200	92400
RD 538 GUAR MOD INC	66300	75750	85250	94700	102250	109800	117400	125000
Pulaski County, VA HUD Metro FMR Area								
VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600
LOW INCOME	48000	54850	61700	68550	74050	79550	85050	90500
MODERATE INCOME	53500	60350	67200	74050	79550	85050	90550	96000
RD 538 GUAR MOD INC	69000	78850	88700	98550	106450	114300	122200	130100
Charlottesville, VA MSA								
VERY LOW INCOME	44050	50350	56650	62900	67950	73000	78000	83050
LOW INCOME	70500	80550	90600	100650	108750	116800	124850	132900
MODERATE INCOME	76000	86050	96100	106150	114250	122300	130350	138400
RD 538 GUAR MOD INC	101250	115700	130200	144650	156200	167800	179350	190950
Harrisonburg, VA MSA								
VERY LOW INCOME	34050	38900	43750	48650	52500	56450	60350	64250
LOW INCOME	54500	62250	70050	77800	84050	90250	96500	102700
MODERATE INCOME	60000	67750	75550	83300	89550	95750	102000	108200
RD 538 GUAR MOD INC	83900	95900	107850	119850	129450	139050	148600	158200
Kingsport-Bristol, TN-VA MSA								
VERY LOW INCOME	26850	30700	34550	38350	41450	44500	47600	50650
LOW INCOME	42950	49100	55250	61350	66300	71200	76100	81000
MODERATE INCOME	48450	54600	60750	66850	71800	76700	81600	86500
RD 538 GUAR MOD INC	63600	72700	81750	90850	98100	105400	112650	119900

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lynchburg, VA MSA								
VERY LOW INCOME	31000	35400	39850	44250	47800	51350	54900	58450
LOW INCOME	49600	56650	63750	70800	76500	82150	87800	93500
MODERATE INCOME	55100	62150	69250	76300	82000	87650	93300	99000
RD 538 GUAR MOD INC	72950	83350	93800	104250	112600	120900	129250	137600
Richmond, VA MSA								
King and Queen County, VA HUD Metro FMR Area								
VERY LOW INCOME	31650	36200	40650	45200	48850	52450	56050	59650
LOW INCOME	50650	57850	65100	72300	78100	83900	89700	95450
MODERATE INCOME	56150	63350	70600	77800	83600	89400	95200	100950
RD 538 GUAR MOD INC	78350	89550	100750	111950	120900	129900	138850	147800
Richmond, VA HUD Metro FMR Area								
VERY LOW INCOME	39750	45400	51100	56750	61300	65850	70400	74950
LOW INCOME	63600	72650	81750	90800	98100	105350	112600	119900
MODERATE INCOME	69100	78150	87250	96300	103600	110850	118100	125400
RD 538 GUAR MOD INC	91400	104450	117500	130550	141000	151450	161900	172350
Roanoke, VA MSA								
Franklin County, VA HUD Metro FMR Area								
VERY LOW INCOME	31800	36350	40900	45400	49050	52700	56300	59950
LOW INCOME	50900	58150	65400	72650	78500	84300	90100	95900
MODERATE INCOME	56400	63650	70900	78150	84000	89800	95600	101400
RD 538 GUAR MOD INC	73100	83500	93950	104400	112750	121100	129450	137800
Roanoke, VA HUD Metro FMR Area								
VERY LOW INCOME	32000	36600	41150	45700	49400	53050	56700	60350
LOW INCOME	51200	58500	65800	73100	78950	84800	90650	96500
MODERATE INCOME	56700	64000	71300	78600	84450	90300	96150	102000
RD 538 GUAR MOD INC	74700	85350	96050	106700	115250	123750	132300	140850
Staunton-Stuarts Draft, VA MSA								
VERY LOW INCOME	33050	37800	42500	47200	51000	54800	58550	62350
LOW INCOME	52850	60400	67950	75500	81550	87600	93650	99700
MODERATE INCOME	58350	65900	73450	81000	87050	93100	99150	105200
RD 538 GUAR MOD INC	76000	86850	97700	108550	117250	125900	134600	143300
Virginia Beach-Chesapeake-Norfolk, VA-NC MSA								
Surry County, VA HUD Metro FMR Area								
VERY LOW INCOME	33750	38550	43350	48150	52000	55900	59700	63550
LOW INCOME	53950	61650	69350	77050	83200	89400	95550	101700
MODERATE INCOME	59450	67150	74850	82550	88700	94900	101050	107200
RD 538 GUAR MOD INC	80000	91400	102850	114300	123400	132600	141700	150900

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Are								
VERY LOW INCOME	37300	42600	47950	53250	57550	61800	66050	70300
LOW INCOME	59650	68200	76700	85200	92050	98850	105650	112500
MODERATE INCOME	65150	73700	82200	90700	97550	104350	111150	118000
RD 538 GUAR MOD INC	85750	98000	110250	122500	132300	142100	151900	161700
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA								
Culpeper County, VA HUD Metro FMR Area								
VERY LOW INCOME	40300	46050	51800	57550	62200	66800	71400	76000
LOW INCOME	64500	73700	82900	92100	99500	106850	114250	121600
MODERATE INCOME	70000	79200	88400	97600	105000	112350	119750	127100
RD 538 GUAR MOD INC	92650	105900	119100	132350	142950	153550	164100	174700
Rappahannock County, VA HUD Metro FMR Area								
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
Warren County, VA HUD Metro FMR Area								
VERY LOW INCOME	36400	41600	46800	51950	56150	60300	64450	68600
LOW INCOME	58200	66500	74800	83100	89750	96400	103050	109700
MODERATE INCOME	63700	72000	80300	88600	95250	101900	108550	115200
RD 538 GUAR MOD INC	83650	95600	107550	119500	129050	138600	148200	157750
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area								
VERY LOW INCOME	57400	65600	73800	81950	88550	95100	101650	108200
LOW INCOME	74800	85450	96150	106800	115350	123900	132450	141000
MODERATE INCOME	80300	90950	101650	112300	120850	129400	137950	146500
RD 538 GUAR MOD INC	131950	150800	169650	188500	203600	218650	233750	248800
Winchester, VA-WV MSA								
VERY LOW INCOME	39600	45250	50900	56550	61100	65600	70150	74650
LOW INCOME	63350	72400	81450	90500	97750	105000	112250	119500
MODERATE INCOME	68850	77900	86950	96000	103250	110500	117750	125000
RD 538 GUAR MOD INC	91050	104050	117050	130050	140450	150850	161250	171650
Accomack County, VA								
VERY LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
LOW INCOME	44050	50350	56650	62900	67950	73000	78000	83050
MODERATE INCOME	49550	55850	62150	68400	73450	78500	83500	88550
RD 538 GUAR MOD INC	63300	72300	81350	90400	97650	104850	112100	119350

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Alleghany County-Clifton Forge city-Covington city, VA HUD N								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100050	106950	113850
Bath County, VA								
VERY LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
LOW INCOME	48750	55700	62650	69600	75200	80750	86300	91900
MODERATE INCOME	54250	61200	68150	75100	80700	86250	91800	97400
RD 538 GUAR MOD INC	70100	80100	90150	100150	108150	116150	124200	132200
Bland County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	58600	66950	75350	83700	90400	97100	103800	110500
Brunswick County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	53700	61350	69050	76700	82850	88950	95100	101250
Buchanan County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	42750	48850	54950	61050	65950	70800	75700	80600
Buckingham County, VA								
VERY LOW INCOME	29550	33800	38000	42200	45600	49000	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	67950	77650	87350	97050	104800	112600	120350	128100
Rockbridge County-Buena Vista city-Lexington city, VA HUD No								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Caroline County, VA								
VERY LOW INCOME	37900	43300	48700	54100	58450	62800	67100	71450
LOW INCOME	60600	69250	77900	86550	93500	100400	107350	114250
MODERATE INCOME	66100	74750	83400	92050	99000	105900	112850	119750
RD 538 GUAR MOD INC	87100	99550	112000	124450	134400	144350	154300	164250

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Carroll County-Galax city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	57900	66200	74450	82750	89400	96050	102650	109250
Charlotte County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	61750	70550	79400	88200	95250	102300	109350	116400
Alleghany County-Clifton Forge city-Covington city, VA HUD N								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	60400	69000	77650	86250	93150	100050	106950	113850
Cumberland County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	62050	70900	79800	88650	95750	102850	109950	117000
Pittsylvania County-Danville city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	57100	65250	73400	81550	88050	94600	101100	107650
Dickenson County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	46200	52800	59400	66000	71300	76550	81850	87100
Greensville County-Emporia city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	58700	67100	75450	83850	90600	97300	104000	110750
Essex County, VA								
VERY LOW INCOME	27650	31600	35550	39450	42650	45800	48950	52100
LOW INCOME	44200	50500	56800	63100	68150	73200	78250	83300
MODERATE INCOME	49700	56000	62300	68600	73650	78700	83750	88800
RD 538 GUAR MOD INC	63250	72350	81350	90400	97650	104900	112100	119350

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Southampton County-Franklin city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	32800	37500	42200	46900	50650	54400	58150	61900
LOW INCOME	52500	60000	67500	75000	81000	87000	93000	99000
MODERATE INCOME	58000	65500	73000	80500	86500	92500	98500	104500
RD 538 GUAR MOD INC	77100	88100	99100	110150	118950	127800	136550	145350
Carroll County-Galax city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	57900	66200	74450	82750	89400	96050	102650	109250
Grayson County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	51300	58600	65950	73250	79100	84950	90850	96700
Greensville County-Emporia city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	58700	67100	75450	83850	90600	97300	104000	110750
Halifax County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101700	108250
Henry County-Martinsville city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	54600	62350	70150	77950	84200	90400	96700	102950
Highland County, VA								
VERY LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
LOW INCOME	44800	51200	57600	64000	69150	74250	79400	84500
MODERATE INCOME	50300	56700	63100	69500	74650	79750	84900	90000
RD 538 GUAR MOD INC	63400	72400	81450	90550	97800	105000	112250	119550
King George County, VA								
VERY LOW INCOME	47000	53700	60400	67100	72500	77850	83250	88600
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	108050	123500	138900	154350	166700	179050	191400	203750

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lancaster County, VA								
VERY LOW INCOME	31850	36400	40950	45500	49150	52800	56450	60100
LOW INCOME	51000	58250	65550	72800	78650	84450	90300	96100
MODERATE INCOME	56500	63750	71050	78300	84150	89950	95800	101600
RD 538 GUAR MOD INC	74950	85650	96350	107050	115600	124200	132750	141300
Lee County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	52350	59800	67300	74750	80750	86700	92700	98650
Rockbridge County-Buena Vista city-Lexington city, VA HUD No								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Louisa County, VA								
VERY LOW INCOME	36100	41250	46400	51550	55700	59800	63950	68050
LOW INCOME	57700	65950	74200	82450	89050	95650	102250	108850
MODERATE INCOME	63200	71450	79700	87950	94550	101150	107750	114350
RD 538 GUAR MOD INC	85800	98100	110350	122600	132400	142200	152000	161850
Lunenburg County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	61200	69900	78650	87400	94400	101400	108400	115350
Madison County, VA								
VERY LOW INCOME	31500	36000	40500	45050	48650	52250	55850	59450
LOW INCOME	50450	57650	64850	72050	77800	83600	89350	95100
MODERATE INCOME	55950	63150	70350	77550	83300	89100	94850	100600
RD 538 GUAR MOD INC	86150	98450	110800	123100	132900	142800	152650	162450
Henry County-Martinsville city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	54600	62350	70150	77950	84200	90400	96700	102950
Mecklenburg County, VA								
VERY LOW INCOME	27850	31800	35800	39750	42950	46150	49300	52500
LOW INCOME	44550	50900	57250	63600	68700	73800	78900	84000
MODERATE INCOME	50050	56400	62750	69100	74200	79300	84400	89500
RD 538 GUAR MOD INC	64000	73150	82300	91450	98750	106100	113400	120700

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Middlesex County, VA								
VERY LOW INCOME	33450	38250	43050	47800	51650	55450	59300	63100
LOW INCOME	53550	61200	68850	76500	82650	88750	94900	101000
MODERATE INCOME	59050	66700	74350	82000	88150	94250	100400	106500
RD 538 GUAR MOD INC	80450	91900	103400	114900	124100	133300	142500	151650
Northampton County, VA								
VERY LOW INCOME	29850	34150	38400	42700	46100	49500	52950	56350
LOW INCOME	47800	54650	61450	68300	73800	79250	84700	90200
MODERATE INCOME	53300	60150	66950	73800	79300	84750	90200	95700
RD 538 GUAR MOD INC	68750	78550	88400	98200	106050	113900	121750	129600
Northumberland County, VA								
VERY LOW INCOME	31700	36200	40750	45250	48900	52500	56150	59750
LOW INCOME	50700	57950	65200	72400	78200	84000	89800	95600
MODERATE INCOME	56200	63450	70700	77900	83700	89500	95300	101100
RD 538 GUAR MOD INC	72850	83300	93700	104100	112450	120750	129100	137400
Wise County-Norton city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	53150	60700	68300	75900	81950	88050	94100	100200
Nottoway County, VA								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	72250	82500	92800	103150	111400	119700	127950	136200
Orange County, VA								
VERY LOW INCOME	40750	46600	52400	58250	62900	67600	72250	76900
LOW INCOME	65200	74600	83850	93200	100650	108100	115550	123000
MODERATE INCOME	70700	80100	89350	98700	106150	113600	121050	128500
RD 538 GUAR MOD INC	94150	107550	121050	134500	145250	156000	166750	177550
Page County, VA								
VERY LOW INCOME	27450	31400	35300	39200	42350	45500	48650	51750
LOW INCOME	43900	50200	56450	62700	67750	72750	77750	82800
MODERATE INCOME	49400	55700	61950	68200	73250	78250	83250	88300
RD 538 GUAR MOD INC	63100	72100	81150	90150	97350	104550	111800	119000
Patrick County, VA								
VERY LOW INCOME	27550	31500	35450	39350	42500	45650	48800	51950
LOW INCOME	44100	50400	56700	62950	68000	73050	78100	83100
MODERATE INCOME	49600	55900	62200	68450	73500	78550	83600	88600
RD 538 GUAR MOD INC	63350	72400	81450	90500	97750	105000	112200	119450

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pittsylvania County-Danville city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	57100	65250	73400	81550	88050	94600	101100	107650
Prince Edward County, VA								
VERY LOW INCOME	28900	33000	37150	41250	44550	47850	51150	54450
LOW INCOME	46200	52800	59400	66000	71300	76600	81850	87150
MODERATE INCOME	51700	58300	64900	71500	76800	82100	87350	92650
RD 538 GUAR MOD INC	66450	75900	85400	94900	102500	110100	117700	125250
Richmond County, VA								
VERY LOW INCOME	30050	34400	38700	42950	46400	49850	53300	56700
LOW INCOME	48100	55000	61850	68700	74200	79700	85200	90700
MODERATE INCOME	53600	60500	67350	74200	79700	85200	90700	96200
RD 538 GUAR MOD INC	73700	84200	94750	105250	113650	122100	130500	138950
Rockbridge County-Buena Vista city-Lexington city, VA HUD No								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	68600	78400	88200	98000	105850	113700	121500	129350
Russell County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	57950	66250	74500	82800	89400	96050	102650	109300
Shenandoah County, VA								
VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
LOW INCOME	49000	56000	63000	70000	75600	81200	86800	92400
MODERATE INCOME	54500	61500	68500	75500	81100	86700	92300	97900
RD 538 GUAR MOD INC	70450	80500	90600	100650	108700	116750	124800	132850
Smyth County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	56300	64300	72350	80400	86850	93250	99700	106150
Southampton County-Franklin city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	32800	37500	42200	46900	50650	54400	58150	61900
LOW INCOME	52500	60000	67500	75000	81000	87000	93000	99000
MODERATE INCOME	58000	65500	73000	80500	86500	92500	98500	104500
RD 538 GUAR MOD INC	77100	88100	99100	110150	118950	127800	136550	145350

* 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:VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Tazewell County, VA								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	55550	63500	71400	79350	85700	92050	98400	104750
Westmoreland County, VA								
VERY LOW INCOME	31650	36150	40650	45150	48800	52400	56000	59600
LOW INCOME	50600	57800	65050	72250	78050	83850	89600	95400
MODERATE INCOME	56100	63300	70550	77750	83550	89350	95100	100900
RD 538 GUAR MOD INC	72700	83100	93450	103850	112150	120450	128750	137100
Wise County-Norton city, VA HUD Nonmetro FMR Area								
VERY LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
RD 538 GUAR MOD INC	53150	60700	68300	75900	81950	88050	94100	100200
Wythe County, VA								
VERY LOW INCOME	29350	33550	37750	41900	45300	48650	52000	55350
LOW INCOME	46950	53650	60350	67050	72450	77800	83150	88550
MODERATE INCOME	52450	59150	65850	72550	77950	83300	88650	94050
RD 538 GUAR MOD INC	67450	77100	86700	96350	104050	111750	119450	127200

* 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:WASHINGTON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Bellingham, WA MSA								
VERY LOW INCOME	37950	43400	48800	54200	58550	62900	67250	71550
LOW INCOME	60700	69400	78050	86700	93650	100600	107550	114450
MODERATE INCOME	66200	74900	83550	92200	99150	106100	113050	119950
RD 538 GUAR MOD INC	87250	99700	112200	124650	134600	144600	154550	164550
Bremerton-Silverdale-Port Orchard, WA MSA								
VERY LOW INCOME	43550	49750	55950	62150	67150	72100	77100	82050
LOW INCOME	69650	79600	89550	99450	107450	115400	123350	131300
MODERATE INCOME	75150	85100	95050	104950	112950	120900	128850	136800
RD 538 GUAR MOD INC	100050	114350	128650	142950	154400	165800	177250	188700
Kennewick-Richland, WA MSA								
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
Lewiston, ID-WA MSA								
VERY LOW INCOME	30500	34850	39200	43550	47050	50550	54050	57500
LOW INCOME	48800	55800	62750	69700	75300	80900	86450	92050
MODERATE INCOME	54300	61300	68250	75200	80800	86400	91950	97550
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135550
Longview-Kelso, WA MSA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	76000	86850	97700	108550	117250	125900	134600	143300
Mount Vernon-Anacortes, WA MSA								
VERY LOW INCOME	38250	43750	49250	54700	59050	63450	67850	72250
LOW INCOME	61250	70000	78750	87500	94500	101500	108500	115500
MODERATE INCOME	66750	75500	84250	93000	100000	107000	114000	121000
RD 538 GUAR MOD INC	89850	102700	115500	128350	138600	148900	159150	169400
Olympia-Lacey-Tumwater, WA MSA								
VERY LOW INCOME	40850	46700	52550	58350	63050	67700	72400	77050
LOW INCOME	65350	74700	84050	93350	100850	108300	115800	123250
MODERATE INCOME	70850	80200	89550	98850	106350	113800	121300	128750
RD 538 GUAR MOD INC	93950	107350	120800	134200	144950	155650	166400	177150
Portland-Vancouver-Hillsboro, OR-WA MSA								
VERY LOW INCOME	43450	49650	55850	62050	67050	72000	76950	81950
LOW INCOME	69550	79450	89400	99300	107250	115200	123150	131100
MODERATE INCOME	75050	84950	94900	104800	112750	120700	128650	136600
RD 538 GUAR MOD INC	99900	114150	128450	142700	154100	165550	176950	188350

* 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:WASHINGTON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Seattle-Tacoma-Bellevue, WA MSA								
Seattle-Bellevue, WA HUD Metro FMR Area								
VERY LOW INCOME	55000	62850	70700	78550	84850	91150	97450	103700
LOW INCOME	87200	99650	112100	124550	134550	144500	154450	164450
MODERATE INCOME	92700	105150	117600	130050	140050	150000	159950	169950
RD 538 GUAR MOD INC	126450	144500	162600	180650	195100	209550	224000	238450
Tacoma, WA HUD Metro FMR Area								
VERY LOW INCOME	42300	48350	54400	60400	65250	70100	74900	79750
LOW INCOME	67700	77350	87000	96650	104400	112150	119850	127600
MODERATE INCOME	73200	82850	92500	102150	109900	117650	125350	133100
RD 538 GUAR MOD INC	97250	111100	125000	138900	150000	161100	172250	183350
Spokane-Spokane Valley, WA MSA								
Spokane, WA HUD Metro FMR Area								
VERY LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
LOW INCOME	56500	64550	72600	80650	87150	93600	100050	106500
MODERATE INCOME	62000	70050	78100	86150	92650	99100	105550	112000
RD 538 GUAR MOD INC	81150	92700	104300	115900	125150	134450	143700	153000
Stevens County, WA HUD Metro FMR Area								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	71150	81300	91500	101650	109800	117900	126050	134200
Walla Walla, WA MSA								
VERY LOW INCOME	34300	39200	44100	48950	52900	56800	60700	64650
LOW INCOME	54850	62650	70500	78300	84600	90850	97100	103400
MODERATE INCOME	60350	68150	76000	83800	90100	96350	102600	108900
RD 538 GUAR MOD INC	78800	90100	101350	112600	121600	130600	139600	148650
Wenatchee-East Wenatchee, WA MSA								
VERY LOW INCOME	33800	38600	43450	48250	52150	56000	59850	63700
LOW INCOME	54050	61800	69500	77200	83400	89600	95750	101950
MODERATE INCOME	59550	67300	75000	82700	88900	95100	101250	107450
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128750	137650	146500
Yakima, WA MSA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	66250	75700	85200	94650	102200	109800	117350	124950

* 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:WASHINGTON ---------- 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*
Adams County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	61500	70300	79050	87850	94900	101900	108950	115950
Clallam County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	72750	83150	93550	103950	112250	120600	128900	137200
Columbia County, WA								
VERY LOW INCOME	35100	40050	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	88400	101000	113650	126250	136350	146450	156550	166650
Ferry County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	64950	74250	83500	92800	100200	107650	115050	122500
Garfield County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	69650	79600	89550	99500	107450	115400	123400	131350
Grant County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	71900	82150	92450	102700	110900	119150	127350	135600
Grays Harbor County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	71050	81150	91300	101450	109600	117650	125800	133950
Island County, WA								
VERY LOW INCOME	38950	44550	50100	55700	60150	64650	69050	73550
LOW INCOME	62400	71300	80200	89100	96250	103400	110500	117650
MODERATE INCOME	67900	76800	85700	94600	101750	108900	116000	123150
RD 538 GUAR MOD INC	90400	103300	116250	129150	139500	149800	160150	170500

* 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:WASHINGTON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jefferson County, WA								
VERY LOW INCOME	34400	39300	44200	49150	53050	57000	60950	64850
LOW INCOME	55050	62900	70750	78600	84900	91200	97500	103800
MODERATE INCOME	60550	68400	76250	84100	90400	96700	103000	109300
RD 538 GUAR MOD INC	77650	88750	99800	110900	119750	128650	137500	146400
Kittitas County, WA								
VERY LOW INCOME	37700	43100	48500	53850	58200	62500	66800	71100
LOW INCOME	60350	68950	77550	86150	93050	99950	106850	113750
MODERATE INCOME	65850	74450	83050	91650	98550	105450	112350	119250
RD 538 GUAR MOD INC	86700	99100	111450	123850	133750	143650	153550	163500
Klickitat County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	74650	85300	96000	106650	115150	123700	132250	140750
Lewis County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	74250	84850	95450	106050	114550	123000	131500	140000
Lincoln County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	73250	83700	94200	104650	113000	121400	129750	138150
Mason County, WA								
VERY LOW INCOME	35100	40050	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	83950	95950	107950	119950	129550	139150	148750	158350
Okanogan County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	62950	71950	80950	89950	97150	104350	111550	118750
Pacific County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	72400	82700	93050	103400	111650	119950	128200	136500

* 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:WASHINGTON — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Pend Oreille County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	67150	76700	86300	95900	103550	111250	118900	126600
San Juan County, WA								
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	91150	104150	117200	130200	140600	151050	161450	171850
Wahkiakum County, WA								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	58450	66800	75150	83500	90200	96850	103550	110200
Whitman County, WA								
VERY LOW INCOME	34450	39350	44250	49150	53100	57050	60950	64900
LOW INCOME	55100	62950	70800	78650	84950	91250	97550	103850
MODERATE INCOME	60600	68450	76300	84150	90450	96750	103050	109350
RD 538 GUAR MOD INC	79150	90450	101750	113050	122100	131150	140200	149250

* 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:WEST VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Beckley, WV MSA								
Fayette County, WV HUD Metro FMR Area								
VERY LOW INCOME	25200	28800	32400	36000	38900	41800	44650	47550
LOW INCOME	40350	46100	51850	57600	62250	66850	71450	76050
MODERATE INCOME	45850	51600	57350	63100	67750	72350	76950	81550
RD 538 GUAR MOD INC	57800	66050	74350	82600	89200	95850	102450	109050
Raleigh County, WV HUD Metro FMR Area								
VERY LOW INCOME	25200	28800	32400	36000	38900	41800	44650	47550
LOW INCOME	40350	46100	51850	57600	62250	66850	71450	76050
MODERATE INCOME	45850	51600	57350	63100	67750	72350	76950	81550
RD 538 GUAR MOD INC	58500	66950	75300	83650	90350	97050	103750	110400
Charleston, WV MSA								
Boone County, WV HUD Metro FMR Area								
VERY LOW INCOME	26350	30100	33900	37650	40700	43700	46700	49700
LOW INCOME	42200	48200	54250	60250	65100	69900	74750	79550
MODERATE INCOME	47700	53700	59750	65750	70600	75400	80250	85050
RD 538 GUAR MOD INC	61900	70750	79600	88450	95550	102600	109700	116750
Charleston, WV HUD Metro FMR Area								
VERY LOW INCOME	27100	30950	34800	38650	41750	44850	47950	51000
LOW INCOME	43300	49500	55700	61850	66800	71750	76700	81650
MODERATE INCOME	48800	55000	61200	67350	72300	77250	82200	87150
RD 538 GUAR MOD INC	64100	73250	82400	91550	98850	106200	113500	120850
Hagerstown-Martinsburg, MD-WV MSA								
Martinsburg, WV HUD Metro FMR Area								
VERY LOW INCOME	31400	35850	40350	44800	48400	52000	55600	59150
LOW INCOME	50200	57400	64550	71700	77450	83200	88950	94650
MODERATE INCOME	55700	62900	70050	77200	82950	88700	94450	100150
RD 538 GUAR MOD INC	79400	90750	102050	113400	122500	131550	140600	149750
Morgan County, WV HUD Metro FMR Area								
VERY LOW INCOME	28850	33000	37100	41200	44500	47800	51100	54400
LOW INCOME	46150	52750	59350	65900	71200	76450	81750	87000
MODERATE INCOME	51650	58250	64850	71400	76700	81950	87250	92500
RD 538 GUAR MOD INC	66350	75800	85300	94750	102350	109900	117500	125050
Huntington-Ashland, WV-KY-OH MSA								
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area								
VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
LOW INCOME	43600	49800	56050	62250	67250	72250	77200	82200
MODERATE INCOME	49100	55300	61550	67750	72750	77750	82700	87700
RD 538 GUAR MOD INC	63300	72300	81350	90400	97650	104850	112100	119350

* 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:WEST VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Putnam County, WV HUD Metro FMR Area								
VERY LOW INCOME	35550	40600	45700	50750	54850	58900	62950	67000
LOW INCOME	56850	65000	73100	81200	87700	94200	100700	107200
MODERATE INCOME	62350	70500	78600	86700	93200	99700	106200	112700
RD 538 GUAR MOD INC	81750	93400	105100	116750	126100	135450	144750	154100
Morgantown, WV MSA								
VERY LOW INCOME	34450	39400	44300	49200	53150	57100	61050	64950
LOW INCOME	55100	63000	70850	78700	85000	91300	97600	103900
MODERATE INCOME	60600	68500	76350	84200	90500	96800	103100	109400
RD 538 GUAR MOD INC	79200	90500	101850	113150	122200	131250	140300	149350
Parkersburg-Vienna, WV MSA								
VERY LOW INCOME	26150	29900	33650	37350	40350	43350	46350	49350
LOW INCOME	41850	47800	53800	59750	64550	69350	74100	78900
MODERATE INCOME	47350	53300	59300	65250	70050	74850	79600	84400
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA								
Jefferson County, WV HUD Metro FMR Area								
VERY LOW INCOME	44700	51050	57450	63800	68950	74050	79150	84250
LOW INCOME	71500	81700	91900	102100	110300	118450	126650	134800
MODERATE INCOME	77000	87200	97400	107600	115800	123950	132150	140300
RD 538 GUAR MOD INC	102750	117400	132100	146750	158500	170250	181950	193700
Weirton-Steubenville, WV-OH MSA								
VERY LOW INCOME	29850	34100	38350	42600	46050	49450	52850	56250
LOW INCOME	47750	54550	61350	68150	73650	79100	84550	90000
MODERATE INCOME	53250	60050	66850	73650	79150	84600	90050	95500
RD 538 GUAR MOD INC	64600	73800	83050	92250	99650	107000	114400	121750
Wheeling, WV-OH MSA								
VERY LOW INCOME	28750	32850	36950	41050	44350	47650	50950	54200
LOW INCOME	46000	52600	59150	65700	71000	76250	81500	86750
MODERATE INCOME	51500	58100	64650	71200	76500	81750	87000	92250
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300
Winchester, VA-WV MSA								
VERY LOW INCOME	39600	45250	50900	56550	61100	65600	70150	74650
LOW INCOME	63350	72400	81450	90500	97750	105000	112250	119500
MODERATE INCOME	68850	77900	86950	96000	103250	110500	117750	125000
RD 538 GUAR MOD INC	91050	104050	117050	130050	140450	150850	161250	171650

* 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:WEST VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Barbour County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	53300	60850	68500	76100	82250	88300	94400	100450
Braxton County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	42350	48400	54450	60500	65350	70200	75000	79850
Calhoun County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	41350	47300	53200	59100	63850	68550	73300	78000
Doddridge County, WV								
VERY LOW INCOME	29550	33800	38000	42200	45600	48950	52350	55750
LOW INCOME	47250	54000	60750	67500	72900	78300	83700	89100
MODERATE INCOME	52750	59500	66250	73000	78400	83800	89200	94600
RD 538 GUAR MOD INC	68650	78500	88300	98100	105950	113800	121650	129500
Gilmer County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	55350	63300	71200	79100	85450	91750	98100	104400
Grant County, WV								
VERY LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
LOW INCOME	44800	51200	57600	64000	69150	74250	79400	84500
MODERATE INCOME	50300	56700	63100	69500	74650	79750	84900	90000
RD 538 GUAR MOD INC	64400	73650	82850	92050	99450	106800	114200	121550
Greenbrier County, WV								
VERY LOW INCOME	25150	28750	32350	35900	38800	41650	44550	47400
LOW INCOME	40250	46000	51750	57450	62050	66650	71250	75850
MODERATE INCOME	45750	51500	57250	62950	67550	72150	76750	81350
RD 538 GUAR MOD INC	57050	65200	73400	81500	88000	94550	101050	107600
Hardy County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	54000	61700	69450	77150	83300	89500	95650	101850

* 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:WEST VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Harrison County, WV								
VERY LOW INCOME	29650	33900	38150	42350	45750	49150	52550	55950
LOW INCOME	47450	54200	61000	67750	73200	78600	84050	89450
MODERATE INCOME	52950	59700	66500	73250	78700	84100	89550	94950
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Jackson County, WV								
VERY LOW INCOME	29100	33250	37400	41550	44900	48200	51550	54850
LOW INCOME	46550	53200	59850	66500	71850	77150	82500	87800
MODERATE INCOME	52050	58700	65350	72000	77350	82650	88000	93300
RD 538 GUAR MOD INC	66900	76450	86000	95550	103200	110850	118500	126150
Lewis County, WV								
VERY LOW INCOME	26350	30100	33900	37650	40700	43700	46700	49700
LOW INCOME	42200	48200	54250	60250	65100	69900	74750	79550
MODERATE INCOME	47700	53700	59750	65750	70600	75400	80250	85050
RD 538 GUAR MOD INC	62000	70850	79700	88550	95650	102700	109800	116900
Lincoln County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	50400	57600	64800	72000	77750	83500	89300	95050
Logan County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	47650	54500	61250	68100	73550	79000	84400	89850
Marion County, WV								
VERY LOW INCOME	31100	35600	40000	44450	48050	51600	55150	58700
LOW INCOME	49800	56900	64000	71100	76800	82500	88200	93850
MODERATE INCOME	55300	62400	69500	76600	82300	88000	93700	99350
RD 538 GUAR MOD INC	71500	81800	92000	102200	110400	118600	126750	134950
Mason County, WV								
VERY LOW INCOME	26650	30450	34250	38050	41100	44150	47200	50250
LOW INCOME	42650	48750	54850	60900	65800	70650	75550	80400
MODERATE INCOME	48150	54250	60350	66400	71300	76150	81050	85900
RD 538 GUAR MOD INC	61250	70000	78750	87500	94500	101500	108500	115500
McDowell County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	34150	39000	43900	48750	52650	56550	60450	64350

* 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:WEST VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Mercer County, WV								
VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
LOW INCOME	40000	45700	51400	57100	61700	66250	70850	75400
MODERATE INCOME	45500	51200	56900	62600	67200	71750	76350	80900
RD 538 GUAR MOD INC	57450	65700	73900	82100	88650	95250	101800	108350
Mineral County, WV								
VERY LOW INCOME	32450	37100	41750	46400	50100	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	76000	86850	97700	108550	117250	125900	134600	143300
Mingo County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	44600	50950	57350	63700	68800	73900	79000	84100
Monroe County, WV								
VERY LOW INCOME	25750	29400	33100	36750	39700	42650	45600	48550
LOW INCOME	41200	47050	52950	58800	63550	68250	72950	77650
MODERATE INCOME	46700	52550	58450	64300	69050	73750	78450	83150
RD 538 GUAR MOD INC	59200	67650	76100	84550	91300	98100	104850	111600
Nicholas County, WV								
VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650
LOW INCOME	42150	48150	54150	60150	65000	69800	74600	79400
MODERATE INCOME	47650	53650	59650	65650	70500	75300	80100	84900
RD 538 GUAR MOD INC	60600	69250	77900	86550	93500	100400	107300	114250
Pendleton County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	57400	65600	73800	82000	88550	95100	101700	108250
Pleasants County, WV								
VERY LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
LOW INCOME	46500	53150	59800	66400	71750	77050	82350	87650
MODERATE INCOME	52000	58650	65300	71900	77250	82550	87850	93150
RD 538 GUAR MOD INC	69550	79500	89400	99350	107300	115250	123200	131150
Pocahontas County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	52100	59500	66950	74400	80350	86300	92250	98200

* 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:WEST VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Randolph County, WV								
VERY LOW INCOME	25950	29700	33400	37100	40100	43050	46050	49000
LOW INCOME	41550	47500	53450	59350	64100	68850	73600	78350
MODERATE INCOME	47050	53000	58950	64850	69600	74350	79100	83850
RD 538 GUAR MOD INC	59800	68300	76850	85400	92200	99050	105850	112700
Ritchie County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	53150	60700	68300	75900	81950	88050	94100	100200
Roane County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	45350	51800	58300	64750	69950	75100	80300	85450
Summers County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	56350	64400	72450	80500	86950	93400	99800	106250
Taylor County, WV								
VERY LOW INCOME	25500	29150	32800	36400	39350	42250	45150	48050
LOW INCOME	40800	46600	52450	58250	62950	67600	72250	76900
MODERATE INCOME	46300	52100	57950	63750	68450	73100	77750	82400
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99550	106400	113250
Tucker County, WV								
VERY LOW INCOME	26800	30600	34450	38250	41350	44400	47450	50500
LOW INCOME	42850	49000	55100	61200	66100	71000	75900	80800
MODERATE INCOME	48350	54500	60600	66700	71600	76500	81400	86300
RD 538 GUAR MOD INC	61600	70400	79200	88000	95050	102100	109100	116150
Tyler County, WV								
VERY LOW INCOME	28200	32200	36250	40300	43500	46750	50000	53150
LOW INCOME	45150	51600	58050	64500	69650	74800	80000	85100
MODERATE INCOME	50650	57100	63550	70000	75150	80300	85500	90600
RD 538 GUAR MOD INC	70650	80750	90850	100950	109050	117100	125200	133250
Upshur County, WV								
VERY LOW INCOME	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	40600	46400	52200	58000	62650	67300	71950	76600
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77450	82100
RD 538 GUAR MOD INC	58400	66700	75050	83400	90050	96750	103400	110100

* 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:WEST VIRGINIA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Webster County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	45850	52400	58950	65500	70700	76000	81200	86450
Wetzel County, WV								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47800	53750	59700	64500	69300	74050	78850
MODERATE INCOME	47300	53300	59250	65200	70000	74800	79550	84350
RD 538 GUAR MOD INC	60050	68650	77200	85800	92650	99550	106400	113250
Wyoming County, WV								
VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
LOW INCOME	39950	45650	51350	57050	61650	66200	70750	75350
MODERATE INCOME	45450	51150	56850	62550	67150	71700	76250	80850
RD 538 GUAR MOD INC	47900	54750	61600	68450	73950	79400	84900	90350

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Appleton, WI MSA								
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
Duluth, MN-WI MSA								
VERY LOW INCOME	35250	40250	45300	50300	54350	58350	62400	66400
LOW INCOME	56350	64400	72450	80500	86950	93400	99850	106300
MODERATE INCOME	61850	69900	77950	86000	92450	98900	105350	111800
RD 538 GUAR MOD INC	81000	92550	104150	115700	124950	134200	143450	152700
Eau Claire, WI MSA								
VERY LOW INCOME	36150	41300	46450	51600	55750	59900	64000	68150
LOW INCOME	57800	66050	74300	82550	89200	95800	102400	109000
MODERATE INCOME	63300	71550	79800	88050	94700	101300	107900	114500
RD 538 GUAR MOD INC	83100	94950	106850	118700	128200	137700	147200	156700
Fond du Lac, WI MSA								
VERY LOW INCOME	34250	39150	44050	48900	52850	56750	60650	64550
LOW INCOME	54800	62600	70450	78250	84550	90800	97050	103300
MODERATE INCOME	60300	68100	75950	83750	90050	96300	102550	108800
RD 538 GUAR MOD INC	78700	89950	101200	112450	121450	130450	139450	148450
Green Bay, WI MSA								
Green Bay, WI HUD Metro FMR Area								
VERY LOW INCOME	37450	42800	48150	53500	57800	62050	66350	70650
LOW INCOME	59950	68500	77050	85600	92450	99300	106150	113000
MODERATE INCOME	65450	74000	82550	91100	97950	104800	111650	118500
RD 538 GUAR MOD INC	86800	99250	111650	124050	134000	143950	153850	163750
Oconto County, WI HUD Metro FMR Area								
VERY LOW INCOME	34300	39200	44100	48950	52900	56800	60700	64650
LOW INCOME	54850	62650	70500	78300	84600	90850	97100	103400
MODERATE INCOME	60350	68150	76000	83800	90100	96350	102600	108900
RD 538 GUAR MOD INC	78800	90100	101350	112600	121600	130600	139600	148650
Janesville-Beloit, WI MSA								
VERY LOW INCOME	33100	37800	42550	47250	51050	54850	58600	62400
LOW INCOME	52950	60500	68050	75600	81650	87700	93750	99800
MODERATE INCOME	58450	66000	73550	81100	87150	93200	99250	105300
RD 538 GUAR MOD INC	78400	89650	100850	112050	121000	129950	138900	147950

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kenosha, WI MSA								
VERY LOW INCOME	37400	42750	48100	53400	57700	61950	66200	70500
LOW INCOME	59850	68350	76950	85450	92300	99150	106000	112800
MODERATE INCOME	65350	73850	82450	90950	97800	104650	111500	118300
RD 538 GUAR MOD INC	86300	98650	111000	123350	133250	143050	152950	162850
La Crosse-Onalaska, WI-MN MSA								
La Crosse-Onalaska, WI-MN HUD Metro FMR Area								
VERY LOW INCOME	37600	43000	48350	53700	58000	62300	66600	70900
LOW INCOME	60150	68750	77350	85900	92800	99650	106550	113400
MODERATE INCOME	65650	74250	82850	91400	98300	105150	112050	118900
RD 538 GUAR MOD INC	86500	98850	111250	123550	133450	143350	153250	163100
Vernon County, WI HUD Metro FMR Area								
VERY LOW INCOME	33400	38200	42950	47700	51550	55350	59150	63000
LOW INCOME	53450	61050	68700	76300	82450	88550	94650	100750
MODERATE INCOME	58950	66550	74200	81800	87950	94050	100150	106250
RD 538 GUAR MOD INC	76800	87750	98750	109700	118500	127250	136050	144800
Madison, WI MSA								
Columbia County, WI HUD Metro FMR Area								
VERY LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
LOW INCOME	59450	67950	76450	84900	91700	98500	105300	112100
MODERATE INCOME	64950	73450	81950	90400	97200	104000	110800	117600
RD 538 GUAR MOD INC	85400	97600	109800	122000	131750	141500	151300	161050
Green County, WI HUD Metro FMR Area								
VERY LOW INCOME	37050	42350	47650	52900	57150	61400	65600	69850
LOW INCOME	59300	67750	76200	84650	91450	98200	105000	111750
MODERATE INCOME	64800	73250	81700	90150	96950	103700	110500	117250
RD 538 GUAR MOD INC	85150	97300	109500	121650	131400	141100	150850	160600
Iowa County, WI HUD Metro FMR Area								
VERY LOW INCOME	39700	45400	51050	56700	61250	65800	70350	74850
LOW INCOME	63500	72600	81650	90700	98000	105250	112500	119750
MODERATE INCOME	69000	78100	87150	96200	103500	110750	118000	125250
RD 538 GUAR MOD INC	91300	104300	117350	130400	140850	151250	161700	172150
Madison, WI HUD Metro FMR Area								
VERY LOW INCOME	45450	51950	58450	64900	70100	75300	80500	85700
LOW INCOME	72700	83100	93500	103850	112200	120500	128800	137100
MODERATE INCOME	78200	88600	99000	109350	117700	126000	134300	142600
RD 538 GUAR MOD INC	104500	119400	134350	149250	161200	173150	185050	197000

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Milwaukee-Waukesha, WI MSA								
VERY LOW INCOME	38750	44300	49850	55350	59800	64250	68650	73100
LOW INCOME	62000	70850	79700	88550	95650	102750	109850	116900
MODERATE INCOME	67500	76350	85200	94050	101150	108250	115350	122400
RD 538 GUAR MOD INC	89100	101850	114550	127300	137500	147650	157850	168050
Minneapolis-St. Paul-Bloomington, MN-WI MSA								
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area								
VERY LOW INCOME	46350	53000	59600	66200	71500	76800	82100	87400
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	106600	121800	137050	152250	164450	176600	188800	200950
Oshkosh-Neenah, WI MSA								
VERY LOW INCOME	36300	41450	46650	51800	55950	60100	64250	68400
LOW INCOME	58050	66350	74650	82900	89550	96200	102800	109450
MODERATE INCOME	63550	71850	80150	88400	95050	101700	108300	114950
RD 538 GUAR MOD INC	83400	95300	107250	119150	128700	138200	147750	157300
Racine-Mount Pleasant, WI MSA								
VERY LOW INCOME	34550	39450	44400	49300	53250	57200	61150	65100
LOW INCOME	55250	63150	71050	78900	85250	91550	97850	104150
MODERATE INCOME	60750	68650	76550	84400	90750	97050	103350	109650
RD 538 GUAR MOD INC	79400	90700	102050	113400	122450	131550	140600	149700
Sheboygan, WI MSA								
VERY LOW INCOME	33200	37950	42700	47400	51200	54950	58800	62550
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	82100	93850	105550	117300	126700	136050	145450	154850
Wausau, WI MSA								
VERY LOW INCOME	34600	39550	44500	49400	53400	57350	61300	65250
LOW INCOME	55350	63250	71150	79050	85400	91700	98050	104350
MODERATE INCOME	60850	68750	76650	84550	90900	97200	103550	109850
RD 538 GUAR MOD INC	80500	92000	103500	115000	124200	133400	142600	151800
Adams County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	68050	77750	87500	97200	105000	112750	120550	128300

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ashland County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	71200	81350	91550	101700	109850	118000	126150	134250
Barron County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	71700	81950	92200	102450	110650	118850	127050	135250
Bayfield County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	73000	83450	93850	104300	112650	121000	129350	137700
Buffalo County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	72050	82350	92650	102950	111200	119400	127650	135900
Burnett County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	68200	77900	87650	97400	105200	113000	120800	128550
Clark County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	70000	80000	90000	100000	107950	116000	123950	132000
Crawford County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	69300	79200	89100	99000	106900	114850	122750	130700
Dodge County, WI								
VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
LOW INCOME	55200	63050	70950	78800	85150	91450	97750	104050
MODERATE INCOME	60700	68550	76450	84300	90650	96950	103250	109550
RD 538 GUAR MOD INC	79300	90650	101950	113300	122350	131450	140500	149550

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Door County, WI								
VERY LOW INCOME	35300	40350	45350	50400	54450	58450	62500	66550
LOW INCOME	56450	64550	72600	80650	87150	93600	100050	106500
MODERATE INCOME	61950	70050	78100	86150	92650	99100	105550	112000
RD 538 GUAR MOD INC	81150	92700	104350	115900	125200	134500	143800	153000
Dunn County, WI								
VERY LOW INCOME	34600	39550	44500	49400	53400	57350	61300	65250
LOW INCOME	55350	63250	71150	79050	85400	91700	98050	104350
MODERATE INCOME	60850	68750	76650	84550	90900	97200	103550	109850
RD 538 GUAR MOD INC	79500	90900	102250	113600	122700	131800	140850	149950
Florence County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	66700	76250	85800	95350	103000	110550	118200	125850
Forest County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	61650	70500	79300	88100	95150	102200	109250	116300
Grant County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	74550	85200	95850	106500	115000	123550	132050	140600
Green Lake County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	73700	84200	94750	105250	113650	122100	130500	138950
Iron County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	66000	75450	84850	94300	101850	109400	116950	124500
Jackson County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	70350	80400	90450	100500	108550	116600	124600	132650

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Jefferson County, WI								
VERY LOW INCOME	38350	43850	49350	54800	59200	63600	67950	72350
LOW INCOME	61400	70150	78950	87700	94750	101700	108750	115750
MODERATE INCOME	66900	75650	84450	93200	100250	107200	114250	121250
RD 538 GUAR MOD INC	88250	100850	113450	126100	136200	146250	156350	166450
Juneau County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200
Lafayette County, WI								
VERY LOW INCOME	32700	37350	42000	46650	50400	54150	57850	61600
LOW INCOME	52300	59750	67200	74650	80650	86600	92600	98550
MODERATE INCOME	57800	65250	72700	80150	86150	92100	98100	104050
RD 538 GUAR MOD INC	75100	85850	96550	107300	115900	124450	133050	141650
Langlade County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	64900	74150	83450	92700	100100	107550	114950	122350
Lincoln County, WI								
VERY LOW INCOME	33250	38000	42750	47500	51300	55100	58900	62700
LOW INCOME	53200	60800	68400	76000	82100	88200	94250	100350
MODERATE INCOME	58700	66300	73900	81500	87600	93700	99750	105850
RD 538 GUAR MOD INC	76500	87400	98350	109250	118000	126750	135450	144200
Manitowoc County, WI								
VERY LOW INCOME	33100	37800	42550	47250	51050	54850	58600	62400
LOW INCOME	52950	60500	68050	75600	81650	87700	93750	99800
MODERATE INCOME	58450	66000	73550	81100	87150	93200	99250	105300
RD 538 GUAR MOD INC	73150	83600	94100	104500	112850	121200	129600	137950
Marinette County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	65950	75350	84800	94200	101750	109250	116800	124350
Marquette County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	67800	77500	87150	96850	104600	112350	120100	127850

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Menominee County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	56750	64900	73000	81100	87600	94100	100550	107050
Monroe County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	73700	84200	94750	105250	113650	122100	130500	138950
Oneida County, WI								
VERY LOW INCOME	33750	38550	43350	48150	52050	55900	59750	63600
LOW INCOME	53950	61650	69350	77050	83250	89400	95550	101750
MODERATE INCOME	59450	67150	74850	82550	88750	94900	101050	107250
RD 538 GUAR MOD INC	77550	88600	99700	110750	119600	128450	137350	146200
Pepin County, WI								
VERY LOW INCOME	32850	37550	42250	46900	50700	54450	58200	61950
LOW INCOME	52550	60050	67550	75050	81100	87100	93100	99100
MODERATE INCOME	58050	65550	73050	80550	86600	92600	98600	104600
RD 538 GUAR MOD INC	75500	86300	97050	107850	116500	125100	133750	142350
Polk County, WI								
VERY LOW INCOME	34150	39000	43900	48750	52650	56550	60450	64350
LOW INCOME	54600	62400	70200	78000	84250	90500	96750	103000
MODERATE INCOME	60100	67900	75700	83500	89750	96000	102250	108500
RD 538 GUAR MOD INC	78500	89700	100950	112150	121100	130100	139050	148050
Portage County, WI								
VERY LOW INCOME	34700	39650	44600	49550	53550	57500	61450	65450
LOW INCOME	55550	63450	71400	79300	85650	92000	98350	104700
MODERATE INCOME	61050	68950	76900	84800	91150	97500	103850	110200
RD 538 GUAR MOD INC	79750	91150	102550	113950	123050	132200	141300	150400
Price County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	65050	74300	83600	92900	100350	107750	115200	122650
Richland County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	70850	80950	91100	101200	109300	117400	125500	133600

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rusk County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	64100	73250	82400	91550	98850	106200	113500	120850
Sauk County, WI								
VERY LOW INCOME	35950	41050	46200	51300	55450	59550	63650	67750
LOW INCOME	57500	65700	73900	82100	88700	95250	101850	108400
MODERATE INCOME	63000	71200	79400	87600	94200	100750	107350	113900
RD 538 GUAR MOD INC	82600	94400	106200	118000	127450	136900	146300	155750
Sawyer County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	67700	77350	87050	96700	104450	112150	119900	127650
Shawano County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	69700	79700	89650	99600	107550	115550	123500	131450
Taylor County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	69050	78900	88800	98650	106550	114450	122350	130200
Trempealeau County, WI								
VERY LOW INCOME	34200	39100	44000	48850	52800	56700	60600	64500
LOW INCOME	54750	62550	70350	78150	84450	90700	96950	103200
MODERATE INCOME	60250	68050	75850	83650	89950	96200	102450	108700
RD 538 GUAR MOD INC	78650	89900	101100	112350	121350	130350	139300	148300
Vilas County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	72200	82500	92850	103150	111400	119650	127900	136150
Walworth County, WI								
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

* 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:WISCONSIN — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Washburn County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	69300	79200	89100	99000	106900	114850	122750	130700
Waupaca County, WI								
VERY LOW INCOME	33200	37950	42700	47400	51200	55000	58800	62600
LOW INCOME	53100	60700	68300	75850	81950	88000	94100	100150
MODERATE INCOME	58600	66200	73800	81350	87450	93500	99600	105650
RD 538 GUAR MOD INC	76300	87200	98100	109000	117700	126450	135150	143900
Waushara County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	69800	79750	89750	99700	107700	115650	123650	131600
Wood County, WI								
VERY LOW INCOME	32500	37150	41800	46400	50150	53850	57550	61250
LOW INCOME	52000	59400	66850	74250	80200	86150	92100	98050
MODERATE INCOME	57500	64900	72350	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	71650	81900	92100	102350	110550	118750	126900	135100

* 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:WYOMING — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Casper, WY MSA								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	79150	90450	101750	113050	122100	131150	140200	149250
Cheyenne, WY MSA								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	78000	89150	100300	111450	120350	129300	138200	147100
Albany County, WY								
VERY LOW INCOME	36450	41650	46850	52050	56250	60400	64550	68750
LOW INCOME	58350	66650	75000	83300	90000	96650	103300	110000
MODERATE INCOME	63850	72150	80500	88800	95500	102150	108800	115500
RD 538 GUAR MOD INC	83800	95750	107750	119700	129300	138850	148450	158000
Big Horn County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	70450	80500	90600	100650	108700	116750	124800	132850
Campbell County, WY								
VERY LOW INCOME	39500	45150	50800	56400	60950	65450	69950	74450
LOW INCOME	63200	72200	81250	90250	97500	104700	111950	119150
MODERATE INCOME	68700	77700	86750	95750	103000	110200	117450	124650
RD 538 GUAR MOD INC	90800	103750	116750	129700	140100	150450	160850	171200
Carbon County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	68250	78000	87750	97500	105300	113100	120900	128700
Converse County, WY								
VERY LOW INCOME	36150	41300	46450	51600	55750	59900	64000	68150
LOW INCOME	57800	66050	74300	82550	89200	95800	102400	109000
MODERATE INCOME	63300	71550	79800	88050	94700	101300	107900	114500
RD 538 GUAR MOD INC	83100	94950	106850	118700	128200	137700	147200	156700
Crook County, WY								
VERY LOW INCOME	36700	41900	47150	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	85000	97150	109300	121450	131150	140900	150600	160300

* 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:WYOMING — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Fremont County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	71200	81350	91550	101700	109850	118000	126150	134250
Goshen County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	67300	76900	86550	96150	103850	111550	119250	126900
Hot Springs County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	74200	84800	95400	106000	114450	122950	131450	139900
Johnson County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	76800	87750	98750	109700	118500	127250	136050	144800
Lincoln County, WY								
VERY LOW INCOME	40450	46200	51950	57750	62350	67000	71650	76250
LOW INCOME	64700	73900	83150	92400	99800	107200	114600	122000
MODERATE INCOME	70200	79400	88650	97900	105300	112700	120100	127500
RD 538 GUAR MOD INC	94700	108200	121750	135250	146050	156900	167700	178550
Niobrara County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	56350	64400	72450	80500	86950	93400	99800	106250
Park County, WY								
VERY LOW INCOME	34850	39800	44800	49750	53750	57750	61700	65700
LOW INCOME	55750	63700	71650	79600	86000	92350	98750	105100
MODERATE INCOME	61250	69200	77150	85100	91500	97850	104250	110600
RD 538 GUAR MOD INC	77700	88800	99900	111000	119900	128750	137650	146550
Platte County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	75200	85900	96650	107400	116000	124600	133200	141750

* 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:WYOMING — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Sheridan County, WY								
VERY LOW INCOME	37800	43200	48600	54000	58350	62650	67000	71300
LOW INCOME	60500	69150	77800	86400	93350	100250	107150	114050
MODERATE INCOME	66000	74650	83300	91900	98850	105750	112650	119550
RD 538 GUAR MOD INC	87350	99850	112300	124800	134800	144750	154750	164750
Sublette County, WY								
VERY LOW INCOME	39500	45200	50800	56450	61000	65500	70000	74550
LOW INCOME	63200	72250	81300	90300	97550	104750	112000	119200
MODERATE INCOME	68700	77750	86800	95800	103050	110250	117500	124700
RD 538 GUAR MOD INC	92100	105250	118400	131550	142050	152600	163100	173650
Sweetwater County, WY								
VERY LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
LOW INCOME	60200	68800	77400	86000	92900	99800	106650	113550
MODERATE INCOME	65700	74300	82900	91500	98400	105300	112150	119050
RD 538 GUAR MOD INC	86550	98900	111300	123650	133550	143450	153350	163200
Teton County, WY								
VERY LOW INCOME	49550	56600	63700	70750	76450	82100	87750	93400
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	113950	130200	146500	162750	175750	188800	201800	214850
Uinta County, WY								
VERY LOW INCOME	36300	41450	46650	51800	55950	60100	64250	68400
LOW INCOME	58050	66350	74650	82900	89550	96200	102800	109450
MODERATE INCOME	63550	71850	80150	88400	95050	101700	108300	114950
RD 538 GUAR MOD INC	83400	95300	107250	119150	128700	138200	147750	157300
Washakie County, WY								
VERY LOW INCOME	34800	39750	44700	49650	53650	57600	61600	65550
LOW INCOME	55650	63600	71550	79450	85850	92200	98550	104900
MODERATE INCOME	61150	69100	77050	84950	91350	97700	104050	110400
RD 538 GUAR MOD INC	70300	80300	90350	100400	108450	116450	124500	132550
Weston County, WY								
VERY LOW INCOME	35100	40100	45100	50100	54150	58150	62150	66150
LOW INCOME	56150	64150	72150	80150	86600	93000	99400	105800
MODERATE INCOME	61650	69650	77650	85650	92100	98500	104900	111300
RD 538 GUAR MOD INC	72550	82900	93250	103650	111950	120250	128550	136800

* 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:AMERICAN SAMOA — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
American Samoa								
VERY LOW INCOME	22050	25200	28350	31500	34000	36550	39050	41600
LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
MODERATE INCOME	40800	45850	50900	55900	59950	64000	68000	72050
RD 538 GUAR MOD INC	30500	34900	39250	43600	47100	50600	54050	57550

* 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:GUAM — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Guam								
VERY LOW INCOME	33950	38800	43650	48450	52350	56250	60100	64000
LOW INCOME	54250	62000	69750	77500	83700	89900	96100	102300
MODERATE INCOME	59750	67500	75250	83000	89200	95400	101600	107800
RD 538 GUAR MOD INC	64450	73700	82900	92100	99450	106850	114200	121550

* 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:NORTHERN MARIANA ISL ---------- 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*
Northern Mariana Islands								
VERY LOW INCOME	22050	25200	28350	31500	34000	36550	39050	41600
LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
MODERATE INCOME	40800	45850	50900	55900	59950	64000	68000	72050
RD 538 GUAR MOD INC	35350	40400	45450	50500	54550	58600	62600	66650

* 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:PUERTO RICO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Aguadilla, PR MSA								
VERY LOW INCOME	11450	13050	14700	16300	17650	18950	20250	21550
LOW INCOME	18300	20900	23500	26100	28200	30300	32400	34500
MODERATE INCOME	23800	26400	29000	31600	33700	35800	37900	40000
RD 538 GUAR MOD INC	23600	27000	30400	33800	36500	39200	41900	44600
Arecibo, PR MSA								
VERY LOW INCOME	11950	13650	15350	17050	18450	19800	21150	22550
LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050
MODERATE INCOME	24650	27350	30100	32800	35000	37200	39400	41550
RD 538 GUAR MOD INC	27050	30900	34800	38650	41750	44800	47950	51050
Guayama, PR MSA								
VERY LOW INCOME	11500	13150	14750	16400	17700	19000	20300	21650
LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
MODERATE INCOME	23900	26500	29150	31750	33850	35950	38050	40150
RD 538 GUAR MOD INC	22600	25800	29050	32250	34800	37450	40000	42600
Mayagüez, PR MSA								
Mayagüez, PR HUD Metro FMR Area								
VERY LOW INCOME	11700	13400	15050	16700	18050	19400	20750	22050
LOW INCOME	18700	21400	24050	26700	28850	31000	33150	35250
MODERATE INCOME	24200	26900	29550	32200	34350	36500	38650	40750
RD 538 GUAR MOD INC	21900	25050	28200	31300	33850	36350	38800	41300
San Germán, PR HUD Metro FMR Area								
VERY LOW INCOME	11550	13250	14850	16500	17850	19150	20500	21800
LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
MODERATE INCOME	24000	26650	29300	31900	34050	36150	38250	40350
RD 538 GUAR MOD INC	23800	27200	30600	34000	36750	39450	42200	44900
Ponce, PR MSA								
Ponce, PR HUD Metro FMR Area								
VERY LOW INCOME	11950	13650	15400	17050	18450	19800	21150	22500
LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050
MODERATE INCOME	24650	27350	30100	32800	35000	37200	39400	41550
RD 538 GUAR MOD INC	23600	26950	30350	33700	36400	39100	41800	44500
Yauco, PR HUD Metro FMR Area								
VERY LOW INCOME	10550	12050	13550	15050	16300	17500	18700	19900
LOW INCOME	16900	19300	21700	24100	26050	28000	29900	31850
MODERATE INCOME	22400	24800	27200	29600	31550	33500	35400	37350
RD 538 GUAR MOD INC	23600	27000	30400	33800	36500	39200	41900	44600

* 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:PUERTO RICO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
San Juan-Bayamón-Caguas, PR MSA								
Barranquitas-Aibonito, PR HUD Metro FMR Area								
VERY LOW INCOME	10550	12050	13550	15050	16250	17450	18700	19900
LOW INCOME	16900	19300	21700	24100	26050	28000	29900	31850
MODERATE INCOME	22400	24800	27200	29600	31550	33500	35400	37350
RD 538 GUAR MOD INC	22300	25500	28700	31850	34450	36950	39500	42100
Caguas, PR HUD Metro FMR Area								
VERY LOW INCOME	12400	14200	15950	17700	19150	20550	21950	23400
LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
MODERATE INCOME	25350	28150	31000	33800	36100	38350	40600	42900
RD 538 GUAR MOD INC	28500	32550	36650	40700	43950	47200	50450	53700
Fajardo, PR HUD Metro FMR Area								
VERY LOW INCOME	12050	13800	15500	17200	18600	20000	21350	22750
LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300
MODERATE INCOME	24750	27500	30250	33000	35200	37400	39600	41800
RD 538 GUAR MOD INC	24950	28500	32100	35650	38500	41350	44200	47050
San Juan-Guaynabo, PR HUD Metro FMR Area								
VERY LOW INCOME	13650	15600	17550	19450	21050	22600	24150	25700
LOW INCOME	21800	24900	28000	31100	33600	36100	38600	41100
MODERATE INCOME	27300	30400	33500	36600	39100	41600	44100	46600
RD 538 GUAR MOD INC	30850	35250	39650	44050	47600	51100	54650	58150
Adjuntas Municipio, PR Exception Area								
VERY LOW INCOME	11950	13650	15400	17050	18450	19800	21150	22500
LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050
MODERATE INCOME	24650	27350	30100	32800	35000	37200	39400	41550
RD 538 GUAR MOD INC	22250	25400	28600	31750	34300	36850	39350	41900
Puerto Rico HUD Nonmetro Area								
VERY LOW INCOME	10550	12000	13550	15050	16300	17500	18700	19900
LOW INCOME	16900	19300	21700	24100	26050	28000	29900	31850
MODERATE INCOME	22400	24800	27200	29600	31550	33500	35400	37350
RD 538 GUAR MOD INC	21250	24300	27300	30350	32800	35200	37650	40050
Lares-Utuado, PR Exception Area								
VERY LOW INCOME	10650	12150	13650	15150	16400	17600	18800	20000
LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
MODERATE INCOME	22500	24900	27350	29750	31700	33650	35600	37550
RD 538 GUAR MOD INC	21650	24750	27850	30950	33450	35900	38400	40850

* 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:PUERTO RICO — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Las Marías Municipio, PR Exception Area								
VERY LOW INCOME	11200	12750	14350	15900	17200	18500	19750	21000
LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
MODERATE INCOME	23350	25900	28450	30950	33000	35050	37100	39100
RD 538 GUAR MOD INC	20050	22950	25850	28700	31000	33300	35550	37850

* 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:VIRGIN ISLANDS — FY 2025 ADJUSTED INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
St. Croix Island, VI								
VERY LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
LOW INCOME	45300	51750	58200	64650	69850	75000	80200	85350
MODERATE INCOME	50800	57250	63700	70150	75350	80500	85700	90850
RD 538 GUAR MOD INC	52250	59700	67200	74650	80600	86600	92550	98550
St. John Island, VI								
VERY LOW INCOME	44100	50400	56650	62950	68000	73050	78100	83100
LOW INCOME	70500	80600	90650	100700	108800	116850	124900	132950
MODERATE INCOME	76000	86100	96150	106200	114300	122350	130400	138450
RD 538 GUAR MOD INC	64000	73150	82300	91450	98750	106100	113400	120700
St. Thomas Island, VI								
VERY LOW INCOME	32450	37100	41750	46400	50100	53850	57550	61250
LOW INCOME	51950	59400	66800	74250	80200	86150	92100	98050
MODERATE INCOME	57450	64900	72300	79750	85700	91650	97600	103550
RD 538 GUAR MOD INC	54650	62500	70300	78100	84350	90600	96850	103100

* 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.