



# FY 2025 INCOME LIMITS DOCUMENTATION SYSTEM

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Over Income Current Tenants = 2.4 \* VLI

## FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Pike County, IL	\$86,600	Very Low (50%) Income Limits (\$)	30,350 72,840	34,650 83,160	39,000 93,600	<b>43,300</b> 103,920	46,800 112,320	50,250 120,600	53,700 128,880	57,200 137,280
		Extremely Low Income Limits (\$)*	18,200	21,150	26,650	<b>32,150</b>	37,650	43,150	48,650	54,150
		Low (80%) Income Limits (\$)	48,550	55,450	62,400	<b>69,300</b>	74,850	80,400	85,950	91,500

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

For last year's Median Family Income and Income Limits, please see here:

Select a different county or county equivalent in Illinois:

- Adams County
- Alexander County
- Bond County
- Boone County
- Brown County
- Bureau County

Select any FY2025 HUD Metropolitan FMR Area's Income Limits:

Abilene, TX MSA

Or press below to start over and select a different state:

Prepared by the [Program Parameters and Research Division](#), HUD.



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## Median Family Income Calculation Methodology

**Estimates of median family income for metropolitan and non-metropolitan areas are developed as follows:**

1. A special tabulation of Median Family Income (MFI) estimates from the 2019-2023 5-year ACS was prepared by the U.S. Census Bureau and used by HUD as the basis for calculating HUD's FY2025 MFIs. Estimates of MFI from this tabulation are used if they are determined to be statistically reliable. For FY2025, the test for reliability is whether the margin of error for the estimate is less than 50% of the estimate itself and whether the ACS estimate is based on at least 100 survey cases. HUD does not receive the exact number of survey cases in this special tabulation, but rather a categorical variable known as the count indicator, indicating a range of cases. An estimate based on at least 100 cases corresponds to a count indicator of 4 or higher.

If an area does not have a reliable 2019-2023 5-year estimate, HUD checks whether the area has had minimally reliable estimates in at least two of the past three years (a minimally reliable estimate is an estimate where the margin of error for the estimate is less than 50% of the estimate itself). If so, the FY2025 MFI is the average of these two or three ACS estimates.

If an area has not had a minimally reliable estimate in the past two years, the estimate from the next larger encompassing geography is used. For example, sub-areas of metropolitan areas would be assigned the MFI estimate of the entire metropolitan area and for non-metropolitan counties, the estimate from all non-metropolitan portions of the State (state non-metropolitan).

2. If there is a statistically reliable 2023 1-year ACS estimate of median family income available, HUD replaces the 5-year data with the 1-year data. does not have published, statistically reliable local area 1-year 2023 ACS results.
3. Once the appropriate 2023 ACS data has been selected, HUD calculates an inflation factor based on the Congressional Budget Office (CBO) projection of the national per capita wage and salaries. HUD uses the January 2025 [10-Year Economic Projections](#).

## MFI Step by Step Calculation

- The following are the 2023 American Community Survey 5-year median income estimate, margin of error, and sample size category for :

Area	ACS <sub>2023</sub> 5-Year Median Income	ACS <sub>2023</sub> 5-Year Margin of Error	Ratio	Sample Size Category	Result
			/ =		>= .5 or < 4  <b>Estimate Not Reliable</b>

- does not have published, statistically reliable local area 1-year 2023 ACS Survey results. Since there is not a reliable 5-year ACS estimate for 2023 nor estimates from prior years available for averaging, the ACS<sub>2023</sub> State Non-Metro value is used for the estimate of Median:

Area	ACS <sub>2023</sub> Non-Metro MFI

- The calculation of the inflation factor is as follows:

Area	FY2025 Per Capita Wage and Salary	2023 Annual Per Capita Wage and Salary	Inflation Factor
	\$47,455	\$43,925	(\$47,455 / \$43,925) = <b>1.0804</b>

- The FY 2025 median family income is estimated as follows:

Area	ACS <sub>2023</sub> Non-Metro MFI	Inflation Factor	FY 2025 Area MFI Estimate
		1.0804	( * 1.0804) = <b>ODBscript Error: Non-numeric expression: (null) * 1.080383 [Error in file 2025MedCalc.odn line 406]</b>  <b>\$43,925</b>

- In keeping with HUD policy, the median family income estimate is rounded to the nearest

\$100:

Area	Unrounded FY 2025 MFI Estimate	Rounded FY 2025 MFI Estimate
	<p style="text-align: center;">ODBscript Error: Non-numeric expression: (null) * 1.080383 [Error in file 2025MedCalc.odn line 439] \$43,925</p>	

*NOTE:* Due to differences in the computing platforms used to generate the official FY 2025 MFI estimates, and this web system, the calculated value shown may differ slightly from the official published value because of rounding.

Press below to select a different state:

Or select a FY 2025 HUD Metropolitan FMR Area's  
Median Family Income:

Abilene, TX MSA

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## FY 2025 Very Low-Income (50%) Income Limits Calculation

***✘ The Income Limits explained on this page are not for use with Multifamily Tax Subsidy Projects (IRC section 42 and 142 projects). Users interested in these programs should visit the [FY2025 Multifamily Tax Subsidy Project Documentation System](#).***

**Estimates of the 4-person Very Low-Income Limit (VLIL) for metropolitan and non-metropolitan areas are developed as follows:**

- 1. Calculate Preliminary VLIL:** The 4-person Very Low-Income Limit (VLIL) is based on 50% of the median family income estimated for Pike County, IL. For a discussion of the estimated median family income please [read here](#). Once the median family income is estimated and a preliminary 4-person Very Low-Income Limit is calculated (as 50% of median family income) a series of considerations authorized by statute are made, which are detailed in the next 4 steps.
- 2. High Housing Cost Adjustment:** The 4-Person VLIL is increased if it is less than the amount at which 35% of it equals 85% of the annualized two-bedroom 40<sup>th</sup> percentile Fair Market Rent (FMR) (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to median income).
- 3. Low Housing Cost Adjustment:** If the 4-Person VLIL exceeds 80% of the U.S. median family income, and the two bedroom 40<sup>th</sup> percentile fair market rent is affordable (less than or equal to 30% of the preliminary VLIL), the VLIL will be reduced to the greater of 80% of U.S. median family income or the amount at which 30% of it equals the two-bedroom 40<sup>th</sup> percentile FMR (this adjusts income limits downward for areas of unusually high median family incomes).
- 4. State Non-Metro Median Family Income Adjustment:** The 4-Person VLIL is also adjusted if it would otherwise be lower than 50% of the State Non-Metro Median Family Income. (For States without non-metropolitan counties, HUD uses the national non-metro median).
- 5. Ceilings and Floors:** Since FY 2010, HUD has not allowed income limits to decrease by more than five percent, and not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to [Federal Register Notice FR-6436-N-01](#), for FY 2024 and beyond, HUD has modified this rule such that the ceiling can never exceed ten percent.

For FY 2025, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2022 and 2023, at \$92,148 and \$96,401. Twice the change in these values is 9.23%. Therefore, the ceiling is set at 9.23%.

**6. Family Size Adjustments:** Once the final 4-person income limit has been established, income limits for other family sizes are calculated by applying a percentage adjustment to the final 4-person VLIL. The 1-person family income limit is 70% of the 4-person income limit; the 2-person family income limit is 80% of the 4-person income limit; the 3-person family income limit is 90% of the 4-person income limit; the 5-person income limit is 108% of the 4-person income limit; the 6-person family income limit is 116% of the 4-person income limit; the 7-person family income limit is 124% of the 4-person income limit; and the 8-person family income limit is 132% of the 4-person income limit. For family sizes larger than 8 persons, the income limit can be calculated by adding an additional eight (8) percent per person to the next lower limit. For example, a 9-person family income limit is 140% (132% + 8%), and so on. The resulting low-income limit amounts for other family sizes are then rounded up to the nearest \$50 to produce the Final VLIL.

**ROUNDING NOTE:** Rounding is applied to make it easier for those wishing to replicate HUD's calculations. The 4-person preliminary VLIL is rounded to the nearest \$50, whenever housing cost adjustments are applied. If the preliminary VLIL requires a floor to be applied, the floor is rounded up to the nearest \$50 to ensure that it is greater than or equal to 95 percent of last year's four-person VLIL. Similarly, if the preliminary VLIL requires a ceiling to be applied, the ceiling is rounded down to the nearest \$50. The resulting rounded 4-person final VLIL is used to calculate income limits for other family sizes. Once the low-income limit for other family sizes are calculated, they are then rounded up to the nearest \$50, unless rounding up would cause the year-to-year increase in the income limit to exceed the ceiling described above, in which case it is rounded down.

## 4-Person Very Low-Income Limit Calculation for Pike County, IL

1. The estimated FY2025 Median Family Income and preliminary 4-Person VLIL for Pike County, IL are as follows:

Area	<a href="#">FY 2025 Estimate of Median Family Income</a>	Preliminary 4-Person Very Low-Income Limit
<b>Pike County, IL</b>	\$86,600	$\$86,600 * 0.50 =$ <b>\$43,300</b>

2. The High Housing Cost adjustment calculations follow:

<a href="#">2BR 40<sup>th</sup> percentile FMR</a>	85% of Annualized 2BR FMR	35% of Preliminary 4P VLIL	High Housing Cost Adjustment?	Preliminary 4P VLIL
\$870	\$8,874	\$15,155	Is \$15,155 < \$8,874? <b>No</b>	<b>\$43,300</b>

3. The Low Housing Cost adjustment calculations follow:

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Annualized 2BR 40 <sup>th</sup> percentile FMR	Income that can afford annualized 2BR FMR paying 30% for rent	80% of US Median Income	Maximum allowable 4P VLIL	Preliminary 4P VLIL	Low Housing Cost Adjustment?	Preliminary 4P VLIL
\$870 * 12 = \$10,440	\$10,440/0.3 = \$34,800	\$83,360	MAX (\$34,800,\$83,360) = \$83,360	\$43,300	Is \$43,300 > \$83,360? <b>No</b>	<b>\$43,300</b>

4. State non-metro Median Family Income Adjustment:

50 Percent of State Non-Metro Median Family Income	State Median Family Income Adjustment?	Preliminary 4P VLIL
\$86,600 * 0.5 = \$43,300	Is \$43,300 < \$43,300? <b>No</b>	<b>\$43,300</b>

5. Ceiling or Floor adjustment — The four-person income limit is increased and rounded up to the nearest 50 if it is less than 95 percent of the very low-income limit for the prior year. It is reduced and rounded down to the nearest 50 if that amount would be larger than the ceiling. Since FY 2010, HUD has not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to [Federal Register Notice FR-6436-N-01](#), for FY 2024 and beyond, HUD has modified this rule such that the ceiling can never exceed 10 percent.

For FY 2025, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2022 and 2023, at \$92,148 and \$96,401. Twice the change in these values is 9.23%. Therefore, the ceiling is set at 9.23%.

FY2025 4P Adjusted Preliminary VLIL	FY2024 4-Person VLIL	Ceiling Calculation	Floor Calculation	Ceiling or Floor Adjustment Required?	FY2025 Final 4-Person VLIL
\$43,300	\$40,700	\$40,700 * (1+0.0923) = \$44,457	\$40,700 * (1-0.05) = \$38,665	<b>No</b>	\$43,300

6. The Family Size adjustment calculations follow:

Family Size Adjustments and Final VLIL for <b>Pike County, IL</b>								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Family Size Adjustment	\$43,300 * 0.70	\$43,300 * 0.80	\$43,300 * 0.90	\$43,300 * 1	\$43,300 * 1.08	\$43,300 * 1.16	\$43,300 * 1.24	\$43,300 * 1.32
Very Low Income Limit	\$30,310	\$34,640	\$38,970	\$43,300	\$46,764	\$50,228	\$53,692	\$57,156
<b>FY 2025 FINAL VLIL</b>	<b>\$30,350</b>	<b>\$34,650</b>	<b>\$39,000</b>	<b>\$43,300</b>	<b>\$46,800</b>	<b>\$50,250</b>	<b>\$53,700</b>	<b>\$57,200</b>

NOTE: The VLIL calculation for additional family sizes are rounded up to the nearest \$50, unless this would violate the floor or ceiling rules.

**Very Low-Income Limit Calculation For Families With More Than 8 People**

Select family size

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## FY 2025 Extremely Low-Income Income Limits Calculation

The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income, which was to be adjusted for family size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The preliminary 30 percent income limits, therefore, are calculated as 30/50ths (60 percent) of the Section 8 very low-income limits.

The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit.

1. The first step in establishing the Extremely Low Income Limit is establishing the preliminary 4-person income limit. This is derived by multiplying the 4-person Very Low-Income limit by 0.6 (30%/50%) and rounding the product to the nearest 50. The calculations are as follows:

Area	4-person Very Low-Income Limit	Preliminary 4-person Extremely Low-Income Limit
<b>Pike County, IL</b>	\$43,300	\$26,000

2. Preliminary Low-Income Limits for each person size are calculated, and compared to the poverty guidelines as [established by the Department of Health and Human Services](#).

Preliminary Extremely Low-Income Limits								
Table (a)								
Area	1-person 70% of 4- person Limit	2-person 80% of 4- person Limit	3-person 90% of 4- person Limit	4- person	5- person 108% of 4- person Limit	6- person 116% of 4- person Limit	7- person 124% of 4- person Limit	8- person 132% of 4- person Limit
<b>Pike County, IL</b>	\$18,200	\$20,800	\$23,400	\$26,000	\$28,100	\$30,200	\$32,250	\$34,350

Table (b)								
Area	HHS 1- person	HHS 2- person	HHS 3- person	HHS 4- person	HHS 5- person	HHS 6- person	HHS 7- person	HHS 8- person

	Guideline	Guideline	Guideline	Guideline	Guideline	Guideline	Guideline	Guideline
<b>Contiguous United States</b>	\$15,650	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150

3. If the poverty guideline is higher, that value is chosen.

Poverty Guideline Adjusted Extremely Low-Income Limits								
Table (c)								
Maximum of Table (a) and Table (b)								
Area	1- person	2- person	3- person	4- person	5- person	6- person	7- person	8- person
<b>Pike County, IL</b>	\$18,200	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150

4. The poverty guideline adjusted Extremely Low Income Limits are checked to ensure they are not greater than the Very Low Income Limits (50% Income Limits).

Very Low (50%) Income Limits								
Table (d)								
Area	1- person	2- person	3- person	4- person	5- person	6- person	7- person	8- person
<b>Pike County, IL</b>	\$30,350	\$34,650	\$39,000	\$43,300	\$46,800	\$50,250	\$53,700	\$57,200

Final Extremely Low-Income Limits								
Minimum of Table (c) and Table (d)								
Area	1- person	2- person	3- person	4- person	5- person	6- person	7- person	8- person
<b>Pike County, IL</b>	\$18,200	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150

**Calculator For Determining Extremely Low Income Limits For Families With More Than 8 People**

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## FY 2025 Low-Income Income Limits Calculation

In general, most 4-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the State non-metropolitan median family income. However, calculating low-income limits as 80 percent of the area median family income may produce anomalies inconsistent with statutory intent because the very low-income limits are not always based on 50 percent of the median (e.g., very-low income limits could be higher than low-income limits).

The calculation normally used, therefore, is to set the 4-person low-income limit at 1.6 (i.e. 80%/50%) times the relevant 4-person very low income limit. The only exception is that the resulting income limit may not exceed the U.S. median family income level (\$104,200 for FY 2025) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

1. The first step of calculating low-income limits is to establish the preliminary 4-person income limit. This is derived by multiplying the 4-person very low-income limit by 1.6 (80%/50%) and rounding the product to the nearest 50.

Area	4-Person Very Low-Income Limit	Preliminary 4-Person Low-Income Limit
<b>Pike County, IL</b>	\$43,300	\$69,300

2. Next, a comparison is made to ensure that the preliminary 4-Person low-income limit is not greater than the U.S. median family income level:

Area	US Median Family Income	US Median Cap Applied?	Preliminary 4-Person Low-Income Limit
<b>Pike County, IL</b>	\$104,200	Is \$69,300 > \$104,200? <b>No</b>	No Adjustment 4 Person LIL = <b>\$69,300</b>

- Next, a check is made to see if the area qualifies as a high housing cost area. If a cap was required in the previous step, it may be exceeded in the case that a high housing cost area adjustment is needed. This is similar to the high housing cost adjustment made for very low-income limits. An area's income limit is adjusted due to high housing costs if 85% of the area's annual 2 bedroom FMR is greater than 35% of the US median income. As we are deriving the low-income limit, the 85% of the annual 2-BR FMR is multiplied by 1.6 and rounded up to the nearest 50:

The preliminary low income limit did not exceed the US median in the previous step; therefore no high housing cost adjustment is needed.

- The four-person income limit is increased and rounded up to the nearest 50 if it is less than 95 percent of the low-income limit for the prior year. It is reduced and rounded down to the nearest 50 if that amount would be larger than the ceiling. Since FY 2010, HUD has not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to [Federal Register Notice FR-6436-N-01](#), for FY 2024 and beyond, HUD has modified this rule such that the ceiling can never exceed 10 percent.

For FY 2025, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2022 and 2023, at \$92,148 and \$96,401. Twice the change in these values is 9.23%. Therefore, the ceiling is set at 9.23%.

**No floors or caps were required to be applied for Pike County, IL.**

FY2025 4P Adjusted Preliminary Low-Income Limit	FY2024 4-Person Low-Income Limit	Ceiling Calculation	Floor Calculation	Ceiling or Floor Adjustment Required?	FY2025 Final 4-Person Low-Income Limit
\$69,300	\$65,100	$  \begin{aligned}  &\$65,100 * (1+0.0923) \\  &= \\  &\$71,109  \end{aligned}  $	$  \begin{aligned}  &\$65,100 * (1-0.05) \\  &= \\  &\$61,845  \end{aligned}  $	<b>No</b>	<b>\$69,300</b>

**\*NOTE:** If a ceiling is required, it is rounded down to the nearest 50 to ensure that it is less than or equal to the FY 2024 four-person very low-income limit times this cap. If a floor is required, it is rounded up to ensure that it is greater than or equal to 95 percent of the FY 2024 four-person very low-income limit.

- Subsequent to the comparisons above, low-income limits are calculated for each person size family between 1 and 8 persons. As is done with the very low-income limits, the 1-person

limit is calculated by multiplying the 4-person limit by 70%, the 2-person is obtained by multiplying the 4-person limit by 80%, the 3-person by multiplying the 4-person by 90%, the 5-person by multiplying the 4-person by 108%, the 6-person by multiplying the 4-person limit by 116%, the 7-person by multiplying the 4-person limit by 124%, and the 8-person by multiplying the 4-person limit by 132%. Adjustments are then rounded up to the nearest 50, if the value is not already a multiple of 50.

Pike County, IL								
Income Limit	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
Family Size Adjustment	\$69,300 * 0.70	\$69,300 * 0.80	\$69,300 * 0.90	\$69,300 * 1	\$69,300 * 1.08	\$69,300 * 1.16	\$69,300 * 1.24	\$69,300 * 1.32
Low Income Limit	\$48,510	\$55,440	\$62,370	\$69,300	\$74,844	\$80,388	\$85,932	\$91,476
<b>Final FY2025 Low-Income Limits</b>	\$48,550	\$55,450	\$62,400	<b>\$69,300</b>	\$74,850	\$80,400	\$85,950	\$91,500

**Low-Income Limit Calculation For Families With More Than 8 People**

Select family size

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