



DREAMKEY
PARTNERS

Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area

2025 HUD⁺ Median Income Guidelines

Annual Income / Family Size

| | 120% | 115% | 110% | 100% | 80% | 60% | 50% | 40% | 35% | 30%* |
|---|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|----------|
| 1 | \$94,320 | \$90,390 | \$86,460 | \$78,600 | \$62,850 | \$47,160 | \$39,300 | \$31,440 | \$27,510 | \$23,600 |
| 2 | \$107,760 | \$103,270 | \$98,780 | \$89,800 | \$71,800 | \$53,880 | \$44,900 | \$35,920 | \$31,430 | \$26,950 |
| 3 | \$121,200 | \$116,150 | \$111,100 | \$101,000 | \$80,800 | \$60,600 | \$50,500 | \$40,400 | \$35,350 | \$30,300 |
| 4 | \$134,640 | \$129,030 | \$123,420 | \$112,200 | \$89,750 | \$67,320 | \$56,100 | \$44,880 | \$39,270 | \$33,650 |
| 5 | \$145,440 | \$139,380 | \$133,320 | \$121,200 | \$96,950 | \$72,720 | \$60,600 | \$48,480 | \$42,420 | \$37,650 |
| 6 | \$156,240 | \$149,730 | \$143,220 | \$130,200 | \$104,150 | \$78,120 | \$65,100 | \$52,080 | \$45,570 | \$43,150 |
| 7 | \$167,040 | \$160,080 | \$153,120 | \$139,200 | \$111,300 | \$83,520 | \$69,600 | \$55,680 | \$48,720 | \$48,650 |
| 8 | \$177,840 | \$170,430 | \$163,020 | \$148,200 | \$118,500 | \$88,920 | \$74,100 | \$59,280 | \$51,870 | \$54,150 |

30%, 50%, 80% and median totals are provided by HUD.

Monthly Income / Family Size

| | 120% | 115% | 110% | 100% | 80% | 60% | 50% | 40% | 35% | 30%* |
|---|----------|----------|----------|----------|---------|---------|---------|---------|---------|---------|
| 1 | \$7,860 | \$7,533 | \$7,205 | \$6,550 | \$5,238 | \$3,930 | \$3,275 | \$2,620 | \$2,293 | \$1,967 |
| 2 | \$8,980 | \$8,606 | \$8,232 | \$7,483 | \$5,983 | \$4,490 | \$3,742 | \$2,993 | \$2,619 | \$2,246 |
| 3 | \$10,100 | \$9,679 | \$9,258 | \$8,417 | \$6,733 | \$5,050 | \$4,208 | \$3,367 | \$2,946 | \$2,525 |
| 4 | \$11,220 | \$10,753 | \$10,285 | \$9,350 | \$7,479 | \$5,610 | \$4,675 | \$3,740 | \$3,273 | \$2,804 |
| 5 | \$12,120 | \$11,615 | \$11,110 | \$10,100 | \$8,079 | \$6,060 | \$5,050 | \$4,040 | \$3,535 | \$3,138 |
| 6 | \$13,020 | \$12,478 | \$11,935 | \$10,850 | \$8,679 | \$6,510 | \$5,425 | \$4,340 | \$3,798 | \$3,596 |
| 7 | \$13,920 | \$13,340 | \$12,760 | \$11,600 | \$9,275 | \$6,960 | \$5,800 | \$4,640 | \$4,060 | \$4,054 |
| 8 | \$14,820 | \$14,203 | \$13,585 | \$12,350 | \$9,875 | \$7,410 | \$6,175 | \$4,940 | \$4,323 | \$4,513 |

Updated April 2, 2025

<https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn>

Charlotte-Gastonia-Concord, NC-SC HUD Metro FMR Area contains the following areas: Cabarrus, Gaston, Mecklenburg, & Union Counties, NC and York County, SC.

*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 DHHS poverty guidelines, 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.

+Not intended for use when determining income limits for LIHTC projects. LIHTC calculates income as a factor proportionate to 100% AMI; not the lesser of formula used by HUD.

