

HUD Income Limits for Housing Programs

How Does Springfield Use Income Limits?

Many of the City of Springfield's Housing Programs are only available to households that meet a U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) established income limit. The tables to the right show the maximum allowable household income for different household sizes by income level.

Different housing programs have different income requirements.

What are Income Limits?¹

Every year, HUD publishes annual income limits, which are used primarily to determine the income eligibility of applicants for HUD housing assistance programs and are based on data from the American Community Survey and other sources.

The income limit for federal affordable housing programs is the maximum income a household can earn to qualify or be eligible for assistance.

Income limits are based on a percent of median family income for an area (also called Area Median Income or AMI) and are adjusted based on how many people live in the household (including children). More information on how income limits are calculated is available [here](#).

2025 Income Limits²

30% AMI

Household Size	Income Limit
1	\$19,250
2	\$22,000
3	\$24,750
4	\$27,500
5	\$29,700
6	\$31,900
7	\$34,100
8	\$36,300

50% AMI

These income limits are used for Springfield's [Home Repair Program](#).

Household Size	Income Limit
1	\$32,100
2	\$36,700
3	\$41,300
4	\$45,850
5	\$49,550
6	\$53,200
7	\$56,900
8	\$60,550

80% AMI

These income limits are used for other eligible CDBG projects.

Household Size	Income Limit
1	\$51,350
2	\$58,700
3	\$66,050
4	\$73,350
5	\$79,250
6	\$85,100
7	\$91,000
8	\$96,850

¹ Information in this section comes from [FAQS-on-FY-2024-Income-Limits.docx](#).

² [CDBG income limits](#) in effect as of June 1, 2025 for the Eugene-Springfield MSA.

