

Habitat for Humanity of the Charlotte Region

Iredell County, NC HUD Metro FMR Area

2025 HUD Median Income Guidelines

Annual Income by Family Size

HH size	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	100%
1	20,794	24,259	27,725	31,191	34,650	38,122	41,588	45,053	48,519	51,984	55,450	69,313
2	23,756	27,716	31,675	35,634	39,600	43,553	47,513	51,472	55,431	59,391	63,350	79,188
3	26,719	31,172	35,625	40,078	44,550	48,984	53,438	57,891	62,344	66,797	71,250	89,063
4	29,681	34,628	39,575	44,522	49,500	54,416	59,363	64,309	69,256	74,203	79,150	98,938
5	32,063	37,406	42,750	48,094	53,500	58,781	64,125	69,469	74,813	80,156	85,500	106,875
6	34,444	40,184	45,925	51,666	57,450	63,147	68,888	74,628	80,369	86,109	91,850	114,813
7	36,806	42,941	49,075	55,209	61,400	67,478	73,613	79,747	85,881	92,016	98,150	122,688
8	39,188	45,719	52,250	58,781	65,350	71,844	78,375	84,906	91,438	97,969	104,500	130,625

Monthly Income by Family Size

HH size	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	100%
1	1,733	2,022	2,310	2,599	2,888	3,177	3,466	3,754	4,043	4,332	4,621	5,776
2	1,980	2,310	2,640	2,970	3,300	3,629	3,959	4,289	4,619	4,949	5,279	6,599
3	2,227	2,598	2,969	3,340	3,713	4,082	4,453	4,824	5,195	5,566	5,938	7,422
4	2,473	2,886	3,298	3,710	4,125	4,535	4,947	5,359	5,771	6,184	6,596	8,245
5	2,672	3,117	3,563	4,008	4,458	4,898	5,344	5,789	6,234	6,680	7,125	8,906
6	2,870	3,349	3,827	4,305	4,788	5,262	5,741	6,219	6,697	7,176	7,654	9,568
7	3,067	3,578	4,090	4,601	5,117	5,623	6,134	6,646	7,157	7,668	8,179	10,224
8	3,266	3,810	4,354	4,898	5,446	5,987	6,531	7,076	7,620	8,164	8,708	10,885

Effective Date: July 1, 2025

Data Source: https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?STATES=37.0&INPUTNAME=METRO16740N37097*37
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Notes: 100% AMI calculated from L80 (Low Income, 80% AMI) for each household size. All other AMI Categories were calculated based on this 100%AMI. 50% AMI was manually overridden to reflect the true HUD 50% Very Low Income Guideline. Slight variations on the 30% Extremely Low Income. Major 30% variations after 5 person household, refer to HUD AMI chart under calculations.