

Habitat for Humanity of the Charlotte Region

Charlotte-Concord-Gastonia, NC-SC 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	23,569	27,497	31,425	35,353	39,300	43,209	47,138	51,066	54,994	58,922	62,850	78,563
2	26,925	31,413	35,900	40,388	44,900	49,363	53,850	58,338	62,825	67,313	71,800	89,750
3	30,300	35,350	40,400	45,450	50,500	55,550	60,600	65,650	70,700	75,750	80,800	101,000
4	33,656	39,266	44,875	50,484	56,100	61,703	67,313	72,922	78,531	84,141	89,750	112,188
5	36,356	42,416	48,475	54,534	60,600	66,653	72,713	78,772	84,831	90,891	96,950	121,188
6	39,056	45,566	52,075	58,584	65,100	71,603	78,113	84,622	91,131	97,641	104,150	130,188
7	41,738	48,694	55,650	62,606	69,600	76,519	83,475	90,431	97,388	104,344	111,300	139,125
8	44,438	51,844	59,250	66,656	74,100	81,469	88,875	96,281	103,688	111,094	118,500	148,125

Monthly Income by Family Size

HH size	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	100%
1	1,964	2,291	2,619	2,946	3,275	3,601	3,928	4,255	4,583	4,910	5,238	6,547
2	2,244	2,618	2,992	3,366	3,742	4,114	4,488	4,861	5,235	5,609	5,983	7,479
3	2,525	2,946	3,367	3,788	4,208	4,629	5,050	5,471	5,892	6,313	6,733	8,417
4	2,805	3,272	3,740	4,207	4,675	5,142	5,609	6,077	6,544	7,012	7,479	9,349
5	3,030	3,535	4,040	4,545	5,050	5,554	6,059	6,564	7,069	7,574	8,079	10,099
6	3,255	3,797	4,340	4,882	5,425	5,967	6,509	7,052	7,594	8,137	8,679	10,849
7	3,478	4,058	4,638	5,217	5,800	6,377	6,956	7,536	8,116	8,695	9,275	11,594
8	3,703	4,320	4,938	5,555	6,175	6,789	7,406	8,023	8,641	9,258	9,875	12,344

Effective Date: July 1, 2025

https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?STATES=37.0&INPUTNAME=METRO16740M16740*3711999999%2

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.