

HUD Released date 4/1/2025 - FHFC posted 4/7/2025

Homeownership Strategies

2025 Income Limits Adjusted for Household Size Maximum Monthly Housing Payment including PITI

This form indicates household income limits and the maximum amount of that income - 30% that households should pay for monthly housing payments including PITI - principal, interest, taxes and insurance.

% of Yearly Median Income	Number of Persons in Household									
	1	2	3	4	5	6	7	8	9	10
Extremely Low Income 30%	\$21,500	\$24,550	\$27,600	\$32,150	\$37,650	\$43,150	\$48,650	\$5,145	Refer to HUD	
Maximum Monthly Payment	\$537.50	\$613.75	\$690.00	\$803.75	\$941.25	\$1,078.75	\$1,216.25	\$128.63		
Very Low Income 50%	\$35,750	\$40,900	\$45,950	\$51,100	\$55,200	\$59,300	\$63,400	\$67,500	\$71,540	\$75,628
Maximum Monthly Payment	\$893.75	\$1,022.50	\$1,148.75	\$1,277.50	\$1,380.00	\$1,482.50	\$1,585.00	\$1,687.50	\$1,788.50	\$1,890.70
Low Income 80%	\$57,250	\$65,400	\$73,600	\$81,750	\$88,300	\$94,850	\$101,440	\$107,950	\$114,464	\$121,005
Maximum Monthly Payment	\$1,431.25	\$1,635.00	\$1,840.00	\$2,043.75	\$2,207.50	\$2,371.25	\$2,536.00	\$86,520.00	\$86,520.00	\$86,520.00
Moderate Income 120%	\$85,800	\$98,160	\$110,280	\$122,640	\$132,480	\$142,320	\$152,160	\$162,000	\$171,696	\$181,507
Maximum Monthly Payment	\$2,145.00	\$2,454.00	\$2,757.00	\$3,066.00	\$3,312.00	\$3,558.00	\$3,804.00	\$4,050.00	\$4,292.40	\$4,537.68
Workforce Income 140%	\$100,100	\$114,520	\$128,660	\$143,080	\$154,560	\$166,040	\$177,520	\$189,000	\$200,312	\$211,758
Maximum Monthly Payment	\$2,502.50	\$2,863.00	\$3,216.50	\$3,577.00	\$3,864.00	\$4,151.00	\$4,438.00	\$4,725.00	\$5,007.80	\$5,293.95

MSA: Cape Coral-Fort Myers

FY 2025 Yearly median income for a household with four persons: \$92,500

Maximum Price of a New or Existing House: \$510,939