



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-7000

OFFICE OF COMMUNITY PLANNING  
AND DEVELOPMENT

**MEMORANDUM FOR:** All CPD Division Directors  
All HTF Program Coordinators

**FROM:** Virginia Sardone, Director, Office of  
Affordable Housing Programs, DGH

**SUBJECT:** HTF Program Income Limits – 2025

This memorandum issues the 2025 Housing Trust Fund (HTF) Program Income Limits for all HTF grantees, which are effective for the HTF Program on June 1, 2025. The HTF Program Income Limits were updated for 2025 by HUD's Program Parameters and Research Division, Office of Policy Development and Research (PD&R). A complete set of the 2025 HTF Program Income Limits, grouped by state, is posted at:  
<https://www.huduser.gov/portal/datasets/HTF-Income-limits.html>.

The income targeting requirements for the HTF Program, found at 24 CFR 93.250, state that in any fiscal year in which the total amount available for allocation of HTF funds is less than \$1 billion, the grantee must use 100 percent of its HTF grant for the benefit of extremely low-income families or families with incomes at or below the poverty line (whichever is greater). In any fiscal year in which the total amount available for allocation of HTF funds is greater than \$1 billion, the grantee must use at least 75 percent of its grant for the benefit of extremely low-income families or families with incomes at or below the poverty line.

The 2025 HTF Program Income Limits provide 30 percent limits, which may be different than the extremely low-income limits for the Section 8 Program, and the Poverty Guideline Limits.

Please make sure HTF grantees under your Field Office are notified of the issuance and effective date of the 2025 HTF Program Income Limits. If you have any questions regarding these limits, please contact your Desk Officer in the Office of Affordable Housing Programs.

Attachment