



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

OFFICE OF COMMUNITY PLANNING
AND DEVELOPMENT

MEMORANDUM FOR: CPD Division Directors
HOME Program Coordinators

FROM: B. Cory Schwartz, Acting Director, Office of
Block Grant Assistance, DGB

Virginia Sardone, Director, Office of
Affordable Housing Programs, DGH

SUBJECT: “Uncapped” Income Limits for 2025

The Quality Housing and Work Responsibility Act of 1998 (Title V of Public Law 105-276) enacted a provision that directed the Department to grant exceptions to at least ten jurisdictions that are currently “capped” under HUD’s low-and moderate-income limits. Currently under this exception, a total of 80 Community Development Block Grant (CDBG) entitlement grantees and 44 HOME Investment Partnerships (HOME) participating jurisdictions, including ten additional HOME consortia members, may use “uncapped” income limits that reflect 80 percent of the actual median income for the area. These grantees are listed in the attachments.

In addition, the attachments to this memorandum provide the 2025 “uncapped” income limits for the jurisdictions covered by this exception. For your information, the “uncapped” income limits for 2000 – 2024 are also included in the attachments. These calculations are described in HUD’s FY 2025 Income Limits Briefing Material, which may be obtained at: <https://www.huduser.gov/portal/datasets/home-datasets/files/2025-Uncapped-IncomeLimits-Memo.pdf>. Please ensure that grantees that choose to use the “uncapped” income limits for some or all their HOME or CDBG-assisted activities reflect this determination in their consolidated plans and annual action plans.

The use of the term “low-income limits” in the attachment is a reference to the Section 8 low-income limits (i.e., 80 percent of the median income for the area). These are the income limits established by HUD and referred to in the definition of “low-and moderate-income person” in the CDBG regulations at 24 CFR 570.3, and in the definition of “low-income families” in the HOME regulations at 24 CFR 92.2.

The effective date for these limits is June 1, 2025.

If you have any questions, please contact the Office of Block Grant Assistance Entitlement Communities Division at (202) 708-1577 or the Office of Affordable Housing Programs at (202) 708-2684.

Attachments

Uncapped Income Limits Areas

CA ALISA VIEJO	CT SHELTON
CA ANAHEIM*	CT STAMFORD*
CA BUENA PARK	DC WASHINGTON*
CA COSTA MESA*	MD BOWIE CITY
CA CUPERTINO CITY**	MD FREDERICK
CA DALY CITY*	MD GAITHERSBURG
CA FOUNTAIN VALLEY	MD MONTGOMERY COUNTY*
CA FULLERTON*	MD PRINCE GEORGES COUNTY*
CA GARDEN GROVE*	NJ BERGEN COUNTY*
CA GILROY CITY**	NJ CLIFTON
CA HUNTINGTON BEACH*	NJ EDISON**
CA IRVINE*	NJ FRANKLIN TOWNSHIP**
CA LAGUNA NIGUEL	NJ MIDDLESEX COUNTY*
CA LA HABRA	NJ NEW BRUNSWICK*
CA LAKE FOREST	NJ PASSAIC*
CA MARIN COUNTY*	NJ PASSAIC COUNTY
CA MILPITAS CITY	NJ PATERSON*
CA MISSION VIEJO	NJ PERTH AMBOY*
CA MOUNTAIN VIEW*	NJ OLD BRIDGE TOWNSHIP**
CA NEWPORT BEACH	NJ SAYREVILLE**
CA ORANGE*	NJ SOMERSET COUNTY*
CA ORANGE COUNTY*	NJ WAYNE TOWNSHIP
CA PALO ALTO**	NJ WOODBRIDGE**
CA RANCHO SANTA MARGARITA	NY BABYLON TOWN*
CA SAN CLEMENTE	NY BROOKHAVEN TOWNSHIP
CA REDWOOD CITY*	NY HUNTINGTON TOWN **
CA SAN FRANCISCO*	NY ISLIP TOWN*
CA SAN JOSE*	NY MOUNT VERNON*
CA SAN MATEO CITY*	NY NASSAU COUNTY*
CA SAN MATEO COUNTY*	NY NEW ROCHELLE*
CA SANTA ANA*	NY SUFFOLK COUNTY*
CA SANTA CLARA*	NY WESTCHESTER COUNTY
CA SANTA CLARA COUNTY*	NY WHITE PLAINS
CA SOUTH SAN FRANCISCO**	NY YONKERS*
CA SUNNYVALE*	VA ALEXANDRIA*
CA TUSTIN	VA ARLINGTON COUNTY*
CA WESTMINSTER*	VA FAIRFAX COUNTY*
CT DANBURY	VA FREDERICKSBURG
CT GREENWICH	VA LOUDOUN COUNTY*
CT NORWALK	VA PRINCE WILLIAM COUNTY*

* Indicates HOME participating jurisdiction

** Indicates member of a HOME consortium

