

U.S. Department of Housing and Urban Development Releases 2026 Income Limits

Hawkins Update

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Please be advised that on Friday, May 1, 2026, the U.S. Department of Housing and Urban Development (“HUD”) released the 2026 income limits that determine (i) area median gross income limitations for issuers of qualified mortgage bonds and mortgage credit certificates, (ii) eligibility for HUD-assisted programs, and (iii) low-income housing tax credit properties (the “Most Recent HUD Figures”).

Under Revenue Procedure 2021-19, the HUD income figures are used to determine area median gross income limitations for issuers of qualified mortgage bonds and mortgage credit certificates. Issuers may use either (i) the Most Recent HUD Figures or (ii) the income figures HUD released immediately prior to the Most Recent HUD Figures (the “Immediately Prior HUD Figures”), determined as of the date a mortgage loan or mortgage credit certificate is committed to a mortgagor (meaning, a written commitment). No later than 90 days after the date on which HUD releases updated income figures for the calendar year, issuers of qualified mortgage bonds or mortgage credit certificates may continue to use the income figures HUD released during the second preceding calendar year for purposes of computing the income requirements. As has been the guidance in the past, if the issuer uses the Most Recent HUD Figures to calculate high housing cost areas, then the issuer must use the Most Recent HUD Figures for all purposes within the high housing cost area formula. Likewise, if the issuer uses the Immediately Prior HUD Figures to calculate high housing cost areas, then the issuer must use the Immediately Prior HUD Figures for all purposes within the high housing cost area formula.

The Most Recent HUD Figures can be found at https://www.huduser.gov/portal/datasets/il.html#data_2026.

Any questions regarding the foregoing may be directed to a member of the [Hawkins Delafield & Wood LLP Tax Department](#).