

**MIAMI-DADE COUNTY  
FY 2026 INCOME LIMITS  
EFFECTIVE MAY 1, 2026**

HUD Area: Miami-Miami Beach-Kendall, FL HMFA

ADJUSTED BY FAMILY SIZE (AMI **)	ALLOWABLE ASSISTANCE – \$28,000 <= 50.0% - 80.0%		ALLOWABLE ASSISTANCE – \$14,000 80.01% - 140.0%	
	<= 50.0% VERY LOW	50.01% - 80.0% LOW	80.01% - 100.0% MEDIAN	100.01% - 140% MODERATE
1	Up to \$47,700.00	\$47,700.01 to \$76,300.00	\$76,300.01 to \$95,400.00	\$95,400.01 to \$133,560.00
2	Up to \$54,500.00	\$54,500.01 to \$87,200.00	\$87,200.01 to \$109,000.00	\$109,000.01 to \$152,600.00
3	Up to \$61,300.00	\$61,300.01 to \$98,100.00	\$98,100.01 to \$122,600.00	\$122,600.01 to \$171,640.00
4	Up to \$68,100.00	\$68,100.01 to \$109,000.00	\$109,000.01 to \$136,200.00	\$136,200.01 to \$190,680.00
5	Up to \$73,550.00	\$73,550.01 to \$117,750.00	\$117,750.01 to \$147,100.00	\$147,100.01 to \$205,940.00
6	Up to \$79,000.00	\$79,000.01 to \$126,450.00	\$126,450.01 to \$158,000.00	\$158,000.01 to \$221,200.00
7	Up to \$84,450.00	\$84,450.01 to \$135,150.00	\$135,150.01 to \$168,900.00	\$168,900.01 to \$236,460.00
8	Up to \$89,900.00	\$89,900.01 to \$143,900.00	\$143,900.01 to \$179,800.00	\$179,800.01 to \$251,720.00

**AMI = Adjusted Median Income – Based on # of persons that will live in property being purchased.**

**Income Limits are effective as of May 1, 2026. They are subject to change periodically via U.S. HUD revisions.**

**NOTE:** For FHA purchases, please consult current FHA guidelines for applicable mortgage limitations.

No MDEAT-HAP Maximum Sales Price; Subject only to loan qualifications of lenders licensed to provide mortgage financing as to the amount of the loan. Lenders may have limitations.

The maximum CLTV\* (Combined Loan-To-Value) is 105%. There is no Loan to Value limit.

**Allowable Assistance**

**For Households at or below 80% of Miami-Dade County adjusted gross median income (see above chart):** The maximum assistance is \$28,000.00 however, the Combined-Loan-To-Value (CLTV) may NOT exceed 105.00%.

**For Households above 80% of Miami-Dade County adjusted gross median income (see above chart):** The maximum assistance is \$14,000.00 with a maximum CLTV of 105.00%.

**Household Income: Anyone, 18 years or older that has a documented source of income.**

HAP funds are provided based on need and availability with limitations that are subject to change. Funds are disbursed to the closing agent. Funds can only be used for down-payment and/or closing costs assistance.

**BORROWERS MAY NOT RECEIVE MONEY BACK AT CLOSING UNDER ANY CIRCUMSTANCES.**

Source: Florida Housing Finance Corporation (FHFC), 2026 Income Limits and Rent Limits, SHIP and HHRP Programs, Miami-Dade County / Miami-Miami Beach-Kendall HMFA, Effective 5/1/2026. Based on figures provided by the U.S. Department of Housing and Urban Development (HUD).  
<https://www.floridahousing.org>  
HUD release: 5/1/2026  
Effective Date: May 1, 2026

