

KHC 2025 Rural Housing Trust Fund (RHTF) Income Limits

(Effective June 1, 2025)

Applicable income limit is the greater of 120% of State Median Family Income OR 120% of Area Median Income by County.

(Both sets of limits are published annually by HUD. See data links below.)

County	Kentucky RHTF Income Limits by Household Size							
	120% 1 person	120% 2 persons	120% 3 persons	120% 4 persons	120% 5 persons	120% 6 persons	120% 7 persons	120% 8 persons
Adair County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Allen County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Anderson County, KY	\$77,950	\$89,100	\$100,200	\$111,350	\$120,250	\$129,200	\$138,100	\$147,000
Ballard County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Barren County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Bath County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Bell County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Boone County, KY	\$93,900	\$107,350	\$120,750	\$134,150	\$144,900	\$155,650	\$166,350	\$177,100
Bourbon County, KY	\$86,000	\$98,300	\$110,600	\$122,900	\$132,700	\$142,550	\$152,350	\$162,200
Boyd County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Boyle County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Bracken County, KY	\$93,900	\$107,350	\$120,750	\$134,150	\$144,900	\$155,650	\$166,350	\$177,100
Breathitt County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Breckinridge County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Bullitt County, KY	\$81,150	\$92,750	\$104,350	\$115,900	\$125,200	\$134,450	\$143,750	\$153,000
Butler County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Caldwell County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Calloway County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Campbell County, KY	\$93,900	\$107,350	\$120,750	\$134,150	\$144,900	\$155,650	\$166,350	\$177,100
Carlisle County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Carroll County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Carter County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Casey County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Christian County, KY	\$73,650	\$84,200	\$94,700	\$105,250	\$113,650	\$122,100	\$130,500	\$138,900
Clark County, KY	\$86,000	\$98,300	\$110,600	\$122,900	\$132,700	\$142,550	\$152,350	\$162,200
Clay County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Clinton County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Crittenden County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Cumberland County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Daviess County, KY	\$72,400	\$82,750	\$93,100	\$103,450	\$111,700	\$120,000	\$128,250	\$136,550
Edmonson County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Elliott County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Estill County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Fayette County, KY	\$86,000	\$98,300	\$110,600	\$122,900	\$132,700	\$142,550	\$152,350	\$162,200
Fleming County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Floyd County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Franklin County, KY	\$77,300	\$88,300	\$99,350	\$110,400	\$119,250	\$128,050	\$136,900	\$145,750
Fulton County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Gallatin County, KY	\$93,900	\$107,350	\$120,750	\$134,150	\$144,900	\$155,650	\$166,350	\$177,100
Garrard County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Grant County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Graves County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Grayson County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440

County	Kentucky RHTF Income Limits by Household Size							
	120% 1 person	120% 2 persons	120% 3 persons	120% 4 persons	120% 5 persons	120% 6 persons	120% 7 persons	120% 8 persons
Green County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Greenup County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Hancock County, KY	\$71,500	\$81,700	\$91,900	\$102,100	\$110,300	\$118,450	\$126,650	\$134,800
Hardin County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Harlan County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Harrison County, KY	\$71,150	\$81,300	\$91,500	\$101,650	\$109,750	\$117,900	\$126,050	\$134,150
Hart County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Henderson County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Henry County, KY	\$81,150	\$92,750	\$104,350	\$115,900	\$125,200	\$134,450	\$143,750	\$153,000
Hickman County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Hopkins County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Jackson County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Jefferson County, KY	\$81,150	\$92,750	\$104,350	\$115,900	\$125,200	\$134,450	\$143,750	\$153,000
Jessamine County, KY	\$86,000	\$98,300	\$110,600	\$122,900	\$132,700	\$142,550	\$152,350	\$162,200
Johnson County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Kenton County, KY	\$93,900	\$107,350	\$120,750	\$134,150	\$144,900	\$155,650	\$166,350	\$177,100
Knott County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Knox County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Larue County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Laurel County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Lawrence County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Lee County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Leslie County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Letcher County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Lewis County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Lincoln County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Livingston County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Logan County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Lyon County, KY	\$75,000	\$85,750	\$96,450	\$107,150	\$115,750	\$124,300	\$132,900	\$141,450
Madison County, KY	\$75,750	\$86,600	\$97,400	\$108,250	\$116,900	\$125,550	\$134,200	\$142,900
Magoffin County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Marion County, KY	\$72,400	\$82,750	\$93,100	\$103,450	\$111,700	\$120,000	\$128,250	\$136,550
Marshall County, KY	\$74,250	\$84,850	\$95,450	\$106,100	\$114,550	\$123,050	\$131,550	\$140,050
Martin County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Mason County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
McClean County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
McCracken County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
McCreary County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Meade County, KY	\$72,900	\$83,350	\$93,750	\$104,150	\$112,500	\$120,850	\$129,150	\$137,500
Menifee County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Mercer County, KY	\$76,350	\$87,250	\$98,150	\$109,100	\$117,800	\$126,550	\$135,250	\$144,000
Metcalfe County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Monroe County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Montgomery County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Morgan County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Muhlenberg County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Nelson County, KY	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600
Nicholas County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Ohio County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440

County	Kentucky RHTF Income Limits by Household Size							
	120% 1 person	120% 2 persons	120% 3 persons	120% 4 persons	120% 5 persons	120% 6 persons	120% 7 persons	120% 8 persons
Oldham County, KY	\$81,150	\$92,750	\$104,350	\$115,900	\$125,200	\$134,450	\$143,750	\$153,000
Owen County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Owsley County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Pendleton County, KY	\$93,900	\$107,350	\$120,750	\$134,150	\$144,900	\$155,650	\$166,350	\$177,100
Perry County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Pike County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Powell County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Pulaski County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Robertson County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Rockcastle County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Rowan County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Russell County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Scott County, KY	\$86,000	\$98,300	\$110,600	\$122,900	\$132,700	\$142,550	\$152,350	\$162,200
Shelby County, KY	\$88,850	\$101,550	\$114,250	\$126,950	\$137,100	\$147,250	\$157,450	\$167,600
Simpson County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Spencer County, KY	\$81,150	\$92,750	\$104,350	\$115,900	\$125,200	\$134,450	\$143,750	\$153,000
Taylor County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Todd County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Trigg County, KY	\$73,650	\$84,200	\$94,700	\$105,250	\$113,650	\$122,100	\$130,500	\$138,900
Trimble County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Union County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Warren County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Washington County, KY	\$74,750	\$85,450	\$96,100	\$106,800	\$115,350	\$123,900	\$132,450	\$141,000
Wayne County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Webster County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Whitley County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Wolfe County, KY	\$70,800	\$80,880	\$90,960	\$101,040	\$109,200	\$117,240	\$125,400	\$133,440
Woodford County, KY	\$86,000	\$98,300	\$110,600	\$122,900	\$132,700	\$142,550	\$152,350	\$162,200

Family sizes in excess of 8 persons are calculated by adding 8% of the four-person income limit for each additional family member.
That is, a 9-person limit should be 140% of the 4-person limit, the 10-person limit should be 148%.

HUD Data Sources:

State Median Family Income <https://www.huduser.gov/portal/datasets/il/il25/State-Incomelimits-Report-FY25.pdf>

HUD Area Median Income https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_IncomeLmts_Natl_2025.xlsx