

# 2025 MONROE COUNTY SHIP INCOME LIMITS

HUD RELEASED Effective: APRIL 1, 2025

<b>2025 Monroe County, Median Income</b>	<b>\$118,000</b>
--	------------------

## SHIP Program Income Maximums, Adjusted for Family Size

<i>Household Size</i>	<b>50% Very Low</b>	<b>80% Low</b>	<b>120% Moderate</b>	<b>121-140%</b>
One Person	\$ 45,650	\$ 73,000	\$ 109,560	\$ 127,820
Two Persons	\$ 52,100	\$ 83,400	\$ 125,040	\$ 145,880
Three Persons	\$ 58,650	\$ 93,850	\$ 140,760	\$ 164,220
Four Persons	\$ 65,150	\$ 104,250	\$ 156,360	\$ 182,420
Five Persons	\$ 70,350	\$ 112,600	\$ 168,840	\$ 196,980
Six Persons	\$ 75,550	\$ 120,950	\$ 181,320	\$ 211,540
Seven Persons	\$ 80,800	\$ 129,300	\$ 193,920	\$ 226,240
Eight Persons	\$ 86,000	\$ 137,650	\$ 206,400	\$ 240,800

## State Housing Initiatives Partnership (SHIP) Program 2025 Rental Maximums

<i>Unit Size</i>	<b>50% Very Low</b>	<b>80% Low</b>	<b>120% Moderate</b>	<b>121 – 140%</b>
Efficiency	\$ 1,141	\$ 1,825	\$ 2,739	\$ 3,195
1 Bedroom	\$ 1,221	\$ 1,955	\$ 2,932	\$ 3,421
2 Bedroom	\$ 1,466	\$ 2,346	\$ 3,519	\$ 4,105
3 Bedroom	\$ 1,693	\$ 2,710	\$ 4,065	\$ 4,742
4 Bedroom	\$ 1,888	\$ 3,023	\$ 4,533	\$ 5,288

Each county's median income and the numbers derived from median are used to implement a variety of federal, state and local affordable housing programs. Please check with the agency responsible for implementing specific programs to determine how these figures may impact your project.

Median income is published annually by the U.S. Department of Housing and Urban Development. The Florida Housing Finance Corporation (FHFC) expands on the federal determination relative to the implementation of state programs.

Prepared by:  
 Monroe County SHIP Program  
 c/o Monroe County Social Services Dept.  
 1100 Simonton Street, Suite 190, Key West, Florida 33040  
 (305) 292-4405

Categories:	Very Low	=	0% to 50% of Median Income
	Low	=	51% to 80% of Median Income
	Moderate	=	81% to 120% of Median Income
	121-140%	=	121% to 140% of Median Income