



Portland Housing Bureau

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The 2026 Median Income for a Family of Four in the Portland-Vancouver-Hillsboro MSA is: **\$128,300**

Median Income Percentages 2026 (effective 5/1/2026)

Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%	140%
1	\$26,950	\$35,960	\$40,455	\$44,950	\$49,445	\$53,940	\$58,435	\$71,900	\$89,810	\$107,772	\$125,734
2	\$30,800	\$41,080	\$46,215	\$51,350	\$56,485	\$61,620	\$66,755	\$82,150	\$102,640	\$123,168	\$143,696
3	\$34,650	\$46,200	\$51,975	\$57,750	\$63,525	\$69,300	\$75,075	\$92,400	\$115,470	\$138,564	\$161,658
4	\$38,500	\$51,320	\$57,735	\$64,150	\$70,565	\$76,980	\$83,395	\$102,650	\$128,300	\$153,960	\$179,620
5	\$41,600	\$55,440	\$62,370	\$69,300	\$76,230	\$83,160	\$90,090	\$110,900	\$138,564	\$166,277	\$193,990
6	\$44,700	\$59,560	\$67,005	\$74,450	\$81,895	\$89,340	\$96,785	\$119,100	\$148,828	\$178,594	\$208,359
7	\$50,040	\$63,640	\$71,595	\$79,550	\$87,505	\$95,460	\$103,415	\$127,300	\$159,092	\$190,910	\$222,729
8	\$55,720	\$67,760	\$76,230	\$84,700	\$93,170	\$101,640	\$110,110	\$135,500	\$169,356	\$203,227	\$237,098
9	\$61,400	\$71,848	\$80,829	\$89,810	\$98,791	\$107,772	\$116,753	\$143,710	\$179,620	\$215,544	\$251,468
10	\$67,080	\$75,960	\$85,455	\$94,950	\$104,445	\$113,940	\$123,435	\$151,950	\$189,884	\$227,861	\$265,838

Notes:

- (1) 2026 Income levels have increased based on HUD's calculations for the Portland-Vancouver-Hillsboro, OR-WA MSA. The income schedule above is to be used for projects that DO NOT qualify for the HERA and are not funded with CDBG or HOME.
- (2) Other 2026 MFI levels are based on the 4-Person Income Limit of \$128,300. The 1-Person family Income Limit is 70% of the 4-Person Income Limit, the 2-Person family Income Limit is 80% of the 4-Person Income Limit, the 3-Person family Income Limit is 90% of the 4-Person Income Limit. Each family size larger than four (4) is calculated by an 8% increase per HH member to the 4-Person Income Limit. (i.e., 5-Person = 108%; 6-Person = 116%; 7-Person = 124%; 8-Person = 132%, and so on.
- (3) The income limits listed above are based on income limits published by HUD effective May 1, 2026.

2026 Housing Affordability: Maximum Monthly Rent Including Utilities by Median Income With a Housing Burden of 30% (effective 5/1/2026)

# of Bedrooms	Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%	140%
0	1	\$673	\$899	\$1,011	\$1,123	\$1,236	\$1,348	\$1,460	\$1,797	\$2,245	\$2,694	\$3,143
1	1.5	\$721	\$963	\$1,083	\$1,203	\$1,324	\$1,444	\$1,564	\$1,925	\$2,405	\$2,886	\$3,592
2	3	\$866	\$1,155	\$1,299	\$1,443	\$1,588	\$1,732	\$1,876	\$2,310	\$2,886	\$3,464	\$4,041
3	4.5	\$1,001	\$1,334	\$1,501	\$1,668	\$1,834	\$2,001	\$2,168	\$2,669	\$3,335	\$4,002	\$4,670
4	6	\$1,117	\$1,489	\$1,675	\$1,861	\$2,047	\$2,233	\$2,419	\$2,977	\$3,720	\$4,464	\$5,208
5	7.5	\$1,322	\$1,642	\$1,847	\$2,053	\$2,258	\$2,463	\$2,669	\$3,285	\$4,105	\$4,926	\$5,747
6	9	\$1,535	\$1,796	\$2,020	\$2,245	\$2,469	\$2,694	\$2,918	\$3,592	\$4,490	\$5,388	\$6,286

Notes:

- (1) Portland-Vancouver-Hillsboro, OR-WA MSA = Clackamas, Clark, Columbia, Multnomah, Skamania, Washington & Yamhill Counties
- (2) Rents can be set below the median family income % threshold. For instance, a residential unit may be restricted to households at or below 50% MFI but have one-bedroom rents (and utilities expenses) that are below \$1,203/month.
- (3) The rent limits listed above are based on the income limits published by HUD effective on May 1, 2026. Utility allowances must continue to be deducted from rents to achieve the maximum tenant rents allowed. Please note that all definitions and explanations herein may be subject to change upon later IRS and/or HUD clarification.