

HUD Income Eligibility Limits — FY 2026

Older Adult Home Modification Program (OAHMP) • Howard County, Maryland

Originating Agency: U.S. Dept. of Housing & Urban Development (HUD)

Effective Date: May 1, 2026

Geographic Area: Baltimore-Columbia-Towson MSA (Howard County)

Area Median Income (AMI): \$137,100 (Base Family Metric)

The following tables establish the official household income boundaries utilized to determine client eligibility for the **Older Adult Home Modification Program (OAHMP)** within Howard County. In accordance with federal guidelines, qualifying participants must have a total annual household income that does not exceed the **Low-Income (80% AMI)** threshold.

Official FY 2026 Household Income Limits

HOUSEHOLD SIZE	EXTREMELY LOW INCOME (30% AMI)	VERY LOW INCOME (50% AMI)	OAHMP LIMIT / LOW INCOME (80% AMI)
1 Person	\$28,850	\$48,000	\$74,800
2 Persons	\$32,950	\$54,850	\$85,450
3 Persons	\$37,050	\$61,700	\$96,150
4 Persons	\$41,150	\$68,550	\$106,800
5 Persons	\$44,450	\$74,050	\$115,350
6 Persons	\$47,750	\$79,550	\$123,900

Program Compliance & Implementation Note

Income limits are updated annually by HUD. The figures above must be applied to all new client intakes and eligibility verifications processed on or after May 1, 2026. Annual income determinations must include all gross wages, social security benefits, pensions, and asset-generated income for all adult household residents.

The Department of Community Resources and Services provides vital human services through its offices of ADA Coordination, Aging and Independence, Children and Families, Community Partnerships, Consumer Protection, Disability Services, Human Trafficking Prevention, the Local Children's Board, and Veterans and Military Families.

Howard County Government, Calvin Ball County Executive

www.howardcountymd.gov