

# KHC 2026 Rural Housing Trust Fund (RHTF) Income Limits

(Effective June 1, 2026)

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	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Allen County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Anderson County, KY	\$80,900	\$92,450	\$104,000	\$115,550	\$124,800	\$134,050	\$143,300	\$152,550
Ballard County, KY	\$74,350	\$84,950	\$95,600	\$106,200	\$114,700	\$123,200	\$131,700	\$140,200
Barren County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Bath County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Bell County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Boone County, KY	\$92,300	\$105,500	\$118,700	\$131,900	\$142,450	\$153,000	\$163,550	\$174,100
Bourbon County, KY	\$85,750	\$98,000	\$110,250	\$122,500	\$132,300	\$142,100	\$151,900	\$161,750
Boyd County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Boyle County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Bracken County, KY	\$92,300	\$105,500	\$118,700	\$131,900	\$142,450	\$153,000	\$163,550	\$174,100
Breathitt County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Breckinridge County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Bullitt County, KY	\$83,150	\$95,050	\$106,900	\$118,800	\$128,300	\$137,800	\$147,300	\$156,800
Butler County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Caldwell County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Calloway County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Campbell County, KY	\$92,300	\$105,500	\$118,700	\$131,900	\$142,450	\$153,000	\$163,550	\$174,100
Carlisle County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Carroll County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Carter County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Casey County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Christian County, KY	\$78,800	\$90,050	\$101,300	\$112,550	\$121,550	\$130,550	\$139,550	\$148,600
Clark County, KY	\$85,750	\$98,000	\$110,250	\$122,500	\$132,300	\$142,100	\$151,900	\$161,750
Clay County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Clinton County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Crittenden County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Cumberland County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Daviess County, KY	\$77,350	\$88,400	\$99,450	\$110,500	\$119,350	\$128,200	\$137,050	\$145,900
Edmonson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Elliott County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Estill County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Fayette County, KY	\$85,750	\$98,000	\$110,250	\$122,500	\$132,300	\$142,100	\$151,900	\$161,750
Fleming County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Floyd County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Franklin County, KY	\$77,350	\$88,400	\$99,450	\$110,500	\$119,350	\$128,200	\$137,050	\$145,900
Fulton County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Gallatin County, KY	\$92,300	\$105,500	\$118,700	\$131,900	\$142,450	\$153,000	\$163,550	\$174,100
Garrard County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Grant County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Graves County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Grayson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360

Kentucky RHTF Income Limits by Household Size								
County	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	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Greenup County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Hancock County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Hardin County, KY	\$74,100	\$84,650	\$95,250	\$105,850	\$114,300	\$122,750	\$131,250	\$139,700
Harlan County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Harrison County, KY	\$75,600	\$86,400	\$97,200	\$108,000	\$116,650	\$125,300	\$133,900	\$142,550
Hart County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Henderson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Henry County, KY	\$83,150	\$95,050	\$106,900	\$118,800	\$128,300	\$137,800	\$147,300	\$156,800
Hickman County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Hopkins County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Jackson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Jefferson County, KY	\$83,150	\$95,050	\$106,900	\$118,800	\$128,300	\$137,800	\$147,300	\$156,800
Jessamine County, KY	\$85,750	\$98,000	\$110,250	\$122,500	\$132,300	\$142,100	\$151,900	\$161,750
Johnson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Kenton County, KY	\$92,300	\$105,500	\$118,700	\$131,900	\$142,450	\$153,000	\$163,550	\$174,100
Knott County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Knox County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Larue County, KY	\$74,100	\$84,650	\$95,250	\$105,850	\$114,300	\$122,750	\$131,250	\$139,700
Laurel County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Lawrence County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Lee County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Leslie County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Letcher County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Lewis County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Lincoln County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Livingston County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Logan County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Lyon County, KY	\$77,050	\$88,050	\$99,050	\$110,050	\$118,850	\$127,650	\$136,450	\$145,250
Madison County, KY	\$83,350	\$95,250	\$107,150	\$119,050	\$128,550	\$138,100	\$147,600	\$157,150
Magoffin County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Marion County, KY	\$77,350	\$88,400	\$99,450	\$110,500	\$119,350	\$128,200	\$137,050	\$145,900
Marshall County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Martin County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Mason County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
McClellan County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
McCracken County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
McCreary County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Meade County, KY	\$76,500	\$87,450	\$98,400	\$109,300	\$118,050	\$126,800	\$135,550	\$144,300
Menifee County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Mercer County, KY	\$76,250	\$87,150	\$98,050	\$108,950	\$117,700	\$126,400	\$135,100	\$143,850
Metcalfe County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Monroe County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Montgomery County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Morgan County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Muhlenberg County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Nelson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Nicholas County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Ohio County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360

Kentucky RHTF Income Limits by Household Size								
County	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	\$83,150	\$95,050	\$106,900	\$118,800	\$128,300	\$137,800	\$147,300	\$156,800
Owen County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Owsley County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Pendleton County, KY	\$92,300	\$105,500	\$118,700	\$131,900	\$142,450	\$153,000	\$163,550	\$174,100
Perry County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Pike County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Powell County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Pulaski County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Robertson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Rockcastle County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Rowan County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Russell County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Scott County, KY	\$85,750	\$98,000	\$110,250	\$122,500	\$132,300	\$142,100	\$151,900	\$161,750
Shelby County, KY	\$88,100	\$100,700	\$113,300	\$125,900	\$135,950	\$146,000	\$156,100	\$166,150
Simpson County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Spencer County, KY	\$83,150	\$95,050	\$106,900	\$118,800	\$128,300	\$137,800	\$147,300	\$156,800
Taylor County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Todd County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Trigg County, KY	\$78,800	\$90,050	\$101,300	\$112,550	\$121,550	\$130,550	\$139,550	\$148,600
Trimble County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Union County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Warren County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Washington County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Wayne County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Webster County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Whitley County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Wolfe County, KY	\$73,440	\$83,880	\$94,320	\$104,760	\$113,160	\$121,560	\$129,960	\$138,360
Woodford County, KY	\$85,750	\$98,000	\$110,250	\$122,500	\$132,300	\$142,100	\$151,900	\$161,750

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/il26/State-Incomelimits-Report-FY26.pdf>

HUD Area Median Income [https://www.huduser.gov/portal/datasets/home-datasets/files/HOME\\_IncomeLmts\\_Natl\\_2026.xlsx](https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_IncomeLmts_Natl_2026.xlsx)