



GOVERNMENT OF THE DISTRICT OF COLUMBIA
DC Department of Housing and Community Development
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INCLUSIONARY ZONING PROGRAM
2026 MAXIMUM INCOME, RENT AND PURCHASE PRICE SCHEDULE

Effective: January 30, 2026

This 2026 Maximum Income, Rent and Purchase Price Schedule is published pursuant to the Inclusionary Zoning Implementation Amendment Act of 2006, effective March 14, 2007 (D.C. Law 16-275; D.C. Official Code § 6-1041.01 *et seq.*, as amended) and the Inclusionary Zoning Regulations codified in Chapter 10 of Title 11-C and Chapter 22 of Title 14 of the DCMR. This schedule is effective upon publication in the D.C. Register.

Maximum Annual Income¹ limits, Minimum Annual Income limits², housing costs and purchase prices are based on the Washington Metropolitan Statistical Area Median Family Income (MFI), previously referred to as Area Median Income (AMI). The MFI for a household of 4, as published by the U.S. Department of Housing and Urban Development (HUD) on April 1, 2025, is \$163,900. The limits are adjusted for household size in this schedule.

Inclusionary Zoning (IZ) units currently exist only at the 50%, 60%, and 80% MFI levels. However, this schedule also includes the 30%, 100%, and 120% MFI maximum and minimum income levels and maximum housing cost and purchase price amounts, which are often used in residential developments that include Affordable Dwelling Units (ADUs). For ADUs that are subject to Affordable Housing Covenants that include specific formulas for calculating income limits, housing costs or rents, and purchase prices, all figures provided here are for guidance only. Individuals must consult the particular affordability requirements imposed by the terms of the applicable Affordable Housing Covenants to determine the requirements applicable to the subject ADU.

For further information, please contact the IZ Program Office, DHCD, 1909 Martin Luther King Jr. Avenue SE, Washington, DC 20020 at (202) 442-7221 or iz.adu@dc.gov.

¹ The term “Maximum Annual Income” is used throughout this schedule to include both the Maximum Annual Household Income for ADU and maximum Household Annual Income for IZ purposes.

² The term “Minimum Annual Income” is used throughout this schedule to include both the Minimum Annual Household Income for ADU and minimum Household Annual Income for IZ purposes.

Household Size (number of people)	Maximum Annual Income (\$s)					
	30% of MFI	50% of MFI	60% of MFI	80% of MFI	100% of MFI	120% of MFI
1	\$34,400	\$57,350	\$68,850	\$91,800	\$114,750	\$137,700
2	\$39,350	\$65,550	\$78,650	\$104,900	\$131,100	\$157,350
3	\$44,250	\$73,750	\$88,500	\$118,000	\$147,500	\$177,000
4	\$49,150	\$81,950	\$98,340	\$131,000	\$163,900	\$196,700
5	\$53,100	\$88,550	\$106,260	\$141,600	\$180,300	\$212,400
6	\$57,050	\$95,100	\$114,120	\$152,100	\$196,700	\$228,150
7	\$60,950	\$101,650	\$121,980	\$162,600	\$213,050	\$243,900
8	\$64,900	\$108,200	\$129,840	\$173,100	\$229,450	\$259,600

Unit Size	Minimum Annual Income, based on Housing Costs not exceeding 50% of the Household's Annual Income (\$s)					
	30% of MFI	50% of MFI	60% of MFI	80% of MFI	100% of MFI	120% of MFI
Co-Living	\$13,700	\$22,300	\$27,100	\$36,500	\$45,350	\$54,500
Studio	\$18,250	\$29,750	\$36,500	\$48,250	\$60,500	\$72,500
1 bedroom	\$19,450	\$32,400	\$38,650	\$51,600	\$64,550	\$77,750
2 bedroom	\$23,050	\$38,650	\$46,550	\$61,700	\$77,750	\$93,100
3 bedroom	\$27,100	\$45,350	\$54,500	\$72,500	\$90,250	\$108,500
4 bedroom	\$30,700	\$51,600	\$61,700	\$82,550	\$103,700	\$124,100

Note: Minimum Annual Incomes are only applicable for rental Inclusionary Units and ADUs and are not applicable if a Household has rental assistance, such as a rent voucher or subsidy.

Note: DHCD recommends that Households should not expend more than (a) 38% of their Annual Income on housing costs for rental Inclusionary Units and ADUs and (b) 41% of their Annual Income on housing costs for for-sale Inclusionary Units and ADUs.

Multi-Family Developments

Note: IZ units currently exist only at the 50%, 60%, and 80% MFI levels.

Unit Size	30% of MFI Units		50% of MFI Units		60% of MFI Units	
	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)
Co-Living	570	-	930	-	1,130	-
Studio	760	55,000	1,240	124,100	1,520	164,400
1 bedroom	810	50,200	1,350	127,800	1,610	165,200
2 bedrooms	960	35,500	1,610	129,000	1,940	176,400
3 bedrooms	1,130	44,800	1,890	154,100	2,270	208,800
4 bedrooms	1,280	60,400	2,150	185,500	2,570	245,900

Unit Size	80% of MFI Units		100% of MFI Units		120% of MFI Units	
	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)
Co-Living	1,520	-	1,890	-	2,270	-
Studio	2,010	234,800	2,520	308,200	3,020	380,100
1 bedroom	2,150	242,900	2,690	320,600	3,240	399,700
2 bedrooms	2,570	267,100	3,240	363,400	3,880	455,500
3 bedrooms	3,020	316,700	3,760	423,100	4,520	532,400
4 bedrooms	3,440	371,100	4,320	497,600	5,170	619,900

Single-Family Developments and Flats

Unit Size	30% of MFI Units		50% of MFI Units		60% of MFI Units	
	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)
2 bedrooms	960	107,800	1,610	201,300	1,940	248,800
3 bedrooms	1,130	126,800	1,890	236,100	2,270	290,800
4 bedrooms	1,280	135,700	2,150	260,900	2,570	321,300

Unit Size	80% of MFI Units		100% of MFI Units		120% of MFI Units	
	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)	Max. Housing Costs (\$s)	Max. Purchase Price (\$s)
2 bedrooms	2,570	336,500	3,240	435,800	3,880	527,800
3 bedrooms	3,020	394,300	3,760	505,100	4,520	614,400
4 bedrooms	3,440	439,200	4,320	573,000	5,170	695,300

The Maximum Purchase Price or Maximum Housing Costs are calculated based on a Household at the benchmark income spending no more than 30% of its income toward housing costs.

The 2025 MFI represents a 5.95% increase over the prior year MFI for the region (\$154,700). Historically, the MFI has often varied significantly from year to year, declining and increasing due to statistical and economic factors. To facilitate the operation of the program and the planning of housing providers and residents alike, starting in 2018, Maximum Housing Costs and Maximum Purchase Prices had been limited to a 3% change over the prior year even when the percent change in the MFI was higher than 3%. After 8 years of this policy, the maximum housing costs in this schedule are now increasing by 5.95% over the prior schedule's figures in line with the percent increase in MFI.

Maximum Allowable Rent is equal to the Maximum Housing Costs published in the above tables *minus* any utility expenses paid by the tenant for water, sewer, electricity, natural gas (see Schedule 1, last page of this document); trash, and any other fees required in order to occupy the unit, including, but not limited to, mandatory amenity fees or administrative fees. An owner of an IZ unit or ADU may lower the rents or prices below the maximum rates identified in the tables to achieve a larger marketing band of incomes to assure occupancy.

Maximum Purchase Prices are calculated using the following assumptions:

1. A conventional 30 year, fixed-rate, fully amortizing mortgage at the national average mortgage rate as published by Freddie Mac at <https://www.freddiemac.com/pmms> (6.63% as the 52 week average as of December 12, 2025) plus a 0.25% cushion to protect for future interest rate increases and a 5% down payment.
2. Real estate property taxes are assessed based on the control price at the current real estate tax rate of \$0.85 per \$100 of valuation and a homestead deduction of \$89,850.
3. Condominium fees are estimated at \$0.84 per square foot per month applied to the assumed unit square footages. Single-Family homeowner association fees are estimated at \$0.14 per square foot per month applied to the assumed unit square footages. Estimated unit sizes are:

	Multi-Family Inclusionary Development				Single-Family Inclusionary Development		
Unit Size	Studio	1 bedroom	2 bedroom	3 bedroom	2 bedroom	3 bedroom	4 bedroom
Square Ft.	525	625	925	1,050	1,100	1,300	1,500
Hazard Insurance	Included in Condominium Fee				120	130	190

NOTE 1. If the actual homeowner association/condominium fee for a specific unit is more than 10% higher than the fees assumed in this Schedule, then DHCD may use the actual fees to determine the Maximum Purchase Price.

NOTE 2. If the condominium fees for any given unit do not include hazard insurance, then DHCD may add the actual or estimated insurance costs to determine the Maximum Purchase Price.

NOTE 3. For unit types or target MFI not listed above, contact DHCD's IZ Program.

NOTE 4. Incomes within 1% of the Maximum Annual Incomes and Minimum Annual Incomes *may be considered* by DHCD.

NOTE 5. Units with more than 4 bedrooms are limited to the 4-bedroom rents and purchase prices.

NOTE 6. More information on IZ and ADUs is available at www.dhcd.dc.gov

Schedule 1: Estimated Utilities By Unit Type

The following utility estimates are produced by the District of Columbia Housing Authority (2016 figures retained for this price schedule). The estimates shall be deducted from the Maximum Housing Costs if the tenant pays all or a portion of the required utilities. Only those utilities for which the tenant is responsible shall be deducted from the Maximum Housing Costs. For example, an 80% MFI one-bedroom all-electric apartment for which the tenant pays electricity, but not water and sewer charges, will have a maximum rent of \$1,970 (\$2,150 Maximum Housing Cost minus \$180 estimated electricity cost).

Required fees are also deducted from the Maximum Housing Cost. If this same property also charges a \$500/year amenity fee, the pro-rated amount of \$42/month would also be deducted from the Maximum Housing Cost, yielding a Maximum Allowable Rent of \$1,928.

Multi-family Developments

Unit type	Electricity (\$s)	Gas (\$s)	Water (\$s)	Sewer (\$s)	Total (\$s)
Electric heat, hot water, and cooking					
Studio	130	N/A	13	17	160
1 bedroom	180	N/A	26	35	241
2 bedroom	231	N/A	39	52	322
3 bedroom	282	N/A	52	70	404
4 bedroom	332	N/A	65	87	484
Gas heat, hot water, and cooking					
Studio	36	45	13	17	111
1 bedroom	48	60	26	35	169
2 bedroom	60	76	39	52	226
3 bedroom	72	91	52	70	285
4 bedroom	84	106	65	87	342

Single-family Developments

Unit type	Electricity (\$s)	Gas (\$s)	Water (\$s)	Sewer (\$s)	Total (\$s)
Electric heat, hot water, and cooking					
2 bedroom	335	N/A	39	52	426
3 bedroom	407	N/A	52	70	529
4 bedroom	477	N/A	65	87	629
Gas heat, hot water, and cooking					
2 bedroom	72	106	39	52	269
3 bedroom	86	128	52	70	336
4 bedroom	101	149	65	87	401