



To: Real Estate Department Partners

Notice: **RED-25-37**

From: Real Estate Department

Date: August 19, 2025

Re: **2026 Annual Inflationary Adjustments and Passbook Rate**

HUD has released the [Annual Inflationary Adjustments and Passbook Rate](#) for calendar year 2026.

The following adjustments apply to move-in and recertification events with an effective date on or after January 1, 2026.

- The imputed asset income threshold, non-necessary personal property inclusion threshold, and asset self-certification threshold are all increased from \$51,600 to \$52,787.
- The passbook savings rate is decreased from 0.45% to 0.40%.
- The income exclusion for earned income of dependent full-time students is increased from \$480 to \$500.
- The income exclusion for adoption assistance payments is increased from \$480 to \$500.
- For programs that use adjusted income, the mandatory deduction for elderly and disabled families is increased from \$525 to \$550.
- For programs that use adjusted income, the mandatory deduction for a dependent is increased from \$480 to \$500.
- For applicable HUD Multifamily and Public and Indian Housing programs, the asset limitation is increased from \$103,200 to \$105,574. This asset limitation does not apply to the LIHTC or bond programs or to HUD CPD programs.

IHCDA has released a new compliance form #26-2026 "Under \$52,787 Asset Certification (Effective Calendar Year 2026)". The previous "Under \$51,600 Asset Certification" is still available for 2025 files. The forms can be accessed in the Compliance Forms zip folder on the [IHCDA compliance webpage](#).



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