



National Coalition for PUBLIC EDUCATION

Subsidizing Private School for the Rich: Income Eligibility Limits for Each State Under the Federal Voucher Program in the One Big Beautiful Bill Act

The One Big Beautiful Bill Act, Public Law (P.L.) 119-21, creates a first of its kind program to funnel taxpayer funds into private elementary and secondary schools. Beginning in 2027, U.S. citizens and residents can contribute up to \$1,700 per year to a “Scholarship Granting Organization” (SGO) and receive a dollar-for-dollar federal tax credit. The donations collected by the SGO could be used to provide “scholarships” or vouchers to students.¹

Under P.L. 119-21, eligible students are those who can enroll in a public elementary or secondary school, and whose families annually earn no more than 300% of the area gross median income (AGMI) (as such term is used in [section 42 Internal Revenue Code of 1986](#)). AGMI is largely defined by the U.S. Department of Housing and Urban Development (HUD). Below is information for each state where 300% AGMI is the highest. The information below represents a family of four in Fiscal Year 2025.

Table 1. HUD Areas Where 300% AGMI is the Highest for a Family of Four in Each State

State	County(ies) or Town(s) Included in HUD Area with the Highest AGMI	300% of AGMI (family of four)
Alabama	Limestone, Madison Counties	\$346,500
Alaska	Denali Borough	\$441,000
Arizona	Maricopa, Pinal Counties	\$336,600
Arkansas	Benton, Madison, Washington Counties	\$305,400
California	Santa Clara County	\$602,700
Colorado	Boulder County	\$451,800
Connecticut	Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport, Wilton, Bethel, Brookfield, Danbury, New Fairfield, Newtown, Redding, Ridgefield, Sherman, Colchester, Lebanon towns	\$514,500

¹ Scholarships can only be used for a “qualified elementary or secondary education expense” which the law defines by [citing to this term](#) and its definition in the [Coverdell Education Savings Accounts Program](#). In short, these uses include expenses associated with attending or enrolling in a private (including religiously affiliated schools) or public elementary or secondary school. It is assumed that the intent of this program is to fund private school tuition, including at religious schools. Direct cash transfers for tuition are the “easiest” to execute and many new SGOs will be constructed for that purpose. Regulations by Treasury and/or each state’s operation of the program may clarify its application to public school students.

State	County(ies) or Town(s) Included in HUD Area with the Highest AGMI	300% of AGMI (family of four)
Delaware	New Castle County	\$358,200
District of Columbia	District of Columbia	\$491,700
Florida	Monroe County	\$390,900
Georgia	Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton Counties	\$342,600
Hawaii	Honolulu County	\$456,000
Idaho	Teton County	\$325,500
Illinois	Kendall County	\$397,200
Indiana	Dearborn, Ohio Counties	\$335,400
Iowa	Story County	\$371,700
Kansas	Johnson, Leavenworth, Linn, Miami, Wyandotte Counties	\$334,200
Kentucky	Boone, Bracken, Campbell, Gallatin, Kenton, Pendleton Counties	\$335,400
Louisiana	St. Tammany Parish	\$284,400
Maine	Cape Elizabeth, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Raymond, Scarborough, Standish, Windham, Yarmouth, Buxton, Hollis, Limington, Old Orchard Beach, Berwick, Eliot, Kittery, South Berwick, York Towns; Portland, South Portland, Westbrook Cities	\$389,400
Maryland	Charles, Frederick, Montgomery, Prince George's Counties	\$491,700
Massachusetts	Nantucket County	\$496,800
Michigan	Livingston County	\$391,800
Minnesota	Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright Counties	\$397,200
Mississippi	Lafayette County	\$274,200
Missouri	Caldwell, Cass, Clay, Clinton Counties	\$334,200

State	County(ies) or Town(s) Included in HUD Area with the Highest AGMI	300% of AGMI (family of four)
Montana	Gallatin County	\$357,000
Nebraska	Saunders County	\$354,600
Nevada	Storey, Washoe Counties	\$331,500
New Hampshire	Seabrook, South Hampton Towns	\$496,200
New Jersey	Hunterdon, Middlesex, Somerset Counties	\$460,200
New Mexico	Los Alamos County	\$500,100
New York	Westchester County	\$510,000
North Carolina	Franklin, Johnston, Wake Counties	\$398,100
North Dakota	Dunn County	\$411,900
Ohio	Union County	\$384,600
Oklahoma	Alfalfa County	\$299,700
Oregon	Clackamas, Columbia, Multnomah, Washington, Yamhill Counties	\$372,300
Pennsylvania	Bucks, Chester, Delaware, Montgomery, Philadelphia Counties	\$358,200
Rhode Island	Newport County, Washington Counties	\$418,500
South Carolina	York County	\$336,600
South Dakota	Stanley County	\$340,800
Tennessee	Cannon, Cheatham, Davidson, Dickson, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson Counties	\$344,400
Texas	Kendall County	\$431,700
Utah	Summit County	\$500,100
Vermont	Chittenden, Franklin, Grand Isle Counties	\$389,400
Virginia	Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford Counties; Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, Manassas Park Cities	\$491,700
Washington	King, Snohomish County	\$471,300

State	County(ies) or Town(s) Included in HUD Area with the Highest AGMI	300% of AGMI (family of four)
West Virginia	Jefferson County	\$382,800
Wisconsin	Pierce County, St. Croix Counties	\$397,200
Wyoming	Teton County	\$424,500

Data Source: U.S. Department of Housing and Urban Development (HUD). Income Limits for Non-Section 8 Programs: Multifamily Tax Subsidy Projects (MTSPs). MTSP Income Limits FY25.

https://www.huduser.gov/portal/datasets/mtsp.html#data_2025 (accessed 05/13/25). The information in column three is the HUD-published very low-income limit for a family of four, multiplied to express what 300% AGMI is in the county(ies)/town(s) in each respective state where it is highest.

Note: The median income data used to compile this table is from over 2,600 unique areas that are primarily counties or Metropolitan Statistical Areas (MSA), as modified by HUD for purposes of setting income limits. An MSA is defined federally as “an area with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core, as measured by commuting ties,” to group counties into specific geographic areas, which vary by state. Some MSAs include multiple counties, and some counties may be included under multiple MSAs. In certain areas, HUD often publishes data to smaller areas than counties, including the town level.

Note: In this table, “HUD area” is the county, MSA, or other aggregated area with the highest area median income in each state.