

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Division of Housing Policy Development

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**MEMORANDUM**

DATE: February 25, 2013

TO: Interested Parties

A handwritten signature in blue ink that reads "Lisa Bates".

FROM: Lisa Bates, Deputy Director
Division of Housing Policy Development

SUBJECT: **State Income Limits for 2013**
Reflecting New State Hold Harmless Policy

Attached are State Income Limits for 2013 reflecting median income and household income levels for extremely low-, very low-, low-, and moderate-income households for California's 58 counties and briefing materials. 2013 income Limits are now in effect to replace last year's limits and will be available on the Department of Housing and Community Development's (Department) website <<http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>>.

State Income Limits apply to designated programs and are to be used to determine applicant eligibility (based on level of household income) and to calculate affordable housing cost for applicable housing assistance programs. Note that use of State Income Limits is subject to a particular program's definition of income, family, family size, effective dates, and other factors. Also, definitions applicable to income categories, criteria, and geographic areas sometimes differ depending on funding source and program resulting in some programs using other income limits.

These income limits were updated based on: (1) federal income limits published December 11, 2012 by the U.S. Department of Housing and Urban Development (HUD) for its Section 8 Housing Choice Voucher Program income limits and (2) adjustments the Department made based on particular State statutory provisions and to reflect the Department's new Hold Harmless Policy.

The Department is implementing the State Hold Harmless (HH) Policy proposed and posted December 20, 2012 for review and comment on the Department's website <<http://www.hcd.ca.gov/hpd/harmless.html>>. This policy will hold State Income Limits harmless from any decreases in household income category and median income levels that HUD began applying to its Section 8 Income Limits beginning 2010 after eliminating its longstanding Hold Harmless Policy. HUD determined its HH Policy was no longer necessary due to federal law changes in 2008 (Public Law 110-98) prohibiting any rent decreases in federal or private activity bond funded projects.

State Income Limits for 2013 Reflecting New State Hold Harmless Policy (continued)

Since 2009, the last year HUD's Hold Harmless Policy was in effect, many household and/or median income levels have continued to decrease among a growing number of California counties potentially adversely impacting project rental income among a greater number of affordable housing projects. State Income Limits for 2010 reflected area median income (AMI) decreases in eight counties, whereas for 2013, if the new State HH Policy were not implemented, AMI would decrease in 49 counties. As AMI is used to determine affordable rent levels for applicable assisted housing projects subject to Health & Safety Code Section 50053, a decrease in AMI results in decreases in unit rents and project rental income. Unanticipated decreases in project rental income can jeopardize the viability of existing and future affordable housing projects and discourage providing more affordable units that are most in demand by persons having with the lowest household incomes.

The Department's HH Policy will benefit a broad public and assist in objectives to maintain and increase the supply of affordable rental housing even though the policy will prevent small rent decreases that would benefit a number of residents in assisted projects within particular counties in the event HUD publishes a decrease in median income. The Department's final February 22, 2013 Notice of its decision, summary of 19 public comments received, and HCD's responses will be added to the Department's webpage.

Please contact Department staff at (916) 445-4728 to answer questions concerning State Income Limits.

Attachments: 2013 Income Limits Briefing Materials and 2013 State Income Limits

2013 State Income Limits Briefing Materials California Code of Regulations, Title 25, § 6932

Overview

California Department of Housing and Community Development (HCD), pursuant to Health & Safety Code (H&SC) Section 50093(c), filed with the Office of Administrative Law updates reflecting these 2013 State Income Limits. HCD updates its income limits based on income limit revisions the Department of Housing and Urban Development (HUD) makes to its Section 8 Housing Choice Voucher Program that HUD released on December 11, 2012.

HUD revises Section 8 income limits to reflect changes in household category income levels and median income levels applicable to extremely-low, very-low, and low- income households. California law specifies that its State Income Limits must be updated based on HUD updating its Section 8 income limit levels. The Department also revises State Income Limit levels to reflect the following: (1) adjustments, per State law, to some HUD county median income figures, (2) adjustments to some household income category and area median income levels to reflect HCD's Hold Harmless (HH) Policy implemented in 2013 to replace HUD's former HH Policy, discontinued after 2009, to maintain income category and area median income levels at their highest achieved levels and (3) calculation of California's moderate-income household levels based on changes to county area median income levels.

Following are brief summaries of different methodology used by HUD and HCD in updating income limits for different household income categories.

HUD Methodology

Extremely Low-Income

This income category comprises households with a maximum income of 30 percent (30%) of median family income (MFI). HUD calculates extremely-low income limits based on very-low income limits. Extremely low-income limits reflect 60 percent of very-low income limits. However, HUD sets a floor based on minimum Supplemental Security Income (SSI).

Very Low-Income

The maximum very-low income limit typically reflects 50 percent (50%) of MFI. HUD's MFI figure generally equals two times HUD's 4-person very low-income limit, except when HUD applies adjustments. HUD may adjust income limits for an area or county to account for a condition that warrants special consideration, called an exception, applicable to areas with unusually high or low family income, uneven housing-cost-to-income relationships or historical exceptions. In addition, HUD restricts adjustments so income limits do not vary more than five percent (5%) of the previous year's very low-income figure. Very low-income limits are used as the base to calculate extremely-low and low-income limits.

**2013 State Income Limits Briefing Materials
California Code of Regulations, Title 25, § 6932**

Low-Income

In general, maximum income for low-income households reflects 80 percent (80%) of the MFI level. Most low-income limits represent the higher level of: (1) 80 percent of MFI or (2) 80 percent of State non-metropolitan median family income. However, due to adjustments that HUD sometimes makes, strictly calculating low-income limits as 80 percent of MFI could produce unintended anomalies inconsistent with statutory intent. HUD's briefing materials specify that, with some exceptions, the low-income limit reflects 160 percent of the very low-income limit. HUD may apply exceptions to areas with unusually high or low housing-costs-to-income relationships. An example of the result from HUD applying an exception to an area could be an increase to the low-income limit without an increase to the very low-income limit. In sum, an "80%" limit cannot be assumed to equal 80 percent of the AMI or 4-person median income limit nor 160 percent of the very low-income limit due to adjustments HUD may make.

Median Family Income

Calculations of HUD's Section 8 Income Limits begin with the production of Median Family Income (MFI) estimates. The FY 2013 MFI estimates use 5-year American Community Survey (ACS) data (2006-2010), augmented by the current 1-year (2010) ACS estimate of MFI information and then updated with Consumer Price Index (CPI) data through the end of 2011. Upon HUD determining Median Family Income, very low-income limits are then established and utilized to calculate extremely low- and low-income limits.

Income Limit Calculations for Household Sizes Other Than 4-Persons

Income limits for all income categories are adjusted for household size so that larger households have higher income limits than smaller households. For all income categories, income limits for household sizes other than 4-persons are calculated using the 4-person income limit as the base. HUD's adjustments use the following percentages, with results rounded to the nearest \$50 increment:

Number of persons in Household: 1 2 3 4 5 6 7 8

Adjustments: 70% 80% 90% Base 108% 116% 124% 132%

Income Limit Calculations for Household Sizes Greater Than 8-Persons

For households of more than eight persons, refer to the formula at the end of the table for 2013 Income Limits. Due to the adjustments HUD can make to income limits in a given county, table data should be the only method used to determine program eligibility. Arithmetic calculations are applicable only when a household has more than eight members.

Reference: FY 2013 HUD Income Limits Transmittal Notice PDR-2013-02 issued December 11, 2012 and HUD Income Limits Briefing Material dated December 11, 2012 http://www.huduser.org/portal/datasets/il/il13/IncomeLimitsBriefingMaterial_FY13.pdf

2013 State Income Limits Briefing Materials
California Code of Regulations, Title 25, § 6932

HCD Methodology

State law (Health & Safety Code sections) prescribes the methodology the Department uses to update its Official State Income Limits. The Department utilizes HUD's Section 8 Housing Choice Voucher Program Income Limits. HCD's methodology involves: (1) increasing some counties' area median levels established by HUD, (2) increasing some 4-person very-low income limits established by HUD, (3) applying adjustments, pursuant to HCD's new State Income Limit Hold Harmless (HH) Policy implemented in 2013, to restore and maintain household income category and county area median income levels at the highest level achieved prior to any HUD decreases from discontinuing its HH Policy after 2009, and (4) determining income limit levels applicable to California's moderate-income households defined by State law as household income not exceeding 120 percent of county AMI.

Area Median Income

HCD adjusts some county area median income (AMI) levels set by HUD in comparing and applying the higher of: (1) HUD's median family income figure applicable to counties with a metropolitan statistical area or (2) HUD's statewide median family income figure for non-metropolitan counties (\$57,900 reflecting highest 2012 level pursuant to the Department's new HH Policy).

4-person Median Income Calculation

For a few counties, the Department increased HUD's 4-person very-low figure to equal the respective higher county AMI figure pursuant to HCD's HH Policy. Usually, HUD's 4-person median income figure reflects the county's AMI figure. However, because HUD sometimes makes adjustments, based on unusually high median family income, to decrease the 4-person very-low income limit, the Department makes adjustments so its calculation of the 4-person very-low income limit for each county is not less than HUD's median family income figure and, pursuant to HCD's HH Policy, not less than the highest level achieved in a prior year.

Moderate-Income Levels

The Department is responsible for establishing California moderate-income limit levels. After calculating the 4-person area median income (AMI) level as previously described, the Department sets the maximum moderate income limit to equal 120 percent of county AMI.

2013 State Income Limits Briefing Materials
California Code of Regulations, Title 25, § 6932

Applicability of California's Official State Income Limits

Applicability of these State Income Limits is subject to particular programs as program definitions of such factors as income, family, and household size, etc., vary. Some programs, such as Multifamily Tax Subsidy Projects (MTSPs), use different income limits.

For MTSPs, separate income limits apply per provisions of the Housing and Economic Recovery Act (HERA) of 2008 (Public Law 110-289). Income limits for MTSPs are used to determine qualification levels as well as set maximum rental rates for projects funded with tax credits authorized under Section 42 of the Internal Revenue Code (Code). Also, MTSP income limits apply to projects financed with tax exempt housing bonds issued to provide qualified residential rental development under Section 142 of the Code. These income limits are available at this weblink <http://www.huduser.org/datasets/mtsp.html>.

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8
Alameda County	Extremely Low	19,650	22,450	25,250	28,050	30,300	32,550	34,800	37,050
	4-Person Very Low Income	32,750	37,400	42,100	46,750	50,500	54,250	58,000	61,750
	Area Median Income:	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
	\$93,500	65,450	74,800	84,150	93,500	101,000	108,450	115,950	123,400
	Moderate Income	78,550	89,750	101,000	112,200	121,200	130,150	139,150	148,100
Alpine County	Extremely Low	16,350	18,700	21,050	23,350	25,250	27,100	29,000	30,850
	4-Person Very Low Income	27,250	31,150	35,050	38,900	42,050	45,150	48,250	51,350
	Area Median Income:	43,600	49,800	56,050	62,250	67,250	72,250	77,200	82,200
	\$85,300	59,700	68,250	76,750	85,300	92,100	98,950	105,750	112,600
	Moderate Income	71,650	81,900	92,100	102,350	110,550	118,750	126,900	135,100
Amador County	Extremely Low	14,550	16,600	18,700	20,750	22,450	24,100	25,750	27,400
	4-Person Very Low Income	24,250	27,700	31,150	34,600	37,400	40,150	42,950	45,700
	Area Median Income:	38,750	44,300	49,850	55,350	59,800	64,250	68,650	73,100
	\$69,200	48,450	55,350	62,300	69,200	74,750	80,250	85,800	91,350
	Moderate Income	58,150	66,450	74,750	83,050	89,700	96,350	103,000	109,650
Butte County	Extremely Low	12,350	14,100	15,850	17,600	19,050	20,450	21,850	23,250
	4-Person Very Low Income	20,550	23,500	26,450	29,350	31,700	34,050	36,400	38,750
	Area Median Income:	32,900	37,600	42,300	46,950	50,750	54,500	58,250	62,000
	\$58,700	41,100	46,950	52,850	58,700	63,400	68,100	72,800	77,500
	Moderate Income	49,300	56,350	63,400	70,450	76,100	81,700	87,350	93,000
Calaveras County	Extremely Low	14,650	16,750	18,850	20,900	22,600	24,250	25,950	27,600
	4-Person Very Low Income	24,400	27,900	31,400	34,850	37,650	40,450	43,250	46,050
	Area Median Income:	39,050	44,600	50,200	55,750	60,250	64,700	69,150	73,600
	\$69,700	48,800	55,750	62,750	69,700	75,300	80,850	86,450	92,000
	Moderate Income	58,550	66,900	75,300	83,650	90,350	97,050	103,750	110,400
Colusa County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750
Contra Costa County	Extremely Low	19,650	22,450	25,250	28,050	30,300	32,550	34,800	37,050
	4-Person Very Low Income	32,750	37,400	42,100	46,750	50,500	54,250	58,000	61,750
	Area Median Income:	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
	\$93,500	65,450	74,800	84,150	93,500	101,000	108,450	115,950	123,400
	Moderate Income	78,550	89,750	101,000	112,200	121,200	130,150	139,150	148,100
Del Norte County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750
El Dorado County	Extremely Low	16,000	18,300	20,600	22,850	24,700	26,550	28,350	30,200
	4-Person Very Low Income	26,650	30,450	34,250	38,050	41,100	44,150	47,200	50,250
	Area Median Income:	42,650	48,750	54,850	60,900	65,800	70,650	75,550	80,400
	\$76,100	53,250	60,900	68,500	76,100	82,200	88,300	94,350	100,450
	Moderate Income	63,900	73,050	82,150	91,300	98,600	105,900	113,200	120,500
Fresno County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8	
Glenn County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Humboldt County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Imperial County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Inyo County	Extremely Low	13,850	15,800	17,800	19,750	21,350	22,950	24,500	26,100	
	4-Person Very Low Income	23,050	26,350	29,650	32,900	35,550	38,200	40,800	43,450	
	Area Median Income:	Lower Income	36,900	42,150	47,400	52,650	56,900	61,100	65,300	69,500
	\$65,800	Median Income	46,050	52,650	59,200	65,800	71,050	76,350	81,600	86,850
	Moderate Income	55,250	63,150	71,050	78,950	85,250	91,600	97,900	104,200	
Kern County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Kings County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Lake County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Lassen County	Extremely Low	13,600	15,550	17,500	19,400	21,000	22,550	24,100	25,650	
	4-Person Very Low Income	22,650	25,900	29,150	32,350	34,950	37,550	40,150	42,750	
	Area Median Income:	Lower Income	36,250	41,400	46,600	51,750	55,900	60,050	64,200	68,350
	\$66,800	Median Income	46,750	53,450	60,100	66,800	72,150	77,500	82,850	88,200
	Moderate Income	56,100	64,100	72,150	80,150	86,550	92,950	99,400	105,800	
Los Angeles County	Extremely Low	17,950	20,500	23,050	25,600	27,650	29,700	31,750	33,800	
	4-Person Very Low Income	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400	
	Area Median Income:	Lower Income *	47,850	54,650	61,500	68,300	73,800	79,250	84,700	90,200
	\$64,800	Median Income	45,350	51,850	58,300	64,800	70,000	75,150	80,350	85,550
	Moderate Income	54,450	62,200	70,000	77,750	83,950	90,200	96,400	102,650	

* Lower income exceeding median income is an anomaly just for this county due to HUD historical high cost adjustments to median. Household lower income figures are derived based on very-low income figures not adjusted by HUD to account for any exceptions.

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8
Madera County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750
Marin County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
	4-Person Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
	Area Median Income:	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	\$103,000	72,100	82,400	92,700	103,000	111,250	119,500	127,700	135,950
	Moderate Income	86,500	98,900	111,250	123,600	133,500	143,400	153,250	163,150
Mariposa County	Extremely Low	12,900	14,750	16,600	18,400	19,900	21,350	22,850	24,300
	4-Person Very Low Income	21,500	24,550	27,600	30,650	33,150	35,600	38,050	40,500
	Area Median Income:	34,350	39,250	44,150	49,050	53,000	56,900	60,850	64,750
	\$61,300	42,900	49,050	55,150	61,300	66,200	71,100	76,000	80,900
	Moderate Income	51,500	58,850	66,200	73,550	79,450	85,300	91,200	97,100
Mendocino County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750
Merced County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750
Modoc County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750
Mono County	Extremely Low	16,450	18,800	21,150	23,500	25,400	27,300	29,150	31,050
	4-Person Very Low Income	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
	Area Median Income:	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700
	\$79,600	55,700	63,700	71,650	79,600	85,950	92,350	98,700	105,050
	Moderate Income	66,850	76,400	85,950	95,500	103,150	110,800	118,400	126,050
Monterey County	Extremely Low	15,000	17,150	19,300	21,400	23,150	24,850	26,550	28,250
	4-Person Very Low Income	25,000	28,550	32,100	35,650	38,550	41,400	44,250	47,100
	Area Median Income:	39,950	45,650	51,350	57,050	61,650	66,200	70,750	75,350
	\$68,700	48,100	54,950	61,850	68,700	74,200	79,700	85,200	90,700
	Moderate Income	57,700	65,950	74,200	82,450	89,050	95,650	102,250	108,850
Napa County	Extremely Low	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
	4-Person Very Low Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Area Median Income:	46,050	52,600	59,200	65,750	71,050	76,300	81,550	86,800
	\$86,100	60,250	68,900	77,500	86,100	93,000	99,900	106,750	113,650
	Moderate Income	72,300	82,650	92,950	103,300	111,550	119,850	128,100	136,350
Nevada County	Extremely Low	15,300	17,450	19,650	21,800	23,550	25,300	27,050	28,800
	4-Person Very Low Income	25,450	29,050	32,700	36,300	39,250	42,150	45,050	47,950
	Area Median Income:	40,700	46,500	52,300	58,100	62,750	67,400	72,050	76,700
	\$72,600	50,800	58,100	65,350	72,600	78,400	84,200	90,000	95,850
	Moderate Income	60,950	69,700	78,400	87,100	94,050	101,050	108,000	114,950

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8	
Orange County	Extremely Low	20,250	23,150	26,050	28,900	31,250	33,550	35,850	38,150	
	4-Person Very Low Income	33,750	38,550	43,350	48,150	52,050	55,900	59,750	63,600	
	Area Median Income:	Lower Income	53,950	61,650	69,350	77,050	83,250	89,400	95,550	101,750
	\$87,200	Median Income	61,050	69,750	78,500	87,200	94,200	101,150	108,150	115,100
	Moderate Income	73,250	83,700	94,200	104,650	113,000	121,400	129,750	138,150	
Placer County	Extremely Low	16,000	18,300	20,600	22,850	24,700	26,550	28,350	30,200	
	4-Person Very Low Income	26,650	30,450	34,250	38,050	41,100	44,150	47,200	50,250	
	Area Median Income:	Lower Income	42,650	48,750	54,850	60,900	65,800	70,650	75,550	80,400
	\$76,100	Median Income	53,250	60,900	68,500	76,100	82,200	88,300	94,350	100,450
	Moderate Income	63,900	73,050	82,150	91,300	98,600	105,900	113,200	120,500	
Plumas County	Extremely Low	13,050	14,900	16,750	18,600	20,100	21,600	23,100	24,600	
	4-Person Very Low Income	21,700	24,800	27,900	31,000	33,500	36,000	38,450	40,950	
	Area Median Income:	Lower Income	34,750	39,700	44,650	49,600	53,600	57,550	61,550	65,500
	\$62,000	Median Income	43,400	49,600	55,800	62,000	66,950	71,900	76,900	81,850
	Moderate Income	52,100	59,500	66,950	74,400	80,350	86,300	92,250	98,200	
Riverside County	Extremely Low	14,100	16,100	18,100	20,100	21,750	23,350	24,950	26,550	
	4-Person Very Low Income	23,450	26,800	30,150	33,500	36,200	38,900	41,550	44,250	
	Area Median Income:	Lower Income	37,550	42,900	48,250	53,600	57,900	62,200	66,500	70,800
	\$65,000	Median Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	Moderate Income	54,600	62,400	70,200	78,000	84,250	90,500	96,700	102,950	
Sacramento County	Extremely Low	16,000	18,300	20,600	22,850	24,700	26,550	28,350	30,200	
	4-Person Very Low Income	26,650	30,450	34,250	38,050	41,100	44,150	47,200	50,250	
	Area Median Income:	Lower Income	42,650	48,750	54,850	60,900	65,800	70,650	75,550	80,400
	\$76,100	Median Income	53,250	60,900	68,500	76,100	82,200	88,300	94,350	100,450
	Moderate Income	63,900	73,050	82,150	91,300	98,600	105,900	113,200	120,500	
San Benito County	Extremely Low	17,050	19,500	21,950	24,350	26,300	28,250	30,200	32,150	
	4-Person Very Low Income	28,400	32,450	36,500	40,550	43,800	47,050	50,300	53,550	
	Area Median Income:	Lower Income	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050
	\$81,100	Median Income	56,750	64,900	73,000	81,100	87,600	94,100	100,550	107,050
	Moderate Income	68,100	77,850	87,550	97,300	105,100	112,850	120,650	128,450	
San Bernardino County	Extremely Low	14,100	16,100	18,100	20,100	21,750	23,350	24,950	26,550	
	4-Person Very Low Income	23,450	26,800	30,150	33,500	36,200	38,900	41,550	44,250	
	Area Median Income:	Lower Income	37,550	42,900	48,250	53,600	57,900	62,200	66,500	70,800
	\$65,000	Median Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	Moderate Income	54,600	62,400	70,200	78,000	84,250	90,500	96,700	102,950	
San Diego County	Extremely Low	17,350	19,850	22,300	24,800	26,800	28,750	30,750	32,750	
	4-Person Very Low Income	28,900	33,050	37,150	41,300	44,600	47,900	51,200	54,500	
	Area Median Income:	Lower Income	46,250	52,900	59,500	66,100	71,400	76,700	81,950	87,250
	\$75,900	Median Income	53,150	60,700	68,300	75,900	81,950	88,050	94,100	100,200
	Moderate Income	63,750	72,900	82,000	91,100	98,400	105,700	112,950	120,250	
San Francisco County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800	
	4-Person Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650	
	Area Median Income:	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	\$103,000	Median Income	72,100	82,400	92,700	103,000	111,250	119,500	127,700	135,950
	Moderate Income	86,500	98,900	111,250	123,600	133,500	143,400	153,250	163,150	
San Joaquin County	Extremely Low	13,950	15,950	17,950	19,900	21,500	23,100	24,700	26,300	
	4-Person Very Low Income	23,250	26,550	29,850	33,150	35,850	38,500	41,150	43,800	
	Area Median Income:	Lower Income	37,150	42,450	47,750	53,050	57,300	61,550	65,800	70,050
	\$66,300	Median Income	46,400	53,050	59,650	66,300	71,600	76,900	82,200	87,500
	Moderate Income	55,700	63,650	71,600	79,550	85,900	92,300	98,650	105,000	

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8	
San Luis Obispo County	Extremely Low	15,850	18,100	20,350	22,600	24,450	26,250	28,050	29,850	
	4-Person	Very Low Income	26,400	30,200	33,950	37,700	40,750	43,750	46,750	49,800
	Area Median Income:	Lower Income	42,250	48,250	54,300	60,300	65,150	69,950	74,800	79,600
	\$75,400	Median Income	52,800	60,300	67,850	75,400	81,450	87,450	93,500	99,550
	Moderate Income	63,350	72,400	81,450	90,500	97,750	105,000	112,200	119,450	
San Mateo County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800	
	4-Person	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
	Area Median Income:	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	\$103,000	Median Income	72,100	82,400	92,700	103,000	111,250	119,500	127,700	135,950
	Moderate Income	86,500	98,900	111,250	123,600	133,500	143,400	153,250	163,150	
Santa Barbara County	Extremely Low	16,750	19,150	21,550	23,900	25,850	27,750	29,650	31,550	
	4-Person	Very Low Income	27,900	31,850	35,850	39,800	43,000	46,200	49,400	52,550
	Area Median Income:	Lower Income	44,600	51,000	57,350	63,700	68,800	73,900	79,000	84,100
	\$73,300	Median Income	51,300	58,650	65,950	73,300	79,150	85,050	90,900	96,750
	Moderate Income	61,550	70,350	79,150	87,950	95,000	102,000	109,050	116,100	
Santa Clara County	Extremely Low	22,300	25,500	28,650	31,850	34,400	36,950	39,500	42,050	
	4-Person	Very Low Income	37,150	42,450	47,750	53,050	57,300	61,550	65,800	70,050
	Area Median Income:	Lower Income	59,400	67,900	76,400	84,900	91,650	98,450	105,250	112,050
	\$105,500	Median Income	73,850	84,400	94,950	105,500	113,950	122,400	130,800	139,250
	Moderate Income	88,600	101,300	113,950	126,600	136,750	146,850	157,000	167,100	
Santa Cruz County	Extremely Low	21,200	24,200	27,250	30,250	32,700	35,100	37,550	39,950	
	4-Person	Very Low Income	35,300	40,350	45,400	50,400	54,450	58,500	62,500	66,550
	Area Median Income:	Lower Income	56,500	64,550	72,600	80,650	87,150	93,600	100,050	106,500
	\$87,000	Median Income	60,900	69,600	78,300	87,000	93,950	100,900	107,900	114,850
	Moderate Income	73,100	83,500	93,950	104,400	112,750	121,100	129,450	137,800	
Shasta County	Extremely Low	12,400	14,200	15,950	17,700	19,150	20,550	21,950	23,400	
	4-Person	Very Low Income	20,650	23,600	26,550	29,500	31,900	34,250	36,600	38,950
	Area Median Income:	Lower Income	33,050	37,800	42,500	47,200	51,000	54,800	58,550	62,350
	\$59,000	Median Income	41,300	47,200	53,100	59,000	63,700	68,450	73,150	77,900
	Moderate Income	49,550	56,650	63,700	70,800	76,450	82,150	87,800	93,450	
Sierra County	Extremely Low	14,800	16,900	19,000	21,100	22,800	24,500	26,200	27,900	
	4-Person	Very Low Income	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400
	Area Median Income:	Lower Income	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250
	\$72,200	Median Income	50,550	57,750	65,000	72,200	78,000	83,750	89,550	95,300
	Moderate Income	60,650	69,300	78,000	86,650	93,600	100,500	107,450	114,400	
Siskiyou County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Solano County	Extremely Low	17,400	19,850	22,350	24,800	26,800	28,800	30,800	32,750	
	4-Person	Very Low Income	28,950	33,050	37,200	41,300	44,650	47,950	51,250	54,550
	Area Median Income:	Lower Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	\$82,600	Median Income	57,800	66,100	74,350	82,600	89,200	95,800	102,400	109,050
	Moderate Income	69,350	79,300	89,200	99,100	107,050	114,950	122,900	130,800	
Sonoma County	Extremely Low	17,400	19,850	22,350	24,800	26,800	28,800	30,800	32,750	
	4-Person	Very Low Income	28,950	33,050	37,200	41,300	44,650	47,950	51,250	54,550
	Area Median Income:	Lower Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	\$82,600	Median Income	57,800	66,100	74,350	82,600	89,200	95,800	102,400	109,050
	Moderate Income	69,350	79,300	89,200	99,100	107,050	114,950	122,900	130,800	

See instructions on last page to use these income limits to determine applicant eligibility and calculate affordable housing cost and rent

Number of Persons in Household

County	Income Category	1	2	3	4	5	6	7	8	
Stanislaus County	Extremely Low	13,050	14,900	16,750	18,600	20,100	21,600	23,100	24,600	
	4-Person Very Low Income	21,700	24,800	27,900	31,000	33,500	36,000	38,450	40,950	
	Area Median Income:	Lower Income	34,750	39,700	44,650	49,600	53,600	57,550	61,550	65,500
	\$62,000	Median Income	43,400	49,600	55,800	62,000	66,950	71,900	76,900	81,850
	Moderate Income	52,100	59,500	66,950	74,400	80,350	86,300	92,250	98,200	
Sutter County	Extremely Low	12,500	14,250	16,050	17,800	19,250	20,650	22,100	23,500	
	4-Person Very Low Income	20,800	23,800	26,750	29,700	32,100	34,500	36,850	39,250	
	Area Median Income:	Lower Income	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700
	\$59,400	Median Income	41,600	47,500	53,450	59,400	64,150	68,900	73,650	78,400
	Moderate Income	49,900	57,050	64,150	71,300	77,000	82,700	88,400	94,100	
Tehama County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Trinity County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Tulare County	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	
	4-Person Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	
	Area Median Income:	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	\$57,900	Median Income	40,550	46,300	52,100	57,900	62,550	67,150	71,800	76,450
	Moderate Income	48,650	55,600	62,550	69,500	75,050	80,600	86,200	91,750	
Tuolumne County	Extremely Low	13,950	15,950	17,950	19,900	21,500	23,100	24,700	26,300	
	4-Person Very Low Income	23,250	26,600	29,900	33,200	35,900	38,550	41,200	43,850	
	Area Median Income:	Lower Income	37,200	42,500	47,800	53,100	57,350	61,600	65,850	70,100
	\$66,700	Median Income	46,700	53,350	60,050	66,700	72,050	77,350	82,700	88,050
	Moderate Income	56,050	64,050	72,050	80,050	86,450	92,850	99,250	105,650	
Ventura County	Extremely Low	18,800	21,450	24,150	26,800	28,950	31,100	33,250	35,400	
	4-Person Very Low Income	31,300	35,750	40,200	44,650	48,250	51,800	55,400	58,950	
	Area Median Income:	Lower Income	49,850	57,000	64,100	71,200	76,900	82,600	88,300	94,000
	\$89,300	Median Income	62,500	71,450	80,350	89,300	96,450	103,600	110,750	117,900
	Moderate Income	75,000	85,700	96,450	107,150	115,700	124,300	132,850	141,450	
Yolo County	Extremely Low	16,150	18,450	20,750	23,050	24,900	26,750	28,600	30,450	
	4-Person Very Low Income	26,950	30,800	34,650	38,450	41,550	44,650	47,700	50,800	
	Area Median Income:	Lower Income	43,050	49,200	55,350	61,500	66,450	71,350	76,300	81,200
	\$76,900	Median Income	53,850	61,500	69,200	76,900	83,050	89,200	95,350	101,500
	Moderate Income	64,600	73,850	83,050	92,300	99,700	107,050	114,450	121,850	
Yuba County	Extremely Low	12,500	14,250	16,050	17,800	19,250	20,650	22,100	23,500	
	4-Person Very Low Income	20,800	23,800	26,750	29,700	32,100	34,500	36,850	39,250	
	Area Median Income:	Lower Income	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700
	\$59,400	Median Income	41,600	47,500	53,450	59,400	64,150	68,900	73,650	78,400
	Moderate Income	49,900	57,050	64,150	71,300	77,000	82,700	88,400	94,100	

Number of Persons in Household

County **Income Category** **1** **2** **3** **4** **5** **6** **7** **8**

Instructions:

Eligibility Determination:

Use household size income category figures in this chart. Determine eligibility based on actual number of persons in household and total of gross income for all persons.

Determination of Income Limit for Households Larger than Eight Persons:

Per person (PP) adjustment above 8: (1) multiply the 4-person income limit by eight percent (8%), (2) multiply result by number of persons in excess of eight, (3) add the amount to the 8-person income limit, and (4) round to the nearest \$50.

Yuba County

E X A M P L E	4 persons	8% PP Adj	+ 8 persons	=9 persons	8 person +	8% Adj x 2	=10 persons
Extremely Low	17,800	1424	23,500	24,900	23,500	2848	26,350
Very Low Income	29,700	2376	39,200	41,600	39,200	4752	43,950
Lower Income	47,500	3800	62,700	66,500	62,700	7600	70,300
Moderate Income	71,300	5704	94,100	99,800	94,100	11408	105,500

Calculation of Housing Cost and Rent:

Refer to Health & Safety Code Sections 50052.5 and 50053. Use benchmark household size and multiply against applicable percentages defined in H&SC using Area Median Income identified in this chart.

Determination of Household Size:

For projects with no federal assistance, household size is set at number of bedrooms in unit plus one.
 For projects with federal assistance, household size may be set by multiplying 1.5 against the number of bedrooms in unit.

HUD release: 12/11/2012

Authority cited: Health and Safety Code (H&SC) Section 50093.

Reference: H&SC Sections 50079.5, 50093, 50105, and 50106.