

**CALIFORNIA TAX CREDIT ALLOCATION COMMITTEE**

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*Department of Finance*  
  
John Chiang  
*State Controller*

DATE: May 20, 2009  
TO: Low Income Housing Tax Credit Project Owners and Applicants  
FROM: Tax Credit Allocation Committee  
RE: 2009 Income Limits and Maximum Rents **REVISED**

On March 19, 2009, the U.S. Department of Housing and Urban Development (HUD) published 2009 Income Limits applicable to low income housing funded with tax credits (LIHTC projects). TCAC utilizes the information published by HUD to calculate maximum rents and income limits for California LIHTC projects. Attached are the 2009 income limits and maximum rents for California's 58 counties.

There are two sets of income limits and maximum rents ("HERA" and "Non-HERA") for the following seven counties:

- Marin
- Nevada
- San Francisco
- San Mateo
- Santa Clara
- Solano
- Ventura

**Please read this memo carefully to determine which set of income limits and maximum rents are applicable to your project(s) for the above seven counties.**

Section 3009(a) of the Housing and Economic Recovery Act (HERA) includes provisions for increases to income limits in areas impacted by the HUD "hold harmless policy." As a result, HUD published "HERA Special Income Limits" for "HUD Hold Harmless Impacted Projects." In California, these apply only to the seven counties listed above.

HERA Special Income Limits are applicable only to projects which had area median gross income determined in 2007 and 2008. Due to confusion arising from the language "area median gross income determined with respect to certain projects in calendar years 2007 and 2008," the Internal Revenue Service (IRS) provided further clarification in the May 2009 issue of *Low Income Housing Credit Newsletter*. This

newsletter states that if a project “was in service, or placed in service during 2007 or 2008, you relied on the income limits provided by HUD [HERA]. Conversely, if your project was not placed in service until after December 31, 2008, you could not have relied on the income limits provided by HUD in 2007 or 2008 [Non-HERA].” In addition, the newsletter provides guidance for projects with placed in service dates both inside and outside of the date range parameters, stating “if at least one building in the project was placed in service during 2007 or 2008, then all the buildings in the project are subject to the HERA Special 50% and 60% income limits.”

Please note, this memo provides summary information of published IRS guidance.

**Please review the entire IRS newsletter prior to determining which income limits and maximum rents are applicable to your project(s).**

**Multifamily Housing Program  
2009 HERA Maximum Income Levels**

County	Level*	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>MARIN</b>									
100% Income Level		\$81,300	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
60% Income Level		\$48,780	\$55,740	\$62,700	\$69,660	\$75,240	\$80,820	\$86,400	\$91,980
55% Income Level		\$44,715	\$51,095	\$57,475	\$63,855	\$68,970	\$74,085	\$79,200	\$84,315
50% Income Level		\$40,650	\$46,450	\$52,250	\$58,050	\$62,700	\$67,350	\$72,000	\$76,650
45% Income Level		\$36,585	\$41,805	\$47,025	\$52,245	\$56,430	\$60,615	\$64,800	\$68,985
40% Income Level		\$32,520	\$37,160	\$41,800	\$46,440	\$50,160	\$53,880	\$57,600	\$61,320
35% Income Level		\$28,455	\$32,515	\$36,575	\$40,635	\$43,890	\$47,145	\$50,400	\$53,655
30% Income Level		\$24,390	\$27,870	\$31,350	\$34,830	\$37,620	\$40,410	\$43,200	\$45,990
25% Income Level	MHP B	\$20,325	\$23,225	\$26,125	\$29,025	\$31,350	\$33,675	\$36,000	\$38,325
20% Income Level	MHP B	\$16,260	\$18,580	\$20,900	\$23,220	\$25,080	\$26,940	\$28,800	\$30,660
15% Income Level	MHP C	\$12,195	\$13,935	\$15,675	\$17,415	\$18,810	\$20,205	\$21,600	\$22,995
<b>NEVADA</b>									
100% Income Level		\$48,700	\$55,600	\$62,600	\$69,500	\$75,100	\$80,600	\$86,200	\$91,700
60% Income Level		\$29,220	\$33,360	\$37,560	\$41,700	\$45,060	\$48,360	\$51,720	\$55,020
55% Income Level		\$26,785	\$30,580	\$34,430	\$38,225	\$41,305	\$44,330	\$47,410	\$50,435
50% Income Level		\$24,350	\$27,800	\$31,300	\$34,750	\$37,550	\$40,300	\$43,100	\$45,850
45% Income Level		\$21,915	\$25,020	\$28,170	\$31,275	\$33,795	\$36,270	\$38,790	\$41,265
40% Income Level	MHP A	\$19,480	\$22,240	\$25,040	\$27,800	\$30,040	\$32,240	\$34,480	\$36,680
35% Income Level	MHP B	\$17,045	\$19,460	\$21,910	\$24,325	\$26,285	\$28,210	\$30,170	\$32,095
30% Income Level	MHP B	\$14,610	\$16,680	\$18,780	\$20,850	\$22,530	\$24,180	\$25,860	\$27,510
25% Income Level	MHP C	\$12,175	\$13,900	\$15,650	\$17,375	\$18,775	\$20,150	\$21,550	\$22,925
20% Income Level	MHP C	\$9,740	\$11,120	\$12,520	\$13,900	\$15,020	\$16,120	\$17,240	\$18,340
15% Income Level	MHP C	\$7,305	\$8,340	\$9,390	\$10,425	\$11,265	\$12,090	\$12,930	\$13,755
<b>SAN FRANCISCO</b>									
100% Income Level		\$81,300	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
60% Income Level		\$48,780	\$55,740	\$62,700	\$69,660	\$75,240	\$80,820	\$86,400	\$91,980
55% Income Level		\$44,715	\$51,095	\$57,475	\$63,855	\$68,970	\$74,085	\$79,200	\$84,315
50% Income Level		\$40,650	\$46,450	\$52,250	\$58,050	\$62,700	\$67,350	\$72,000	\$76,650
45% Income Level		\$36,585	\$41,805	\$47,025	\$52,245	\$56,430	\$60,615	\$64,800	\$68,985
40% Income Level		\$32,520	\$37,160	\$41,800	\$46,440	\$50,160	\$53,880	\$57,600	\$61,320
35% Income Level		\$28,455	\$32,515	\$36,575	\$40,635	\$43,890	\$47,145	\$50,400	\$53,655
30% Income Level		\$24,390	\$27,870	\$31,350	\$34,830	\$37,620	\$40,410	\$43,200	\$45,990
25% Income Level	MHP B	\$20,325	\$23,225	\$26,125	\$29,025	\$31,350	\$33,675	\$36,000	\$38,325
20% Income Level	MHP B	\$16,260	\$18,580	\$20,900	\$23,220	\$25,080	\$26,940	\$28,800	\$30,660
15% Income Level	MHP C	\$12,195	\$13,935	\$15,675	\$17,415	\$18,810	\$20,205	\$21,600	\$22,995
<b>SAN MATEO</b>									
100% Income Level		\$81,300	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
60% Income Level		\$48,780	\$55,740	\$62,700	\$69,660	\$75,240	\$80,820	\$86,400	\$91,980
55% Income Level		\$44,715	\$51,095	\$57,475	\$63,855	\$68,970	\$74,085	\$79,200	\$84,315
50% Income Level		\$40,650	\$46,450	\$52,250	\$58,050	\$62,700	\$67,350	\$72,000	\$76,650
45% Income Level		\$36,585	\$41,805	\$47,025	\$52,245	\$56,430	\$60,615	\$64,800	\$68,985
40% Income Level		\$32,520	\$37,160	\$41,800	\$46,440	\$50,160	\$53,880	\$57,600	\$61,320
35% Income Level		\$28,455	\$32,515	\$36,575	\$40,635	\$43,890	\$47,145	\$50,400	\$53,655
30% Income Level		\$24,390	\$27,870	\$31,350	\$34,830	\$37,620	\$40,410	\$43,200	\$45,990
25% Income Level	MHP B	\$20,325	\$23,225	\$26,125	\$29,025	\$31,350	\$33,675	\$36,000	\$38,325
20% Income Level	MHP B	\$16,260	\$18,580	\$20,900	\$23,220	\$25,080	\$26,940	\$28,800	\$30,660
15% Income Level	MHP C	\$12,195	\$13,935	\$15,675	\$17,415	\$18,810	\$20,205	\$21,600	\$22,995

**Multifamily Housing Program  
2009 HERA Maximum Income Levels**

County	Level*	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>SANTA CLARA</b>									
		\$77,800	\$89,000	\$100,100	\$111,200	\$120,100	\$129,000	\$137,900	\$146,800
		\$46,680	\$53,400	\$60,060	\$66,720	\$72,060	\$77,400	\$82,740	\$88,080
		\$42,790	\$48,950	\$55,055	\$61,160	\$66,055	\$70,950	\$75,845	\$80,740
		\$38,900	\$44,500	\$50,050	\$55,600	\$60,050	\$64,500	\$68,950	\$73,400
		\$35,010	\$40,050	\$45,045	\$50,040	\$54,045	\$58,050	\$62,055	\$66,060
		\$31,120	\$35,600	\$40,040	\$44,480	\$48,040	\$51,600	\$55,160	\$58,720
		\$27,230	\$31,150	\$35,035	\$38,920	\$42,035	\$45,150	\$48,265	\$51,380
	MHP A	\$23,340	\$26,700	\$30,030	\$33,360	\$36,030	\$38,700	\$41,370	\$44,040
	MHP B	\$19,450	\$22,250	\$25,025	\$27,800	\$30,025	\$32,250	\$34,475	\$36,700
	MHP B	\$15,560	\$17,800	\$20,020	\$22,240	\$24,020	\$25,800	\$27,580	\$29,360
	MHP C	\$11,670	\$13,350	\$15,015	\$16,680	\$18,015	\$19,350	\$20,685	\$22,020
<b>SOLANO</b>									
		\$56,400	\$64,500	\$72,500	\$80,600	\$87,000	\$93,500	\$99,900	\$106,400
		\$33,840	\$38,700	\$43,500	\$48,360	\$52,200	\$56,100	\$59,940	\$63,840
		\$31,020	\$35,475	\$39,875	\$44,330	\$47,850	\$51,425	\$54,945	\$58,520
		\$28,200	\$32,250	\$36,250	\$40,300	\$43,500	\$46,750	\$49,950	\$53,200
		\$25,380	\$29,025	\$32,625	\$36,270	\$39,150	\$42,075	\$44,955	\$47,880
		\$22,560	\$25,800	\$29,000	\$32,240	\$34,800	\$37,400	\$39,960	\$42,560
	MHP B	\$19,740	\$22,575	\$25,375	\$28,210	\$30,450	\$32,725	\$34,965	\$37,240
	MHP B	\$16,920	\$19,350	\$21,750	\$24,180	\$26,100	\$28,050	\$29,970	\$31,920
	MHP C	\$14,100	\$16,125	\$18,125	\$20,150	\$21,750	\$23,375	\$24,975	\$26,600
	MHP C	\$11,280	\$12,900	\$14,500	\$16,120	\$17,400	\$18,700	\$19,980	\$21,280
	MHP C	\$8,460	\$9,675	\$10,875	\$12,090	\$13,050	\$14,025	\$14,985	\$15,960
<b>VENTURA</b>									
		\$61,500	\$70,300	\$79,100	\$87,900	\$94,900	\$102,000	\$109,000	\$116,000
		\$36,900	\$42,180	\$47,460	\$52,740	\$56,940	\$61,200	\$65,400	\$69,600
		\$33,825	\$38,665	\$43,505	\$48,345	\$52,195	\$56,100	\$59,950	\$63,800
		\$30,750	\$35,150	\$39,550	\$43,950	\$47,450	\$51,000	\$54,500	\$58,000
		\$27,675	\$31,635	\$35,595	\$39,555	\$42,705	\$45,900	\$49,050	\$52,200
		\$24,600	\$28,120	\$31,640	\$35,160	\$37,960	\$40,800	\$43,600	\$46,400
	MHP A	\$21,525	\$24,605	\$27,685	\$30,765	\$33,215	\$35,700	\$38,150	\$40,600
	MHP B	\$18,450	\$21,090	\$23,730	\$26,370	\$28,470	\$30,600	\$32,700	\$34,800
	MHP B	\$15,375	\$17,575	\$19,775	\$21,975	\$23,725	\$25,500	\$27,250	\$29,000
	MHP C	\$12,300	\$14,060	\$15,820	\$17,580	\$18,980	\$20,400	\$21,800	\$23,200
	MHP C	\$9,225	\$10,545	\$11,865	\$13,185	\$14,235	\$15,300	\$16,350	\$17,400

**NOTE:** Per the Housing and Economic Recovery Act of 2008 (HERA), HUD on March 19, 2009 published a separate income limits table specifically calculated for Multifamily Tax Subsidy Projects (MTSP). The 2009 MTSP HUD table relates to low income housing funded with tax credits and is based on the Section 8 limits (Non-HERA Income Limits). The MTSP HUD table also includes a second set of income limits for projects impacted by HUD's hold harmless policy (HERA Income Limits). HERA Income Limits relate to projects located within seven counties (Marin, Nevada, San Francisco, San Mateo, Santa Clara, Solano and Ventura). The Internal Revenue Service provided clarification and guidance regarding which income limits to use in the May 2009 issue of Low Income Housing Credit Newsletter (available on TCAC's website).

<b>Multifamily Housing Program</b>						
<b>2009 <u>HERA</u> Maximum Rents (gross rent including utility allowance)</b>						
<b>County</b>	<b>Level*</b>	<b>Efficiency</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>
<b>MARIN</b>						
100% Income Level		\$2,032	\$2,176	\$2,612	\$3,018	\$3,366
60% Income Level		\$1,219	\$1,306	\$1,567	\$1,811	\$2,020
55% Income Level		\$1,117	\$1,197	\$1,436	\$1,660	\$1,852
50% Income Level		\$1,016	\$1,088	\$1,306	\$1,509	\$1,683
45% Income Level		\$914	\$979	\$1,175	\$1,358	\$1,515
40% Income Level		\$813	\$871	\$1,045	\$1,207	\$1,347
35% Income Level		\$711	\$762	\$914	\$1,056	\$1,178
30% Income Level		\$609	\$653	\$783	\$905	\$1,010
25% Income Level	MHP B	\$508	\$544	\$653	\$754	\$841
20% Income Level	MHP B	\$406	\$435	\$522	\$603	\$673
15% Income Level	MHP C	\$304	\$326	\$391	\$452	\$505
<b>NEVADA</b>						
100% Income Level		\$1,216	\$1,302	\$1,564	\$1,806	\$2,014
60% Income Level		\$730	\$782	\$939	\$1,084	\$1,209
55% Income Level		\$669	\$717	\$860	\$994	\$1,108
50% Income Level		\$608	\$651	\$782	\$903	\$1,007
45% Income Level		\$547	\$586	\$704	\$813	\$906
40% Income Level	MHP A	\$487	\$521	\$626	\$723	\$806
35% Income Level	MHP B	\$426	\$456	\$547	\$632	\$705
30% Income Level	MHP B	\$365	\$391	\$469	\$542	\$604
25% Income Level	MHP C	\$304	\$325	\$391	\$451	\$503
20% Income Level	MHP C	\$243	\$260	\$313	\$361	\$403
15% Income Level	MHP C	\$182	\$195	\$234	\$271	\$302
<b>SAN FRANCISCO</b>						
100% Income Level		\$2,032	\$2,176	\$2,612	\$3,018	\$3,366
60% Income Level		\$1,219	\$1,306	\$1,567	\$1,811	\$2,020
55% Income Level		\$1,117	\$1,197	\$1,436	\$1,660	\$1,852
50% Income Level		\$1,016	\$1,088	\$1,306	\$1,509	\$1,683
45% Income Level		\$914	\$979	\$1,175	\$1,358	\$1,515
40% Income Level		\$813	\$871	\$1,045	\$1,207	\$1,347
35% Income Level		\$711	\$762	\$914	\$1,056	\$1,178
30% Income Level		\$609	\$653	\$783	\$905	\$1,010
25% Income Level	MHP B	\$508	\$544	\$653	\$754	\$841
20% Income Level	MHP B	\$406	\$435	\$522	\$603	\$673
15% Income Level	MHP C	\$304	\$326	\$391	\$452	\$505
<b>SAN MATEO</b>						
100% Income Level		\$2,032	\$2,176	\$2,612	\$3,018	\$3,366
60% Income Level		\$1,219	\$1,306	\$1,567	\$1,811	\$2,020
55% Income Level		\$1,117	\$1,197	\$1,436	\$1,660	\$1,852
50% Income Level		\$1,016	\$1,088	\$1,306	\$1,509	\$1,683
45% Income Level		\$914	\$979	\$1,175	\$1,358	\$1,515
40% Income Level		\$813	\$871	\$1,045	\$1,207	\$1,347
35% Income Level		\$711	\$762	\$914	\$1,056	\$1,178
30% Income Level		\$609	\$653	\$783	\$905	\$1,010
25% Income Level	MHP B	\$508	\$544	\$653	\$754	\$841
20% Income Level	MHP B	\$406	\$435	\$522	\$603	\$673
15% Income Level	MHP C	\$304	\$326	\$391	\$452	\$505

<b>Multifamily Housing Program</b>						
<b>2009 <u>HERA</u> Maximum Rents (gross rent including utility allowance)</b>						
<b>County</b>	<b>Level*</b>	<b>Efficiency</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>
<b>SANTA CLARA</b>						
100% Income Level		\$1,944	\$2,084	\$2,502	\$2,890	\$3,224
60% Income Level		\$1,167	\$1,251	\$1,501	\$1,734	\$1,935
55% Income Level		\$1,069	\$1,146	\$1,376	\$1,590	\$1,773
50% Income Level		\$972	\$1,042	\$1,251	\$1,445	\$1,612
45% Income Level		\$875	\$938	\$1,126	\$1,301	\$1,451
40% Income Level		\$778	\$834	\$1,001	\$1,156	\$1,290
35% Income Level		\$680	\$729	\$875	\$1,011	\$1,128
30% Income Level	MHP A	\$583	\$625	\$750	\$867	\$967
25% Income Level	MHP B	\$486	\$521	\$625	\$722	\$806
20% Income Level	MHP B	\$389	\$417	\$500	\$578	\$645
15% Income Level	MHP C	\$291	\$312	\$375	\$433	\$483
<b>SOLANO</b>						
100% Income Level		\$1,410	\$1,510	\$1,812	\$2,094	\$2,336
60% Income Level		\$846	\$906	\$1,087	\$1,257	\$1,402
55% Income Level		\$775	\$831	\$996	\$1,152	\$1,285
50% Income Level		\$705	\$755	\$906	\$1,047	\$1,168
45% Income Level		\$634	\$680	\$815	\$942	\$1,051
40% Income Level		\$564	\$604	\$725	\$838	\$935
35% Income Level	MHP B	\$493	\$528	\$634	\$733	\$818
30% Income Level	MHP B	\$423	\$453	\$543	\$628	\$701
25% Income Level	MHP C	\$352	\$377	\$453	\$523	\$584
20% Income Level	MHP C	\$282	\$302	\$362	\$419	\$467
15% Income Level	MHP C	\$211	\$226	\$271	\$314	\$350
<b>VENTURA</b>						
100% Income Level		\$1,536	\$1,646	\$1,976	\$2,284	\$2,550
60% Income Level		\$922	\$988	\$1,186	\$1,371	\$1,530
55% Income Level		\$845	\$906	\$1,087	\$1,256	\$1,402
50% Income Level		\$768	\$823	\$988	\$1,142	\$1,275
45% Income Level		\$691	\$741	\$889	\$1,028	\$1,147
40% Income Level		\$615	\$659	\$791	\$914	\$1,020
35% Income Level	MHP A	\$538	\$576	\$692	\$799	\$892
30% Income Level	MHP B	\$461	\$494	\$593	\$685	\$765
25% Income Level	MHP B	\$384	\$411	\$494	\$571	\$637
20% Income Level	MHP C	\$307	\$329	\$395	\$457	\$510
15% Income Level	MHP C	\$230	\$247	\$296	\$342	\$382
<p><b>NOTE:</b> Per the Housing and Economic Recovery Act of 2008 (HERA), HUD on March 19, 2009 published a separate income limits table specifically calculated for Multifamily Tax Subsidy Projects (MTSP). The 2009 MTSP HUD table relates to low income housing funded with tax credits and is based on the Section 8 limits (Non-HERA Income Limits). The MTSP HUD table also includes a second set of income limits for projects impacted by HUD's hold harmless policy (HERA Income Limits). HERA Income Limits relate to projects located within seven counties (Marin, Nevada, San Francisco, San Mateo, Santa Clara, Solano and Ventura). The Internal Revenue Service provided clarification and guidance regarding which income limits to use in the May 2009 issue of Low Income Housing Credit Newsletter (available on TCAC's website).</p>						

<b>Multifamily Housing Program - 2009 HERA Per Unit Loan Limits</b>						
<b>MHP General Units (not for Supportive Housing)</b>						
<b>County</b>	<b>Level*</b>	<b>Efficiency</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4+ BR</b>
<b>MARIN</b>						
60% Income Level		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
55% Income Level		\$44,693	\$45,701	\$48,870	\$51,751	\$54,200
50% Income Level		\$59,242	\$61,402	\$67,596	\$73,502	\$78,544
45% Income Level		\$73,934	\$77,103	\$86,467	\$95,253	\$102,744
40% Income Level		\$88,483	\$92,661	\$105,193	\$117,005	\$126,944
35% Income Level		\$103,176	\$108,362	\$124,063	\$138,756	\$151,288
30% Income Level		\$117,869	\$124,063	\$142,933	\$160,507	\$175,488
25% Income Level	MHP B	\$132,418	\$139,764	\$161,659	\$182,258	\$199,832
20% Income Level	MHP B	\$147,110	\$155,465	\$180,529	\$204,009	\$224,032
15% Income Level	MHP C	\$161,803	\$171,166	\$199,400	\$225,760	\$248,232
<b>NEVADA</b>						
60% Income Level		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
55% Income Level		\$38,787	\$39,363	\$41,380	\$42,964	\$44,549
50% Income Level		\$47,574	\$48,870	\$52,615	\$56,073	\$59,098
45% Income Level		\$56,361	\$58,233	\$63,851	\$69,037	\$73,646
40% Income Level	MHP A	\$65,003	\$67,596	\$75,087	\$82,001	\$88,051
35% Income Level	MHP B	\$73,790	\$76,959	\$86,467	\$95,109	\$102,600
30% Income Level	MHP B	\$82,577	\$86,322	\$97,702	\$108,074	\$117,149
25% Income Level	MHP C	\$91,364	\$95,830	\$108,938	\$121,182	\$131,697
20% Income Level	MHP C	\$100,151	\$105,193	\$120,174	\$134,146	\$146,102
15% Income Level	MHP C	\$108,938	\$114,556	\$131,553	\$147,110	\$160,651
<b>SAN FRANCISCO</b>						
60% Income Level		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
55% Income Level		\$44,693	\$45,701	\$48,870	\$51,751	\$54,200
50% Income Level		\$59,242	\$61,402	\$67,596	\$73,502	\$78,544
45% Income Level		\$73,934	\$77,103	\$86,467	\$95,253	\$102,744
40% Income Level		\$88,483	\$92,661	\$105,193	\$117,005	\$126,944
35% Income Level		\$103,176	\$108,362	\$124,063	\$138,756	\$151,288
30% Income Level		\$117,869	\$124,063	\$142,933	\$160,507	\$175,488
25% Income Level	MHP B	\$132,418	\$139,764	\$161,659	\$182,258	\$199,832
20% Income Level	MHP B	\$147,110	\$155,465	\$180,529	\$204,009	\$224,032
15% Income Level	MHP C	\$161,803	\$171,166	\$199,400	\$225,760	\$248,232
<b>SAN MATEO</b>						
60% Income Level		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
55% Income Level		\$44,693	\$45,701	\$48,870	\$51,751	\$54,200
50% Income Level		\$59,242	\$61,402	\$67,596	\$73,502	\$78,544
45% Income Level		\$73,934	\$77,103	\$86,467	\$95,253	\$102,744
40% Income Level		\$88,483	\$92,661	\$105,193	\$117,005	\$126,944
35% Income Level		\$103,176	\$108,362	\$124,063	\$138,756	\$151,288
30% Income Level		\$117,869	\$124,063	\$142,933	\$160,507	\$175,488
25% Income Level	MHP B	\$132,418	\$139,764	\$161,659	\$182,258	\$199,832
20% Income Level	MHP B	\$147,110	\$155,465	\$180,529	\$204,009	\$224,032
15% Income Level	MHP C	\$161,803	\$171,166	\$199,400	\$225,760	\$248,232

**Multifamily Housing Program - 2009 HERA Per Unit Loan Limits**  
**MHP General Units (not for Supportive Housing)**

County	Level*	Efficiency	1 BR	2 BR	3 BR	4+ BR
<b>SANTA CLARA</b>						
60% Income Level		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
55% Income Level		\$44,117	\$45,125	\$48,006	\$50,743	\$53,336
50% Income Level		\$58,089	\$60,106	\$66,012	\$71,630	\$76,527
45% Income Level		\$72,062	\$75,087	\$84,018	\$92,372	\$99,719
40% Income Level		\$86,034	\$90,068	\$102,024	\$113,259	\$122,911
35% Income Level		\$100,151	\$105,193	\$120,174	\$134,146	\$146,246
30% Income Level	MHP A	\$114,124	\$120,174	\$138,180	\$154,889	\$169,438
25% Income Level	MHP B	\$128,096	\$135,155	\$156,185	\$175,776	\$192,629
20% Income Level	MHP B	\$142,069	\$150,135	\$174,191	\$196,519	\$215,821
15% Income Level	MHP C	\$156,185	\$165,260	\$192,197	\$217,406	\$239,157
<b>SOLANO</b>						
60% Income Level		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
55% Income Level		\$40,227	\$40,804	\$43,108	\$45,125	\$46,854
50% Income Level		\$50,311	\$51,751	\$56,073	\$60,250	\$63,707
45% Income Level		\$60,538	\$62,555	\$69,181	\$75,375	\$80,561
40% Income Level		\$70,621	\$73,502	\$82,145	\$90,356	\$97,270
35% Income Level	MHP B	\$80,849	\$84,450	\$95,253	\$105,481	\$114,124
30% Income Level	MHP B	\$90,932	\$95,253	\$108,362	\$120,606	\$130,977
25% Income Level	MHP C	\$101,159	\$106,201	\$121,326	\$135,731	\$147,831
20% Income Level	MHP C	\$111,243	\$117,005	\$134,434	\$150,712	\$164,684
15% Income Level	MHP C	\$121,470	\$127,952	\$147,543	\$165,837	\$181,538
<b>VENTURA</b>						
60% Income Level		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
55% Income Level		\$41,092	\$41,812	\$44,261	\$46,565	\$48,438
50% Income Level		\$52,183	\$53,768	\$58,521	\$62,987	\$66,732
45% Income Level		\$63,275	\$65,580	\$72,782	\$79,408	\$85,170
40% Income Level		\$74,223	\$77,392	\$86,899	\$95,830	\$103,464
35% Income Level	MHP A	\$85,314	\$89,347	\$101,159	\$112,395	\$121,902
30% Income Level	MHP B	\$96,406	\$101,159	\$115,420	\$128,816	\$140,196
25% Income Level	MHP B	\$107,497	\$113,115	\$129,681	\$145,238	\$158,634
20% Income Level	MHP C	\$118,589	\$124,927	\$143,941	\$161,659	\$176,928
15% Income Level	MHP C	\$129,681	\$136,739	\$158,202	\$178,225	\$195,366

**NOTE:** Per the Housing and Economic Recovery Act of 2008 (HERA), HUD on March 19, 2009 published a separate income limits table specifically calculated for Multifamily Tax Subsidy Projects (MTSP). The 2009 MTSP HUD table relates to low income housing funded with tax credits and is based on the Section 8 limits (Non-HERA Income Limits). The MTSP HUD table also includes a second set of income limits for projects impacted by HUD's hold harmless policy (HERA Income Limits). HERA Income Limits relate to projects located within seven counties (Marin, Nevada, San Francisco, San Mateo, Santa Clara, Solano and Ventura). The Internal Revenue Service provided clarification and guidance regarding which income limits to use in the May 2009 issue of Low Income Housing Credit Newsletter (available on TCAC's website).



**Multifamily Housing Program - 2009 HERA Per Unit Loan Limits (Chart A)**  
**9% Tax Credits - GHI, Homeless Youth & Supportive Housing Units At-Risk of Homelessness**

County	Level*	Efficiency	1 BR	2 BR	3 BR	4+ BR
<b>MARIN</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$108,483	\$112,661	\$125,193	\$137,005	\$146,944
35% Income Level		\$123,176	\$128,362	\$144,063	\$158,756	\$171,288
30% Income Level		\$137,869	\$144,063	\$162,933	\$180,507	\$195,488
25% Income Level	MHP B	\$152,418	\$159,764	\$181,659	\$202,258	\$219,832
20% Income Level	MHP B	\$167,110	\$175,465	\$200,529	\$224,009	\$244,032
15% Income Level	MHP C	\$181,803	\$191,166	\$219,400	\$245,760	\$268,232
<b>NEVADA</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level	MHP A	\$85,003	\$87,596	\$95,087	\$102,001	\$108,051
35% Income Level	MHP B	\$93,790	\$96,959	\$106,467	\$115,109	\$122,600
30% Income Level	MHP B	\$102,577	\$106,322	\$117,702	\$128,074	\$137,149
25% Income Level	MHP C	\$111,364	\$115,830	\$128,938	\$141,182	\$151,697
20% Income Level	MHP C	\$120,151	\$125,193	\$140,174	\$154,146	\$166,102
15% Income Level	MHP C	\$128,938	\$134,556	\$151,553	\$167,110	\$180,651
<b>SAN FRANCISCO</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$108,483	\$112,661	\$125,193	\$137,005	\$146,944
35% Income Level		\$123,176	\$128,362	\$144,063	\$158,756	\$171,288
30% Income Level		\$137,869	\$144,063	\$162,933	\$180,507	\$195,488
25% Income Level	MHP B	\$152,418	\$159,764	\$181,659	\$202,258	\$219,832
20% Income Level	MHP B	\$167,110	\$175,465	\$200,529	\$224,009	\$244,032
15% Income Level	MHP C	\$181,803	\$191,166	\$219,400	\$245,760	\$268,232
<b>SAN MATEO</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level		\$93,934	\$97,103	\$106,467	\$115,253	\$122,744
40% Income Level		\$108,483	\$112,661	\$125,193	\$137,005	\$146,944
35% Income Level		\$123,176	\$128,362	\$144,063	\$158,756	\$171,288
30% Income Level		\$137,869	\$144,063	\$162,933	\$180,507	\$195,488
25% Income Level	MHP B	\$152,418	\$159,764	\$181,659	\$202,258	\$219,832
20% Income Level	MHP B	\$167,110	\$175,465	\$200,529	\$224,009	\$244,032
15% Income Level	MHP C	\$181,803	\$191,166	\$219,400	\$245,760	\$268,232

**Multifamily Housing Program - 2009 HERA Per Unit Loan Limits (Chart A)**  
**9% Tax Credits - GHI, Homeless Youth & Supportive Housing Units At-Risk of Homelessness**

County	Level*	Efficiency	1 BR	2 BR	3 BR	4+ BR
<b>SANTA CLARA</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$106,034	\$110,068	\$122,024	\$133,259	\$142,911
35% Income Level		\$120,151	\$125,193	\$140,174	\$154,146	\$166,246
30% Income Level	MHP A	\$134,124	\$140,174	\$158,180	\$174,889	\$189,438
25% Income Level	MHP B	\$148,096	\$155,155	\$176,185	\$195,776	\$212,629
20% Income Level	MHP B	\$162,069	\$170,135	\$194,191	\$216,519	\$235,821
15% Income Level	MHP C	\$176,185	\$185,260	\$212,197	\$237,406	\$259,157
<b>SOLANO</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level		\$80,538	\$82,555	\$89,181	\$95,375	\$100,561
40% Income Level		\$90,621	\$93,502	\$102,145	\$110,356	\$117,270
35% Income Level	MHP B	\$100,849	\$104,450	\$115,253	\$125,481	\$134,124
30% Income Level	MHP B	\$110,932	\$115,253	\$128,362	\$140,606	\$150,977
25% Income Level	MHP C	\$121,159	\$126,201	\$141,326	\$155,731	\$167,831
20% Income Level	MHP C	\$131,243	\$137,005	\$154,434	\$170,712	\$184,684
15% Income Level	MHP C	\$141,470	\$147,952	\$167,543	\$185,837	\$201,538
<b>VENTURA</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$94,223	\$97,392	\$106,899	\$115,830	\$123,464
35% Income Level	MHP A	\$105,314	\$109,347	\$121,159	\$132,395	\$141,902
30% Income Level	MHP B	\$116,406	\$121,159	\$135,420	\$148,816	\$160,196
25% Income Level	MHP B	\$127,497	\$133,115	\$149,681	\$165,238	\$178,634
20% Income Level	MHP C	\$138,589	\$144,927	\$163,941	\$181,659	\$196,928
15% Income Level	MHP C	\$149,681	\$156,739	\$178,202	\$198,225	\$215,366

**NOTE:** Per the Housing and Economic Recovery Act of 2008 (HERA), HUD on March 19, 2009 published a separate income limits table specifically calculated for Multifamily Tax Subsidy Projects (MTSP). The 2009 MTSP HUD table relates to low income housing funded with tax credits and is based on the Section 8 limits (Non-HERA Income Limits). The MTSP HUD table also includes a second set of income limits for projects impacted by HUD's hold harmless policy (HERA Income Limits). HERA Income Limits relate to projects located within seven counties (Marin, Nevada, San Francisco, San Mateo, Santa Clara, Solano and Ventura). The Internal Revenue Service provided clarification and guidance regarding which income limits to use in the May 2009 issue of Low Income Housing Credit Newsletter (available on TCAC's website).

**Multifamily Housing Program - 2009 HERA Per Unit Loan Limits (Chart B)**  
**Without 9% Tax Credits - GHI, Homeless Youth & Supportive Housing "Homeless Units"**

County	Level*	Efficiency	1 BR	2 BR	3 BR	4+ BR
<b>MARIN</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$123,483	\$127,661	\$140,193	\$152,005	\$161,944
35% Income Level		\$138,176	\$143,362	\$159,063	\$173,756	\$186,288
30% Income Level		\$152,869	\$159,063	\$177,933	\$195,507	\$210,488
25% Income Level	MHP B	\$167,418	\$174,764	\$196,659	\$217,258	\$234,832
20% Income Level	MHP B	\$182,110	\$190,465	\$215,529	\$239,009	\$259,032
15% Income Level	MHP C	\$196,803	\$206,166	\$234,400	\$260,760	\$283,232
<b>NEVADA</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level	MHP A	\$100,003	\$102,596	\$110,087	\$117,001	\$123,051
35% Income Level	MHP B	\$108,790	\$111,959	\$121,467	\$130,109	\$137,600
30% Income Level	MHP B	\$117,577	\$121,322	\$132,702	\$143,074	\$152,149
25% Income Level	MHP C	\$126,364	\$130,830	\$143,938	\$156,182	\$166,697
20% Income Level	MHP C	\$135,151	\$140,193	\$155,174	\$169,146	\$181,102
15% Income Level	MHP C	\$143,938	\$149,556	\$166,553	\$182,110	\$195,651
<b>SAN FRANCISCO</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$123,483	\$127,661	\$140,193	\$152,005	\$161,944
35% Income Level		\$138,176	\$143,362	\$159,063	\$173,756	\$186,288
30% Income Level		\$152,869	\$159,063	\$177,933	\$195,507	\$210,488
25% Income Level	MHP B	\$167,418	\$174,764	\$196,659	\$217,258	\$234,832
20% Income Level	MHP B	\$182,110	\$190,465	\$215,529	\$239,009	\$259,032
15% Income Level	MHP C	\$196,803	\$206,166	\$234,400	\$260,760	\$283,232
<b>SAN MATEO</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$123,483	\$127,661	\$140,193	\$152,005	\$161,944
35% Income Level		\$138,176	\$143,362	\$159,063	\$173,756	\$186,288
30% Income Level		\$152,869	\$159,063	\$177,933	\$195,507	\$210,488
25% Income Level	MHP B	\$167,418	\$174,764	\$196,659	\$217,258	\$234,832
20% Income Level	MHP B	\$182,110	\$190,465	\$215,529	\$239,009	\$259,032
15% Income Level	MHP C	\$196,803	\$206,166	\$234,400	\$260,760	\$283,232

**Multifamily Housing Program - 2009 HERA Per Unit Loan Limits (Chart B)**  
**Without 9% Tax Credits - GHI, Homeless Youth & Supportive Housing "Homeless Units"**

County	Level*	Efficiency	1 BR	2 BR	3 BR	4+ BR
<b>SANTA CLARA</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$121,034	\$125,068	\$137,024	\$148,259	\$157,911
35% Income Level		\$135,151	\$140,193	\$155,174	\$169,146	\$181,246
30% Income Level	MHP A	\$149,124	\$155,174	\$173,180	\$189,889	\$204,438
25% Income Level	MHP B	\$163,096	\$170,155	\$191,185	\$210,776	\$227,629
20% Income Level	MHP B	\$177,069	\$185,135	\$209,191	\$231,519	\$250,821
15% Income Level	MHP C	\$191,185	\$200,260	\$227,197	\$252,406	\$274,157
<b>SOLANO</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$105,621	\$108,502	\$117,145	\$125,356	\$132,270
35% Income Level	MHP B	\$115,849	\$119,450	\$130,253	\$140,481	\$149,124
30% Income Level	MHP B	\$125,932	\$130,253	\$143,362	\$155,606	\$165,977
25% Income Level	MHP C	\$136,159	\$141,201	\$156,326	\$170,731	\$182,831
20% Income Level	MHP C	\$146,243	\$152,005	\$169,434	\$185,712	\$199,684
15% Income Level	MHP C	\$156,470	\$162,952	\$182,543	\$200,837	\$216,538
<b>VENTURA</b>						
60% Income Level						
55% Income Level						
50% Income Level						
45% Income Level						
40% Income Level		\$109,223	\$112,392	\$121,899	\$130,830	\$138,464
35% Income Level	MHP A	\$120,314	\$124,347	\$136,159	\$147,395	\$156,902
30% Income Level	MHP B	\$131,406	\$136,159	\$150,420	\$163,816	\$175,196
25% Income Level	MHP B	\$142,497	\$148,115	\$164,681	\$180,238	\$193,634
20% Income Level	MHP C	\$153,589	\$159,927	\$178,941	\$196,659	\$211,928
15% Income Level	MHP C	\$164,681	\$171,739	\$193,202	\$213,225	\$230,366

**NOTE:** Per the Housing and Economic Recovery Act of 2008 (HERA), HUD on March 19, 2009 published a separate income limits table specifically calculated for Multifamily Tax Subsidy Projects (MTSP). The 2009 MTSP HUD table relates to low income housing funded with tax credits and is based on the Section 8 limits (Non-HERA Income Limits). The MTSP HUD table also includes a second set of income limits for projects impacted by HUD's hold harmless policy (HERA Income Limits). HERA Income Limits relate to projects located within seven counties (Marin, Nevada, San Francisco, San Mateo, Santa Clara, Solano and Ventura). The Internal Revenue Service provided clarification and guidance regarding which income limits to use in the May 2009 issue of Low Income Housing Credit Newsletter (available on TCAC's website).