

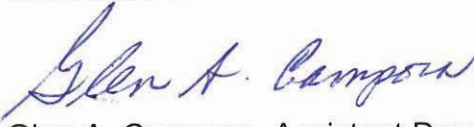
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Division of Housing Policy Development

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**MEMORANDUM**

DATE: February 1, 2012

TO: Interested Parties

FROM: 
Glen A. Campora, Assistant Deputy Director
Division of Housing Policy Development

SUBJECT: State Income Limits for 2012

Attached are updated State Income Limits for 2012 for all California counties reflecting extremely low-, very low-, low-, median-, and moderate-income levels for households of various sizes. These income limits are effective immediately and posted on the Department of Housing and Community Development's (Department) website <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html> to replace 2011 income limits.

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

If you have any questions concerning these income limits, Department staff can be contacted at (916) 445-4728.

Attachment

2012 State Income Limits 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), is required to file with the Office of Administrative Law updates to 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 which HUD released on December 1, 2011.

HUD revises Section 8 income limits to reflect changes in area median income levels and household income limit levels applicable to extremely-low, very-low, and low- income households. California law specifies that its State Income Limits must be updated to ensure extremely low- (H&SC 50106), very low- (H&SC 50105), and low- (H&SC 50079.5) income category limits do not exceed equivalent Section 8 income limit levels. The Department also revises the income limit levels to reflect some adjustments, per State law, that HCD makes to HUD area income levels and to update HCD's income limit levels established for California's moderate-income households 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 the 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.

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

2012 State Income Limits
California Code of Regulations, Title 25, § 6932

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. For fiscal year (FY) 2012, there were no changes to the area definitions used in calculating MFI. Beginning with last year's (FY 2011) MFI, HUD stopped basing its methodology on Decennial Census data and instead based its methodology on Bureau of Census' American Community Survey (ACS) 5-year (2005-2009) data. HUD used the same 5-year ACS data due to early release its FY 2012 income limits in December 2011 and so used additional Consumer Price Index (CPI) data to update 2005-2009 ACS data from mid-2009 to the end of 2010. The only difference between FY 2012 and FY 2011 MFI estimates and Income Limits is the use of CPI data through 2010, instead of through 2009. Upon HUD determining median income, very low-income limits are then established and as previously described are 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, the 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:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
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 2012 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.

HUD Elimination of Section 8 Hold Harmless Policy

Beginning with FY 2010 Income Limits, HUD eliminated its long standing “hold harmless” policy of maintaining and not reducing income limits when decreases in median family income occur. Therefore, HUD no longer sets the 4-person median amount at the higher of normal income limit calculations or the previous year's income limits. In place of the former Hold Harmless Policy, HUD's policy is to control both decreases and increases to changes in income limit levels by holding decreases to 5 percent and increases to the greater of (1) 5 percent or (2) twice the change in the national median family income.

Reference: FY 2012 HUD Income Limits Transmittal Notice PDR-2012-02 issued on December 1, 2011 and FY 2012 HUD Income Limits Briefing Material dated December 1, 2011 available at <http://www.huduser.org/portal/datasets/il/il12/index.html>

2012 State Income Limits
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, and (3) 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 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 for 2012). For FY 2012, the Department increased the AMI for 18 non-metropolitan counties.

4-person Median Income Calculation

For just Alpine, Mono, Sierra, and Tuolumne counties, the Department increased HUD's 4-person very-low figures to equal the respective county's higher AMI figure. 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.

Moderate-Income Levels

The Department is responsible for establishing California's 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.

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>.

See instructions on last page to use 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
Alameda County 4-Person Area Median Income: 93,500	Extremely Low	19,650	22,450	25,250	28,050	30,300	32,550	34,800	37,050
	Very Low Income	32,750	37,400	42,100	46,750	50,500	54,250	58,000	61,750
	Lower Income	45,750	52,300	58,850	65,350	70,600	75,850	81,050	86,300
	Median Income	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 4-Person Area Median Income: 84,800	Extremely Low	15,600	17,800	20,050	22,250	24,050	25,850	27,600	29,400
	Very Low Income	25,950	29,650	33,350	37,050	40,050	43,000	45,950	48,950
	Lower Income	41,550	47,450	53,400	59,300	64,050	68,800	73,550	78,300
	Median Income	59,350	67,850	76,300	84,800	91,600	98,350	105,150	111,950
	Moderate Income	71,250	81,400	91,600	101,750	109,900	118,050	126,150	134,300
Amador County 4-Person Area Median Income: 67,700	Extremely Low	14,250	16,250	18,300	20,300	21,950	23,550	25,200	26,800
	Very Low Income	23,700	27,100	30,500	33,850	36,600	39,300	42,000	44,700
	Lower Income	37,950	43,350	48,750	54,150	58,500	62,850	67,150	71,500
	Median Income	47,400	54,150	60,950	67,700	73,100	78,550	83,950	89,350
	Moderate Income	56,900	65,000	73,150	81,250	87,750	94,250	100,750	107,250
Butte County 4-Person Area Median Income: 58,700	Extremely Low	12,350	14,100	15,850	17,600	19,050	20,450	21,850	23,250
	Very Low Income	20,550	23,500	26,450	29,350	31,700	34,050	36,400	38,750
	Lower Income	32,900	37,600	42,300	46,950	50,750	54,500	58,250	62,000
	Median Income	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 4-Person Area Median Income: 69,700	Extremely Low	14,650	16,750	18,850	20,900	22,600	24,250	25,950	27,600
	Very Low Income	24,400	27,900	31,400	34,850	37,650	40,450	43,250	46,050
	Lower Income	39,050	44,600	50,200	55,750	60,250	64,700	69,150	73,600
	Median Income	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 4-Person Area Median Income: 57,900	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	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
Contra Costa County 4-Person Area Median Income: 93,500	Extremely Low	19,650	22,450	25,250	28,050	30,300	32,550	34,800	37,050
	Very Low Income	32,750	37,400	42,100	46,750	50,500	54,250	58,000	61,750
	Lower Income	45,750	52,300	58,850	65,350	70,600	75,850	81,050	86,300
	Median Income	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 4-Person Area Median Income: 57,900	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	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

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

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
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 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
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 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
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	13,800	15,750	17,700	19,650	21,250	22,800	24,400	25,950
	4-Person Very Low Income	22,950	26,200	29,500	32,750	35,400	38,000	40,650	43,250
	Area Median Income Lower Income	36,700	41,950	47,200	52,400	56,600	60,800	65,000	69,200
	65,500 Median Income	45,850	52,400	58,950	65,500	70,750	76,000	81,200	86,450
	Moderate Income	55,000	62,900	70,750	78,600	84,900	91,200	97,450	103,750
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

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

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
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	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
Lassen County	Extremely Low	12,950	14,800	16,650	18,500	20,000	21,500	22,950	24,450
	4-Person Very Low Income	21,600	24,700	27,800	30,850	33,350	35,800	38,300	40,750
	Area Median Income	34,550	39,500	44,450	49,350	53,300	57,250	61,200	65,150
	61,700	43,200	49,350	55,550	61,700	66,650	71,550	76,500	81,450
	Moderate Income	51,850	59,250	66,650	74,050	79,950	85,900	91,800	97,750
Los Angeles County	Extremely Low	17,750	20,250	22,800	25,300	27,350	29,350	31,400	33,400
	4-Person Very Low Income	29,550	33,750	37,950	42,150	45,550	48,900	52,300	55,650
	Area Median Income	47,250	54,000	60,750	67,450	72,850	78,250	83,650	89,050
	64,800	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.									
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	23,350	26,650	30,000	33,300	36,000	38,650	41,300	44,000
	4-Person Very Low Income	38,850	44,400	49,950	55,500	59,950	64,400	68,850	73,300
	Area Median Income	62,200	71,050	79,950	88,800	95,950	103,050	110,150	117,250
	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	12,500	14,300	16,100	17,850	19,300	20,750	22,150	23,600
	4-Person Very Low Income	20,850	23,800	26,800	29,750	32,150	34,550	36,900	39,300
	Area Median Income	33,350	38,100	42,850	47,600	51,450	55,250	59,050	62,850
	59,500	41,650	47,600	53,550	59,500	64,250	69,000	73,800	78,550
	Moderate Income	50,000	57,100	64,250	71,400	77,100	82,800	88,550	94,250
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

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

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Modoc County 4-Person Area Median Income 57,900	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	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
Mono County 4-Person Area Median Income 75,500	Extremely Low	15,700	17,950	20,200	22,400	24,200	26,000	27,800	29,600
	Very Low Income	26,150	29,850	33,600	37,300	40,300	43,300	46,300	49,250
	Lower Income	41,800	47,800	53,750	59,700	64,500	69,300	74,050	78,850
	Median Income	52,850	60,400	67,950	75,500	81,550	87,600	93,600	99,650
	Moderate Income	63,400	72,500	81,550	90,600	97,850	105,100	112,350	119,600
Monterey County 4-Person Area Median Income 68,700	Extremely Low	14,550	16,600	18,700	20,750	22,450	24,100	25,750	27,400
	Very Low Income	24,250	27,700	31,150	34,600	37,400	40,150	42,950	45,700
	Lower Income	38,750	44,300	49,850	55,350	59,800	64,250	68,650	73,100
	Median Income	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 4-Person Area Median Income 86,100	Extremely Low	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
	Very Low Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Lower Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	Median Income	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 4-Person Area Median Income 72,600	Extremely Low	15,300	17,450	19,650	21,800	23,550	25,300	27,050	28,800
	Very Low Income	25,450	29,050	32,700	36,300	39,250	42,150	45,050	47,950
	Lower Income	40,700	46,500	52,300	58,100	62,750	67,400	72,050	76,700
	Median Income	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
Orange County 4-Person Area Median Income 85,300	Extremely Low	20,250	23,150	26,050	28,900	31,250	33,550	35,850	38,150
	Very Low Income	33,750	38,550	43,350	48,150	52,050	55,900	59,750	63,600
	Lower Income	53,950	61,650	69,350	77,050	83,250	89,400	95,550	101,750
	Median Income	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
Placer County 4-Person Area Median Income 76,100	Extremely Low	16,000	18,300	20,600	22,850	24,700	26,550	28,350	30,200
	Very Low Income	26,650	30,450	34,250	38,050	41,100	44,150	47,200	50,250
	Lower Income	42,650	48,750	54,850	60,900	65,800	70,650	75,550	80,400
	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 4-Person Area Median Income 57,900	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	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

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

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
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	37,550	42,900	48,250	53,600	57,900	62,200	66,500	70,800
	63,300	44,300	50,650	56,950	63,300	68,350	73,450	78,500	83,550
	Moderate Income	53,150	60,750	68,350	75,950	82,050	88,100	94,200	100,250
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	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
San Benito County	Extremely Low	16,700	19,050	21,450	23,800	25,750	27,650	29,550	31,450
	4-Person Very Low Income	27,800	31,750	35,700	39,650	42,850	46,000	49,200	52,350
	Area Median Income	44,450	50,800	57,150	63,450	68,550	73,650	78,700	83,800
	79,300	55,500	63,450	71,350	79,300	85,650	92,000	98,350	104,700
	Moderate Income	66,600	76,100	85,650	95,150	102,750	110,350	118,000	125,600
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	37,550	42,900	48,250	53,600	57,900	62,200	66,500	70,800
	63,300	44,300	50,650	56,950	63,300	68,350	73,450	78,500	83,550
	Moderate Income	53,150	60,750	68,350	75,950	82,050	88,100	94,200	100,250
San Diego County	Extremely Low	16,900	19,300	21,700	24,100	26,050	28,000	29,900	31,850
	4-Person Very Low Income	28,150	32,150	36,150	40,150	43,400	46,600	49,800	53,000
	Area Median Income	45,000	51,400	57,850	64,250	69,400	74,550	79,700	84,850
	75,900	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	23,350	26,650	30,000	33,300	36,000	38,650	41,300	44,000
	4-Person Very Low Income	38,850	44,400	49,950	55,500	59,950	64,400	68,850	73,300
	Area Median Income	62,200	71,050	79,950	88,800	95,950	103,050	110,150	117,250
	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
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	37,150	42,450	47,750	53,050	57,300	61,550	65,800	70,050
	66,300	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
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	42,250	48,250	54,300	60,300	65,150	69,950	74,800	79,600
	75,400	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

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

County	Income Category	Number of Persons in Household								
		1	2	3	4	5	6	7	8	
San Mateo County	Extremely Low	23,350	26,650	30,000	33,300	36,000	38,650	41,300	44,000	
	4-Person Very Low Income	38,850	44,400	49,950	55,500	59,950	64,400	68,850	73,300	
	Area Median Income	62,200	71,050	79,950	88,800	95,950	103,050	110,150	117,250	
	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	15,950	18,200	20,500	22,750	24,600	26,400	28,250	30,050	
	4-Person Very Low Income	26,600	30,400	34,200	37,950	41,000	44,050	47,100	50,100	
	Area Median Income	42,500	48,600	54,650	60,700	65,600	70,450	75,300	80,150	
	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	22,050	25,200	28,350	31,500	34,050	36,550	39,100	41,600	
	4-Person Very Low Income	36,750	42,000	47,250	52,500	56,700	60,900	65,100	69,300	
	Area Median Income	53,000	60,600	68,150	75,700	81,800	87,850	93,900	99,950	
	105,000	Median Income	73,500	84,000	94,500	105,000	113,400	121,800	130,200	138,600
	Moderate Income	88,200	100,800	113,400	126,000	136,100	146,150	156,250	166,300	
Santa Cruz County	Extremely Low	20,150	23,000	25,900	28,750	31,050	33,350	35,650	37,950	
	4-Person Very Low Income	33,550	38,350	43,150	47,900	51,750	55,600	59,400	63,250	
	Area Median Income	53,700	61,350	69,000	76,650	82,800	88,950	95,050	101,200	
	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	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	14,100	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	37,550	42,900	48,250	53,600	57,900	62,200	66,500	70,800	
	71,800	Median Income	50,250	57,450	64,600	71,800	77,550	83,300	89,050	94,800
	Moderate Income	60,300	68,900	77,550	86,150	93,050	99,950	106,850	113,700	
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	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	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

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

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Sonoma County 4-Person Area Median Income 82,600	Extremely Low	17,400	19,850	22,350	24,800	26,800	28,800	30,800	32,750
	Very Low Income	28,950	33,050	37,200	41,300	44,650	47,950	51,250	54,550
	Lower Income	45,500	52,000	58,500	65,000	70,200	75,400	80,600	85,800
	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
Stanislaus County 4-Person Area Median Income 62,000	Extremely Low	13,050	14,900	16,750	18,600	20,100	21,600	23,100	24,600
	Very Low Income	21,700	24,800	27,900	31,000	33,500	36,000	38,450	40,950
	Lower Income	34,750	39,700	44,650	49,600	53,600	57,550	61,550	65,500
	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 4-Person Area Median Income 59,400	Extremely Low	12,500	14,250	16,050	17,800	19,250	20,650	22,100	23,500
	Very Low Income	20,800	23,800	26,750	29,700	32,100	34,500	36,850	39,250
	Lower Income	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700
	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 4-Person Area Median Income 57,900	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	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 4-Person Area Median Income 57,900	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	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 4-Person Area Median Income 57,900	Extremely Low	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950
	Very Low Income	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
	Lower Income	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150
	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 4-Person Area Median Income 66,700	Extremely Low	13,800	15,800	17,750	19,700	21,300	22,900	24,450	26,050
	Very Low Income	23,000	26,300	29,600	32,850	35,500	38,150	40,750	43,400
	Lower Income	36,800	42,050	47,300	52,550	56,800	61,000	65,200	69,400
	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

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
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	47,400	54,150	60,900	67,650	73,100	78,500	83,900	89,300
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

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.

Example to Determine 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.

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	1,424	23,500	24,900	23,500	2,848	26,350
Very Low Income	29,700	2,376	39,200	41,600	39,200	4,752	43,950
Lower Income	47,500	3,800	62,700	66,500	62,700	7,600	70,300
Moderate Income	71,300	5,704	94,100	99,800	94,100	11,408	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 the unit.

HUD release: 12/1/2011

Authority cited: Section 50093, Health and Safety Code.

Reference: Sections 50079.5, 50093, 50105, and 50106, Health and Safety Code.