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DIVISION OF HOUSING POLICY DEVELOPMENT**

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May 6, 2019

**MEMORANDUM FOR:** Interested parties

**FROM:** Zachary Olmstead, Deputy Director  
Division of Housing Policy Development

**SUBJECT:** **State Income Limits for 2019**

Attached are briefing materials and State Income Limits for 2019 that are now in effect and replace 2018 State Income Limits. Income limits reflect updated median income and household income levels for extremely low-, very low-, low-, and moderate-income households for California's 58 counties. The 2019 State Income Limits are on the Department of Housing and Community Development (HCD) website at <http://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>.

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

The attached briefing materials detail California's 2019 Income Limits and were updated based on: (1) changes to income limits the U.S. Department of Housing and Urban Development (HUD) released on April 24, 2019 for its Public Housing, Section 8, Section 202 and Section 811 programs and (2) adjustments HCD made based on State statutory provisions and its 2013 Hold Harmless (HH) Policy. Since 2013, HCD's HH Policy has held State Income Limits harmless from any decreases in household income limits and median income levels that HUD may apply to the Section 8 Income Limits. HUD determined its HH Policy was no longer necessary due to federal law changes in 2008 (Public Law 110-98) prohibiting rent decreases in federal or private activity bond funded projects.

For questions concerning State Income Limits, please contact HCD staff at (916) 263-2911.

# 2019 State Income Limits Briefing Materials

## California Code of Regulations, Title 25, Section 6932

### **Overview**

The Department of Housing and Community Development (HCD), pursuant to Health & Safety Code Section 50093(c), must file updates to its State Income Limits with the Office of Administrative Law. HCD annually updates these income limits based on U.S. Department of Housing and Urban Development (HUD) revisions to the Section 8 Income Limits that HUD released on April 24, 2019.

HUD annually updates its Section 8 Income Limits to reflect changes in median family income levels for different size households and income limits for extremely low-, very low-, and low-income households. HCD, pursuant to statutory provisions, makes the following additional revisions: (1) If necessary, increase a county's area median income to equal California's non-metropolitan median income, (2) adjusts area median income and household income category levels to not result in any decrease for any year after 2009 pursuant to HCD's February 2013 Hold Harmless (HH) Policy. HCD's HH Policy was implemented to replace HUD's HH Policy, discontinued in 2009, to not decrease income limits and area median income levels below a prior year's highest level and, (3) determines income limits for California's moderate-income category.

Following are brief summaries of technical methodologies used by HUD and HCD in updating income limits for different household income categories. For additional information, please refer to HUD's briefing materials at <https://www.huduser.gov/portal/datasets/il/il19/IncomeLimitsMethodology-FY19.pdf>.

### **HUD Methodology**

HUD Section 8 Income Limits begin with the production of median family incomes. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median incomes, which means developing median incomes for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The 2019 FMR area definitions for California are unchanged from last year. HUD calculates Section 8 Income Limits for every FMR area with adjustments for family size and for areas with unusually high or low family income or housing-cost-to-income relationships.

#### ***Extremely Low-Income***

In determining the extremely low-income limit, HUD uses the Federal Poverty Guidelines, published by the Department of Health and Human Services. HUD compares the appropriate poverty guideline with 60% of the very low-income limit and choose the greater of the two. The value may not exceed the very low-income level.

#### ***Very Low-Income***

The very low-income limits are the basis for all other income limits. The very low-income limit typically reflects 50 percent of median family income (MFI) and HUD's MFI figure generally equals two times HUD's 4-person very low-income limit. HUD may adjust the very low-income limit for an area or county to account for conditions that warrant special considerations. As such, the very low-income limit may not always equal 50% MFI.

#### ***Low-Income***

In general, 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 to the very low-income limit, strictly calculating low-income limits as 80 percent of MFI could produce unintended anomalies inconsistent with statutory intent (e.g. very low-income limits being higher than low-income limits). Therefore, HUD's briefing materials specify that, with some exceptions, the low-income limit reflect 160 percent of the very low-income limit.

## 2019 State Income Limits Briefing Materials California Code of Regulations, Title 25, Section 6932

HUD may apply additional adjustments to areas with unusually high or low housing-costs-to-income relationships and for other reasons. This could result in low-income limits exceeding MFI.

### ***Median Family Income/Area Median Income***

HUD references and estimates the MFI in calculating the income limits. California law and State Income Limits reference Area Median Income (AMI) that, pursuant to Health & Safety Code 50093(c), means the MFI of a geographic area, estimated by HUD for its Section 8 Program.

HUD's calculations of Section 8 Income Limits begin with the production of MFI estimates. This year, MFI estimates use the 2016 American Community Survey. HUD then adjusts the survey data to account for anticipated income growth by applying the Consumer Price Index inflation forecast published by the Congressional Budget Office through mid-2019. HUD uses the MFI to calculate very low-income limits, used as the basis to calculate income limits for other income categories. For additional information, please see HUD's methodology describing 2019 MFI's at <https://www.huduser.gov/portal/datasets/il/il19/Medians-Methodology-FY19r.pdf>.

### ***Adjustment Calculations***

HUD may apply adjustments to areas with unusually high or low family income, uneven housing-cost-to-income relationship, or other reasons. For example, HUD applies an increase if the four-person very low-income limit would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (or 40<sup>th</sup> percentile rent in 50<sup>th</sup> percentile FMR areas). The purpose is to increase the income limit for areas where rental-housing costs are unusually high in relation to the median income.

In certain cases, HUD also applies an adjustment to the income limits based on the state non-metropolitan median family income level. In addition, HUD restricts adjustments so income limits do not increase more than five percent of the previous year's very low-income figure OR twice the increase in the national MFI, whichever is greater. For the 2019 income limits, the maximum increase is 10% from the previous year. This adjustment does not apply to the extremely low-income limits.

Please refer to HUD briefing materials for additional information on the adjustment calculations.

### ***Income Limit Calculations for Household Sizes Other Than 4-Persons***

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments apply to all income limits, except extremely low-income limits, which are set at the poverty income threshold. They are as follows:

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 2019 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. Please refer to HUD's briefing material for additional information on family size adjustments.

## **2019 State Income Limits Briefing Materials California Code of Regulations, Title 25, Section 6932**

### **HCD Methodology**

State law (Health & Safety Code Section 50093, et. seq.) prescribes the methodology HCD uses to update the State Income Limits. HCD utilizes HUD's Section 8 Income Limits. HCD's methodology involves: (1) if necessary, increasing a county's median income established by HUD to equal California's non-metropolitan county median income determined by HUD, (2) applying HCD's HH Policy, in effect since 2013, to not allow decreases in area median income levels and household income category levels, (3) applying to the median income the same family size adjustments HUD applies to the income limits, and (4) determining income limit levels applicable to California's moderate-income households defined by law as household income not exceeding 120 percent of county area median income.

### ***Area Median Income and Income Category Levels***

HCD, pursuant to federal and State law, adjusts median income levels for all to counties so they are not less than the non-metropolitan county median income established by HUD (\$64,800 for 2019). Next, HCD, for all counties, applies its HH policy to ensure area median income and income limits for all household income categories do not fall below any level achieved in the prior year.

### ***Moderate-Income Levels***

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

### ***Applicability of California's Official State Income Limits***

Applicability of the State Income Limits are subject to particular programs as program definitions of factors such as income, family, and household size 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). In addition, 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 <http://www.huduser.org/datasets/mtsp.html>.

**Section 6932. 2019 Income Limits**

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									
<b>Alameda County</b>  Area Median Income: <b>\$111,700</b>	Extremely Low	26050	29750	33450	37150	40150	43100	46100	49050
	Very Low Income	43400	49600	55800	61950	66950	71900	76850	81800
	Low Income	69000	78850	88700	98550	106450	114350	122250	130100
	<b>Median Income</b>	78200	89350	100550	<b>111700</b>	120650	129550	138500	147450
	Moderate Income	93850	107250	120650	134050	144750	155500	166200	176950
<b>Alpine County</b>  Area Median Income: <b>\$94,900</b>	Extremely Low	18150	20750	23350	25900	30170	34590	39010	43430
	Very Low Income	30250	34600	38900	43200	46700	50150	53600	57050
	Low Income	46100	52650	59250	65800	71100	76350	81600	86900
	<b>Median Income</b>	66450	75900	85400	<b>94900</b>	102500	110100	117700	125250
	Moderate Income	79750	91100	102500	113900	123000	132100	141250	150350
<b>Amador County</b>  Area Median Income: <b>\$73,600</b>	Extremely Low	15500	17700	21330	25750	30170	34590	39010	43430
	Very Low Income	25800	29450	33150	36800	39750	42700	45650	48600
	Low Income	41250	47150	53050	58900	63650	68350	73050	77750
	<b>Median Income</b>	51500	58900	66250	<b>73600</b>	79500	85400	91250	97150
	Moderate Income	61800	70650	79450	88300	95350	102450	109500	116550
<b>Butte County</b>  Area Median Income: <b>\$66,500</b>	Extremely Low	14000	16910	21330	25750	30170	34590	39010	43430
	Very Low Income	23300	26600	29950	33250	35950	38600	41250	43900
	Low Income	37250	42600	47900	53200	57500	61750	66000	70250
	<b>Median Income</b>	46550	53200	59850	<b>66500</b>	71800	77150	82450	87800
	Moderate Income	55850	63850	71800	79800	86200	92550	98950	105350
<b>Calaveras County</b>  Area Median Income: <b>\$75,300</b>	Extremely Low	15850	18100	21330	25750	30170	34590	39010	43430
	Very Low Income	26400	30150	33900	37650	40700	43700	46700	49700
	Low Income	42200	48200	54250	60250	65100	69900	74750	79550
	<b>Median Income</b>	52700	60250	67750	<b>75300</b>	81300	87350	93350	99400
	Moderate Income	63250	72300	81300	90350	97600	104800	112050	119250
<b>Colusa County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650
<b>Contra Costa County</b>  Area Median Income: <b>\$111,700</b>	Extremely Low	26050	29750	33450	37150	40150	43100	46100	49050
	Very Low Income	43400	49600	55800	61950	66950	71900	76850	81800
	Low Income	69000	78850	88700	98550	106450	114350	122250	130100
	<b>Median Income</b>	78200	89350	100550	<b>111700</b>	120650	129550	138500	147450
	Moderate Income	93850	107250	120650	134050	144750	155500	166200	176950
<b>Del Norte County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									

<b>El Dorado County</b>  Area Median Income: <b>\$83,600</b>	Extremely Low	17600	20100	22600	25750	30170	34590	39010	43430
	Very Low Income	29300	33450	37650	41800	45150	48500	51850	55200
	Low Income	46850	53550	60250	66900	72300	77650	83000	88350
	<b>Median Income</b>	58500	66900	75250	<b>83600</b>	90300	97000	103650	110350
	Moderate Income	70200	80250	90250	100300	108300	116350	124350	132400

<b>Fresno County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Glenn County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Humboldt County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Imperial County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Inyo County</b>  Area Median Income: <b>\$72,700</b>	Extremely Low	15300	17450	21330	25750	30170	34590	39010	43430
	Very Low Income	25450	29100	32750	36350	39300	42200	45100	48000
	Low Income	40750	46550	52350	58150	62850	67500	72150	76800
	<b>Median Income</b>	50900	58150	65450	<b>72700</b>	78500	84350	90150	95950
	Moderate Income	61050	69800	78550	87250	94250	101200	108200	115150

<b>Kern County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Kings County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									

<b>Lake County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Lassen County</b>  Area Median Income: <b>\$69,400</b>	Extremely Low	14600	16910	21330	25750	30170	34590	39010	43430
	Very Low Income	24300	27800	31250	34700	37500	40300	43050	45850
	Low Income	38850	44400	49950	55500	59950	64400	68850	73300
	<b>Median Income</b>	48600	55500	62450	<b>69400</b>	74950	80500	86050	91600
	Moderate Income	58300	66650	74950	83300	89950	96650	103300	109950

<b>Los Angeles County</b>  Area Median Income: <b>\$73,100</b>	Extremely Low	21950	25050	28200	31300	33850	36350	39010	43430
	Very Low Income	36550	41800	47000	52200	56400	60600	64750	68950
	Low Income	58450	66800	75150	83500	90200	96900	103550	110250
	<b>Median Income</b>	51150	58500	65800	<b>73100</b>	78950	84800	90650	96500
	Moderate Income	61400	70150	78950	87700	94700	101750	108750	115750

<b>Madera County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Marin County</b>  Area Median Income: <b>\$136,800</b>	Extremely Low	33850	38700	43550	48350	52250	56100	60000	63850
	Very Low Income	56450	64500	72550	80600	87050	93500	99950	106400
	Low Income	90450	103350	116250	129150	139500	149850	160150	170500
	<b>Median Income</b>	95750	109450	123100	<b>136800</b>	147750	158700	169650	180600
	Moderate Income	114900	131300	147750	164150	177300	190400	203550	216700

<b>Mariposa County</b>  Area Median Income: <b>\$65,500</b>	Extremely Low	13800	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22950	26200	29500	32750	35400	38000	40650	43250
	Low Income	36700	41950	47200	52400	56600	60800	65000	69200
	<b>Median Income</b>	45850	52400	58950	<b>65500</b>	70750	76000	81200	86450
	Moderate Income	55000	62900	70750	78600	84900	91200	97450	103750

<b>Mendocino County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Merced County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									

<b>Modoc County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Mono County</b>  Area Median Income: <b>\$81,200</b>	Extremely Low	17050	19500	21950	25750	30170	34590	39010	43430
	Very Low Income	28450	32500	36550	40600	43850	47100	50350	53600
	Low Income	44750	51150	57550	63900	69050	74150	79250	84350
	<b>Median Income</b>	56850	64950	73100	<b>81200</b>	87700	94200	100700	107200
	Moderate Income	68200	77950	87700	97450	105250	113050	120850	128650

<b>Monterey County</b>  Area Median Income: <b>\$74,100</b>	Extremely Low	18900	21600	24300	26950	30170	34590	39010	43430
	Very Low Income	31450	35950	40450	44900	48500	52100	55700	59300
	Low Income	50300	57500	64700	71850	77600	83350	89100	94850
	<b>Median Income</b>	51850	59300	66700	<b>74100</b>	80050	85950	91900	97800
	Moderate Income	62250	71100	80000	88900	96000	103100	110250	117350

<b>Napa County</b>  Area Median Income: <b>\$100,400</b>	Extremely Low	21100	24100	27100	30100	32550	34950	39010	43430
	Very Low Income	35150	40200	45200	50200	54250	58250	62250	66300
	Low Income	55650	63600	71550	79500	85900	92250	98600	104950
	<b>Median Income</b>	70300	80300	90350	<b>100400</b>	108450	116450	124500	132550
	Moderate Income	84350	96400	108450	120500	130150	139800	149400	159050

<b>Nevada County</b>  Area Median Income: <b>\$85,100</b>	Extremely Low	16750	19150	21550	25750	30170	34590	39010	43430
	Very Low Income	27900	31900	35900	39850	43050	46250	49450	52650
	Low Income	44650	51000	57400	63750	68850	73950	79050	84150
	<b>Median Income</b>	59550	68100	76600	<b>85100</b>	91900	98700	105500	112350
	Moderate Income	71450	81700	91900	102100	110250	118450	126600	134750

<b>Orange County</b>  Area Median Income: <b>\$97,900</b>	Extremely Low	24950	28500	32050	35600	38450	41300	44150	47000
	Very Low Income	41550	47500	53450	59350	64100	68850	73600	78350
	Low Income	66500	76000	85500	94950	102550	110150	117750	125350
	<b>Median Income</b>	68550	78300	88100	<b>97900</b>	105750	113550	121400	129250
	Moderate Income	82250	94000	105750	117500	126900	136300	145700	155100

<b>Placer County</b>  Area Median Income: <b>\$83,600</b>	Extremely Low	17600	20100	22600	25750	30170	34590	39010	43430
	Very Low Income	29300	33450	37650	41800	45150	48500	51850	55200
	Low Income	46850	53550	60250	66900	72300	77650	83000	88350
	<b>Median Income</b>	58500	66900	75250	<b>83600</b>	90300	97000	103650	110350
	Moderate Income	70200	80250	90250	100300	108300	116350	124350	132400

<b>Plumas County</b>  Area Median Income: <b>\$70,700</b>	Extremely Low	14650	16910	21330	25750	30170	34590	39010	43430
	Very Low Income	24400	27850	31350	34800	37600	40400	43200	45950
	Low Income	39000	44600	50150	55700	60200	64650	69100	73550
	<b>Median Income</b>	49500	56550	63650	<b>70700</b>	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000



County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									

<b>Riverside County</b>  Area Median Income: <b>\$69,700</b>	Extremely Low	15100	17250	21330	25750	30170	34590	39010	43430
	Very Low Income	25150	28750	32350	35900	38800	41650	44550	47400
	Low Income	40250	46000	51750	57450	62050	66650	71250	75850
	<b>Median Income</b>	48800	55750	62750	<b>69700</b>	75300	80850	86450	92000
	Moderate Income	58550	66900	75300	83650	90350	97050	103750	110400

<b>Sacramento County</b>  Area Median Income: <b>\$83,600</b>	Extremely Low	17600	20100	22600	25750	30170	34590	39010	43430
	Very Low Income	29300	33450	37650	41800	45150	48500	51850	55200
	Low Income	46850	53550	60250	66900	72300	77650	83000	88350
	<b>Median Income</b>	58500	66900	75250	<b>83600</b>	90300	97000	103650	110350
	Moderate Income	70200	80250	90250	100300	108300	116350	124350	132400

<b>San Benito County</b>  Area Median Income: <b>\$84,500</b>	Extremely Low	21450	24500	27550	30600	33050	35500	39010	43430
	Very Low Income	35700	40800	45900	51000	55100	59200	63250	67350
	Low Income	57150	65300	73450	81600	88150	94700	101200	107750
	<b>Median Income</b>	59150	67600	76050	<b>84500</b>	91250	98000	104800	111550
	Moderate Income	71000	81100	91250	101400	109500	117600	125750	133850

<b>San Bernardino County</b>  Area Median Income: <b>\$69,700</b>	Extremely Low	15100	17250	21330	25750	30170	34590	39010	43430
	Very Low Income	25150	28750	32350	35900	38800	41650	44550	47400
	Low Income	40250	46000	51750	57450	62050	66650	71250	75850
	<b>Median Income</b>	48800	55750	62750	<b>69700</b>	75300	80850	86450	92000
	Moderate Income	58550	66900	75300	83650	90350	97050	103750	110400

<b>San Diego County</b>  Area Median Income: <b>\$86,300</b>	Extremely Low	22500	25700	28900	32100	34700	37250	39850	43430
	Very Low Income	37450	42800	48150	53500	57800	62100	66350	70650
	Low Income	59950	68500	77050	85600	92450	99300	106150	113000
	<b>Median Income</b>	60400	69050	77650	<b>86300</b>	93200	100100	107000	113900
	Moderate Income	72500	82850	93200	103550	111850	120100	128400	136700

<b>San Francisco County</b>  Area Median Income: <b>\$136,800</b>	Extremely Low	33850	38700	43550	48350	52250	56100	60000	63850
	Very Low Income	56450	64500	72550	80600	87050	93500	99950	106400
	Low Income	90450	103350	116250	129150	139500	149850	160150	170500
	<b>Median Income</b>	95750	109450	123100	<b>136800</b>	147750	158700	169650	180600
	Moderate Income	114900	131300	147750	164150	177300	190400	203550	216700

<b>San Joaquin County</b>  Area Median Income: <b>\$71,400</b>	Extremely Low	14700	16910	21330	25750	30170	34590	39010	43430
	Very Low Income	24500	28000	31500	35000	37800	40600	43400	46200
	Low Income	39200	44800	50400	56000	60500	65000	69450	73950
	<b>Median Income</b>	50000	57100	64250	<b>71400</b>	77100	82800	88550	94250
	Moderate Income	60000	68550	77150	85700	92550	99400	106250	113100

<b>San Luis Obispo County</b>  Area Median Income: <b>\$87,500</b>	Extremely Low	18900	21600	24300	26950	30170	34590	39010	43430
	Very Low Income	31500	36000	40500	44950	48550	52150	55750	59350
	Low Income	50350	57550	64750	71900	77700	83450	89200	94950
	<b>Median Income</b>	61250	70000	78750	<b>87500</b>	94500	101500	108500	115500
	Moderate Income	73500	84000	94500	105000	113400	121800	130200	138600

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									

<b>San Mateo County</b>  Area Median Income: <b>\$136,800</b>	Extremely Low	33850	38700	43550	48350	52250	56100	60000	63850
	Very Low Income	56450	64500	72550	80600	87050	93500	99950	106400
	Low Income	90450	103350	116250	129150	139500	149850	160150	170500
	<b>Median Income</b>	95750	109450	123100	<b>136800</b>	147750	158700	169650	180600
	Moderate Income	114900	131300	147750	164150	177300	190400	203550	216700

<b>Santa Barbara County</b>  Area Median Income: <b>\$79,600</b>	Extremely Low	23200	26500	29800	33100	35750	38400	41050	43700
	Very Low Income	38650	44150	49650	55150	59600	64000	68400	72800
	Low Income	61850	70650	79500	88300	95400	102450	109500	116600
	<b>Median Income</b>	55700	63700	71650	<b>79600</b>	85950	92350	98700	105050
	Moderate Income	66850	76400	85950	95500	103150	110800	118400	126050

<b>Santa Clara County</b>  Area Median Income: <b>\$131,400</b>	Extremely Low	30750	35150	39550	43900	47450	50950	54450	57950
	Very Low Income	51250	58550	65850	73150	79050	84900	90750	96600
	Low Income	72750	83150	93550	103900	112250	120550	128850	137150
	<b>Median Income</b>	92000	105100	118250	<b>131400</b>	141900	152400	162950	173450
	Moderate Income	110400	126150	141950	157700	170300	182950	195550	208150

<b>Santa Cruz County</b>  Area Median Income: <b>\$98,000</b>	Extremely Low	25800	29450	33150	36800	39750	42700	45650	48600
	Very Low Income	42950	49100	55250	61350	66300	71200	76100	81000
	Low Income	68900	78750	88600	98400	106300	114150	122050	129900
	<b>Median Income</b>	68600	78400	88200	<b>98000</b>	105850	113700	121500	129350
	Moderate Income	82300	94100	105850	117600	127000	136400	145800	155250

<b>Shasta County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Sierra County</b>  Area Median Income: <b>\$71,800</b>	Extremely Low	15850	18100	21330	25750	30170	34590	39010	43430
	Very Low Income	26400	30200	33950	37700	40750	43750	46750	49800
	Low Income	42250	48250	54300	60300	65150	69950	74800	79600
	<b>Median Income</b>	50250	57450	64600	<b>71800</b>	77550	83300	89050	94800
	Moderate Income	60300	68900	77550	86150	93050	99950	106850	113700

<b>Siskiyou County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Solano County</b>  Area Median Income: <b>\$85,700</b>	Extremely Low	18000	20600	23150	25750	30170	34590	39010	43430
	Very Low Income	30000	34300	38600	42850	46300	49750	53150	56600
	Low Income	48000	54850	61700	68550	74050	79550	85050	90500
	<b>Median Income</b>	60000	68550	77150	<b>85700</b>	92550	99400	106250	113100
	Moderate Income	72000	82300	92550	102850	111100	119300	127550	135750

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									

<b>Sonoma County</b>  Area Median Income: <b>\$93,300</b>	Extremely Low	22700	25950	29200	32400	35000	37600	40200	43430
	Very Low Income	37800	43200	48600	54000	58350	62650	67000	71300
	Low Income	60500	69150	77800	86400	93350	100250	107150	114050
	<b>Median Income</b>	65300	74650	83950	<b>93300</b>	100750	108250	115700	123150
	Moderate Income	78350	89550	100750	111950	120900	129850	138800	147750

<b>Stanislaus County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Sutter County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Tehama County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Trinity County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Tulare County</b>  Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

<b>Tuolumne County</b>  Area Median Income: <b>\$66,700</b>	Extremely Low	13950	16910	21330	25750	30170	34590	39010	43400
	Very Low Income	23250	26600	29900	33200	35900	38550	41200	43850
	Low Income	37200	42500	47800	53100	57350	61600	65850	70100
	<b>Median Income</b>	46700	53350	60050	<b>66700</b>	72050	77350	82700	88050
	Moderate Income	56050	64050	72050	80050	86450	92850	99250	105650

<b>Ventura County</b>  Area Median Income: <b>\$97,800</b>	Extremely Low	22000	25150	28300	31400	33950	36450	39010	43430
	Very Low Income	36650	41850	47100	52300	56500	60700	64900	69050
	Low Income	58600	67000	75350	83700	90400	97100	103800	110500
	<b>Median Income</b>	68450	78250	88000	<b>97800</b>	105600	113450	121250	129100
	Moderate Income	82150	93900	105600	117350	126750	136150	145500	154900

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Last page instructs how to use income limits to determine applicant eligibility and calculate affordable housing cost and rent									

Yolo County	Income Category	1	2	3	4	5	6	7	8
Area Median Income: <b>\$87,900</b>	Extremely Low	18450	21100	23750	26350	30170	34590	39010	43430
	Very Low Income	30800	35200	39600	43950	47500	51000	54500	58050
	Low Income	49250	56250	63300	70300	75950	81550	87200	92800
	<b>Median Income</b>	61550	70300	79100	<b>87900</b>	94950	101950	109000	116050
	Moderate Income	73850	84400	94950	105500	113950	122400	130800	139250

Yuba County	Income Category	1	2	3	4	5	6	7	8
Area Median Income: <b>\$64,800</b>	Extremely Low	13650	16910	21330	25750	30170	34590	39010	42800
	Very Low Income	22700	25950	29200	32400	35000	37600	40200	42800
	Low Income	36300	41500	46700	51850	56000	60150	64300	68450
	<b>Median Income</b>	45350	51850	58300	<b>64800</b>	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650

**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 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**

<b>E X A M P L E</b>	4 persons	8% PP Adj	+ 8 persons	=9 persons
Extremely Low	25,750	2060	42,800	44,850
Very Low Income	32,400	2592	42,800	45,400
Lower Income	51,850	4148	68,450	72,600
Moderate Income	77,750	6220	102,650	108,850

8 person +	8% Adj x 2	=10 persons
42,800	4120	46,900
42,800	5184	48,000
68,450	8296	76,750
102,650	12440	115,100

**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 Income Limits release: 4/24/19**

HUD FY 2019 California median incomes:

State median income: \$82,200

Metropolitan county median income: \$82,800

Non-metropolitan county median income: \$64,800

Note: Authority cited: Section 50093, Health and Safety Code. Reference: Sections 50079.5, 50093, 50105 and 50106, Health and Safety Code.