

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

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April 23, 2025

MEMORANDUM FOR: Interested parties

FROM: Megan Kirkeby, Deputy Director
Division of Housing Policy Development

SUBJECT: 2025 State Income Limits

Attached are briefing materials and 2025 State Income Limits that are now in effect, replacing the previous 2024 State Income Limits. Income limits reflect updated median income and household income levels for acutely low-, extremely low-, very low-, low-, and moderate-income households for California's 58 counties. The 2025 State Income Limits are available on the Department of Housing and Community Development (HCD) website at <https://www.hcd.ca.gov/grants-and-funding/income-limits/state-and-federal-income-rent-and-loan-value-limits>.

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 2025 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 1, 2025, 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 Public Housing and 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 see the Questions and Answers on page 5. You can also contact HCD staff at StateIncomeLimits@hcd.ca.gov.

2025 State Income Limits Briefing Materials

California Code of Regulations, Title 25, Section 6932

Overview

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 Public Housing and Section 8 Income Limits that HUD most recently released on April 1, 2025.

HUD annually updates its Public Housing and 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 acutely low-income and moderate-income category.

The 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/il25/Medians-Methodology-FY25.pdf>.

HUD Methodology

HUD Public Housing and 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 2025 FMR area definitions for California are unchanged from last year. HUD calculates 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. The Federal Poverty Guidelines are a simplified version of the Federal Poverty Thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs. HUD compares the appropriate poverty guideline with 60 percent of the very low-income limit and chooses the greater of the two as the extremely low-income limit. The value may not exceed the very low-income level.

Very Low-Income

The very low-income limits are the basis for the extremely low- and low-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. However, 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 percent MFI.

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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 reflects 160 percent of the very low-income limit. HUD may apply additional adjustments to areas with unusually high or low housing-costs-to-income relationships and for other reasons. This can result in low-income limits exceeding MFI in certain counties.

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.

In estimating FY 2025 median family incomes, HUD uses median family income data (as opposed to median household income data) from the 2023 American Community Survey (ACS) as calculated by the Census Bureau. The Census Bureau produces two types of ACS estimates: the "one-year" data, which represent estimates as of 2022; and the "five-year" data, which represent estimates as of 2018-2022 (but are inflated to 2022 dollars). HUD requires special tabulations of the ACS to match its custom HMFA definitions described above.

HUD uses the 2023 American Community Survey (ACS) median family income data (as opposed to household income data) as the basis of FY 2025 Income Limits for all areas of California. In the past, HUD has used an inflation forecast from the Congressional Budget Office (CBO) in updating ACS estimates. However, starting this FY and going forward, HUD is using the projected change in per capita wage growth, also based on CBO estimates. HUD found that the new approach would have significantly improved the accuracy of earlier MFI calculations. For FY 2025, CBO has produced a wages and salaries forecast of 47,460, which divided by the annual 2023 value of 43,920 is 1.08 (an increase of 8 percent).

For additional information on MFI's please see HUD's briefing materials at <https://www.huduser.gov/portal/datasets/il/il25/IncomeLimitsMethodology-FY25.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 of which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (or 40th percentile rent in 50th 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.

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California Code of Regulations, Title 25, Section 6932

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 as measured by the American Community Survey with an absolute cap of 10 percent, whichever is greater. For 2025, the annualized change is measured by the ACS from 2022 to 2023. Twice this change is approximately 9.23 percent, which is less than the 10 percent absolute cap. So, for FY 2025, the income limits "cap" is 9.23 percent. The cap and floor rules do 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 2025 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. New for FY 2025, family size-adjusted income limits are retested for compliance with the cap and floor rules. Please refer to HUD's briefing material for additional information on family size adjustments.

NOTE: For FY2025, HUD has implemented geographic area definition changes as determined by the [Office of Management and Budget](#). Users should note that the constituent counties or towns of metropolitan areas may have changed. Please refer to the [Area Definition Report](#) for a listing of areas and their components.

HCD Methodology

State law (see, e.g., Health & Safety Code Section 50093) prescribes the methodology HCD uses to update the State Income Limits. HCD utilizes HUD's Public Housing and 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, (4) determining income limit levels applicable to California's acutely low-income households defined by law as household income not exceeding 15 percent of county area median income, and (5) 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.

2025 State Income Limits Briefing Materials

California Code of Regulations, Title 25, Section 6932

Area Median Income and Income Category Levels

HCD, pursuant to federal and state law, adjusts median income levels for all counties so they are not less than the non-metropolitan county median income established by HUD (\$93,900 for 2025). Next, HCD 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. Health and Safety Code section 50093 requires HCD to adjust the AMI for family size in accordance with adjustment factors adopted by HUD and illustrated on the previous page. This establishes that the MFI published by HUD equals the four-person AMI for California counties.

Acutely Low-Income Levels

Chapter 345, Statutes of 2021 (Assembly Bill 1043) established California's acutely low-income levels. See Health & Safety Code, § 50063.5. After calculating the 4-person area median income (AMI) level as previously described, HCD sets the maximum acutely low-income limit to equal 15 percent of the county's AMI, adjusted for family size.

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, adjusted for family size.

Applicability of California's Official State Income Limits

Applicability of the State Income Limits are subject to specific 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>.

Questions and Answers

In Los Angeles, as well as several other counties in the state, why does the very low-income limit not equal 50% of the AMI (or the low-income limit not equal 80% of the AMI)?

There are many exceptions to the arithmetic calculation of income limits. These include adjustments for high housing cost relative to income, the application of state nonmetropolitan income limits in low-income areas, and national maximums in high-income areas. **In Los Angeles County, as well as several others, the magnitude of these adjustments results in the low-income limit exceeding the AMI.** These exceptions are detailed in the FY 2025 Income Limits Methodology Document, <https://www.huduser.gov/portal/datasets/il/il25/IncomeLimitsMethodology-FY25.pdf>.

2025 State Income Limits Briefing Materials

California Code of Regulations, Title 25, Section 6932

For further information on the exact adjustments made to an individual area of the country, please see HUD's FY 2025 Income Limits Documentation System. The documentation system is available at https://www.huduser.gov/portal/datasets/il/il2025/select_Geography.odn. Once the area in question is selected, a summary of the area's median income, Very Low-Income, Extremely Low-Income, and Low-Income Limits are displayed. Detailed calculations are obtained by selecting the relevant links.

Why don't the income limits for my area reflect recent gains?

Although HUD uses the most recent data available concerning local area incomes, there is still a lag between when the data are collected and when the data are available for use. For example, FY 2025 Income Limits are calculated using 2023 American Community Survey (ACS) data, and one-year 2020 data where possible.

HUD estimates Median Family Income (MFI) annually for each metropolitan area and non-metropolitan county. The basis for HUD's median family incomes is data from the American Community Survey, table B19113 - MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS. In the past, HUD has used the Consumer Price Index (CPI) forecast published by the Congressional Budget Office (CBO) to bring the ACS and PRCS data forward from the year of the ACS to the current fiscal year. For FY 2025 and going forward, HUD will use an inflation factor based on the most recent projected change in national per capita wages published by the CBO in an attempt to improve the accuracy of its median family income estimates.

For additional details concerning the use of the ACS in HUD's calculations of MFI, please see HUD's FY 2025 Median Family Income methodology document, at <https://www.huduser.gov/portal/datasets/il/il25/IncomeLimitsMethodology-FY25.pdf>.

Additionally, full documentation of all calculations for Median Family Incomes are available in the FY 2025 Median Family Income and the FY 2025 Income Limits Documentation System. These systems are available at https://www.huduser.gov/portal/datasets/il/il2025/select_Geography.odn.

Why didn't the income limits for my county change from last year?

HCD's Hold Harmless Policy likely prevented the income limits from decreasing from last year's levels and has maintained them despite a decrease in median income and/or income limits published by HUD.

Why do the income limits or area median income for my county not match what was published by HUD?

HCD adjusts each county's area median income to at least equal the state non-metropolitan county median income, as published by HUD. Further, HCD's Hold Harmless Policy prevents any decrease in income limits or median family income published by HUD to be applied to State Income Limits.

Section 6932. 2025 Income Limits

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

Alameda County Area Median Income: \$159,800	Acutely Low	16750	19150	21550	23950	25850	27800	29700	31600
	Extremely Low	33600	38400	43200	47950	51800	55650	59500	63300
	Very Low Income	55950	63950	71950	79900	86300	92700	99100	105500
	Low Income	87550	100050	112550	125050	135100	145100	155100	165100
	Median Income	111850	127850	143800	159800	172600	185350	198150	210950
	Moderate Income	134250	153400	172600	191750	207100	222450	237750	253100

Alpine County Area Median Income: \$129,500	Acutely Low	13600	15550	17500	19450	21000	22550	24100	25650
	Extremely Low	24250	27700	31150	34600	37650	43150	48650	54150
	Very Low Income	40400	46150	51900	57700	62300	66950	71550	76150
	Low Income	64650	73850	83100	92300	99700	107100	114500	121850
	Median Income	90650	103600	116550	129500	139850	150200	160600	170950
	Moderate Income	108800	124300	139850	155400	167850	180250	192700	205150

Amador County Area Median Income: \$109,900	Acutely Low	11550	13200	14850	16500	17800	19150	20450	21800
	Extremely Low	23100	26400	29700	32950	37650	43150	48650	54150
	Very Low Income	38500	44000	49500	54950	59350	63750	68150	72550
	Low Income	61550	70350	79150	87900	94950	102000	109000	116050
	Median Income	76950	87900	98900	109900	118700	127500	136300	145050
	Moderate Income	92350	105500	118700	131900	142450	153000	163550	174100

Butte County Area Median Income: \$96,600	Acutely Low	10150	11600	13050	14500	15650	16800	18000	19150
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	67600	77300	86950	96600	104350	112050	119800	127500
	Moderate Income	81150	92700	104300	115900	125150	134450	143700	153000

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Calaveras County Area Median Income: \$101,500	Acutely Low	10700	12200	13750	15250	16450	17700	18900	20150
	Extremely Low	21350	24400	27450	32150	37650	43150	48650	54150
	Very Low Income	35550	40600	45700	50750	54850	58900	62950	67000
	Low Income	56850	65000	73100	81200	87700	94200	100700	107200
	Median Income	71050	81200	91350	101500	109600	117750	125850	134000
	Moderate Income	85250	97450	109600	121800	131550	141300	151050	160800

Colusa County Area Median Income: \$96,400	Acutely Low	10100	11550	13000	14450	15600	16750	17900	19050
	Extremely Low	20200	23050	26650	32150	37650	43150	48650	54150
	Very Low Income	33600	38400	43200	48000	51850	55700	59500	63400
	Low Income	53750	61400	69100	76750	82900	89050	95200	101350
	Median Income	67500	77100	86750	96400	104100	111800	119550	127250
	Moderate Income	81000	92550	104150	115700	124950	134200	143450	152700

Contra Costa County Area Median Income: \$159,800	Acutely Low	16750	19150	21550	23950	25850	27800	29700	31600
	Extremely Low	33600	38400	43200	47950	51800	55650	59500	63300
	Very Low Income	55950	63950	71950	79900	86300	92700	99100	105500
	Low Income	87550	100050	112550	125050	135100	145100	155100	165100
	Median Income	111850	127850	143800	159800	172600	185350	198150	210950
	Moderate Income	134250	153400	172600	191750	207100	222450	237750	253100

Del Norte County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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El Dorado County Area Median Income: \$120,800	Acutely Low	12650	14500	16300	18100	19550	21000	22450	23900
	Extremely Low	27050	30900	34750	38600	41700	44800	48650	54150
	Very Low Income	45050	51450	57900	64300	69450	74600	79750	84900
	Low Income	72050	82350	92650	102900	111150	119400	127600	135850
	Median Income	84550	96650	108700	120800	130450	140150	149800	159450
	Moderate Income	101450	115950	130450	144950	156550	168150	179750	191350

Fresno County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Glenn County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Humboldt County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Imperial County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Inyo County Area Median Income: \$97,200	Acutely Low	10200	11700	13150	14600	15750	16950	18100	19250
	Extremely Low	20200	23050	26650	32150	37650	43150	48650	54150
	Very Low Income	33600	38400	43200	48000	51850	55700	59500	63400
	Low Income	53750	61400	69100	76750	82900	89050	95200	101350
	Median Income	68050	77750	87500	97200	105000	112750	120550	128300
	Moderate Income	81650	93300	105000	116650	126000	135300	144650	154000

Kern County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Kings County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Lake County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Lassen County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Los Angeles County Area Median Income: \$106,600	Acutely Low	11200	12800	14400	16000	17300	18550	19850	21100
	Extremely Low	31850	36400	40950	45450	49100	52750	56400	60000
	Very Low Income	53000	60600	68150	75750	81800	87850	93900	100000
	Low Income	84850	96950	109050	121150	130850	140550	150250	159950
	Median Income	74600	85300	95950	106600	115150	123650	132200	140700
	Moderate Income	89550	102300	115100	127900	138150	148350	158600	168850

Madera County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Marin County Area Median Income: \$186,600	Acutely Low	19600	22400	25200	28000	30250	32500	34700	36950
	Extremely Low	41150	47000	52900	58750	63450	68150	72850	77550
	Very Low Income	68550	78350	88150	97900	105750	113600	121400	129250
	Low Income	109700	125350	141000	156650	169200	181750	194250	206800
	Median Income	130600	149300	167950	186600	201550	216450	231400	246300
	Moderate Income	156750	179100	201500	223900	241800	259700	277650	295550

Mariposa County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Mendocino County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Merced County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Modoc County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Mono County Area Median Income: \$118,500	Acutely Low	12450	14250	16000	17800	19200	20650	22050	23500
	Extremely Low	21500	24550	27600	32150	37650	43150	48650	54150
	Very Low Income	35700	40850	45900	51050	55100	59200	63300	67350
	Low Income	57200	65400	73550	81700	88250	94800	101350	107850
	Median Income	82950	94800	106650	118500	128000	137450	146950	156400
	Moderate Income	99550	113750	128000	142200	153600	164950	176350	187700

Monterey County Area Median Income: \$104,500	Acutely Low	11000	12550	14150	15700	16950	18200	19450	20700
	Extremely Low	30400	34750	39100	43400	46900	50350	53850	57300
	Very Low Income	50600	57850	65100	72300	78100	83850	89650	95450
	Low Income	81000	92600	104150	115700	125000	134250	143500	152750
	Median Income	73150	83600	94050	104500	112850	121200	129600	137950
	Moderate Income	87800	100300	112850	125400	135450	145450	155500	165550

Napa County Area Median Income: \$146,700	Acutely Low	15400	17600	19800	22000	23750	25500	27300	29050
	Extremely Low	33700	38500	43300	48100	51950	55800	59650	63500
	Very Low Income	56100	64100	72150	80150	86600	93000	99400	105800
	Low Income	89750	102550	115350	128150	138450	148700	158950	169200
	Median Income	102700	117350	132050	146700	158450	170150	181900	193650
	Moderate Income	123250	140850	158450	176050	190150	204200	218300	232400

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Nevada County Area Median Income: \$124,600	Acutely Low	13100	14950	16850	18700	20200	21700	23200	24700
	Extremely Low	23950	27350	30750	34150	37650	43150	48650	54150
	Very Low Income	39850	45500	51200	56900	61450	66000	70600	75150
	Low Income	63700	72800	81900	91000	98300	105600	112850	120150
	Median Income	87200	99700	112150	124600	134550	144550	154500	164450
	Moderate Income	104650	119600	134550	149500	161450	173400	185400	197350

Orange County Area Median Income: \$136,600	Acutely Low	14350	16400	18450	20500	22150	23800	25400	27050
	Extremely Low	35550	40600	45700	50750	54850	58900	62950	67000
	Very Low Income	59250	67700	76150	84600	91400	98150	104950	111700
	Low Income	94750	108300	121850	135350	146200	157050	167850	178700
	Median Income	95600	109300	122950	136600	147550	158450	169400	180300
	Moderate Income	114750	131100	147500	163900	177000	190100	203250	216350

Placer County Area Median Income: \$120,800	Acutely Low	12650	14500	16300	18100	19550	21000	22450	23900
	Extremely Low	27050	30900	34750	38600	41700	44800	48650	54150
	Very Low Income	45050	51450	57900	64300	69450	74600	79750	84900
	Low Income	72050	82350	92650	102900	111150	119400	127600	135850
	Median Income	84550	96650	108700	120800	130450	140150	149800	159450
	Moderate Income	101450	115950	130450	144950	156550	168150	179750	191350

Plumas County Area Median Income: \$95,300	Acutely Low	10000	11450	12850	14300	15450	16600	17750	18900
	Extremely Low	20050	22900	26650	32150	37650	43150	48650	54150
	Very Low Income	33400	38150	42900	47650	51500	55300	59100	62900
	Low Income	53400	61000	68650	76250	82350	88450	94550	100650
	Median Income	66700	76250	85750	95300	102900	110550	118150	125800
	Moderate Income	80050	91500	102900	114350	123500	132650	141800	150950

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Riverside County Area Median Income: \$103,900	Acutely Low	10900	12500	14050	15600	16850	18100	19350	20600
	Extremely Low	23500	26850	30200	33550	37650	43150	48650	54150
	Very Low Income	39200	44750	50350	55950	60450	64900	69400	73850
	Low Income	62650	71600	80550	89500	96700	103850	111000	118150
	Median Income	72750	83100	93500	103900	112200	120500	128850	137150
	Moderate Income	87300	99750	112250	124700	134700	144650	154650	164600

Sacramento County Area Median Income: \$120,800	Acutely Low	12650	14500	16300	18100	19550	21000	22450	23900
	Extremely Low	27050	30900	34750	38600	41700	44800	48650	54150
	Very Low Income	45050	51450	57900	64300	69450	74600	79750	84900
	Low Income	72050	82350	92650	102900	111150	119400	127600	135850
	Median Income	84550	96650	108700	120800	130450	140150	149800	159450
	Moderate Income	101450	115950	130450	144950	156550	168150	179750	191350

San Benito County Area Median Income: \$140,200	Acutely Low	14750	16850	18950	21050	22750	24400	26100	27800
	Extremely Low	28100	32100	36100	40100	43350	46550	49750	54150
	Very Low Income	46800	53450	60150	66800	72150	77500	82850	88200
	Low Income	74900	85600	96300	106950	115550	124100	132650	141200
	Median Income	98150	112150	126200	140200	151400	162650	173850	185050
	Moderate Income	117750	134600	151450	168250	181700	195150	208650	222100

San Bernardino County Area Median Income: \$103,900	Acutely Low	10900	12500	14050	15600	16850	18100	19350	20600
	Extremely Low	23500	26850	30200	33550	37650	43150	48650	54150
	Very Low Income	39200	44750	50350	55950	60450	64900	69400	73850
	Low Income	62650	71600	80550	89500	96700	103850	111000	118150
	Median Income	72750	83100	93500	103900	112200	120500	128850	137150
	Moderate Income	87300	99750	112250	124700	134700	144650	154650	164600

Number of Persons in Household:	1	2	3	4	5	6	7	8
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San Diego County Area Median Income: \$130,800	Acutely Low	13700	15700	17650	19600	21150	22750	24300	25850
	Extremely Low	34750	39700	44650	49600	53600	57550	61550	65500
	Very Low Income	57900	66150	74450	82700	89350	95950	102550	109200
	Low Income	92700	105950	119200	132400	143000	153600	164200	174800
	Median Income	91550	104650	117700	130800	141250	151750	162200	172650
	Moderate Income	109850	125550	141250	156950	169500	182050	194600	207150

San Francisco County Area Median Income: \$186,600	Acutely Low	19600	22400	25200	28000	30250	32500	34700	36950
	Extremely Low	41150	47000	52900	58750	63450	68150	72850	77550
	Very Low Income	68550	78350	88150	97900	105750	113600	121400	129250
	Low Income	109700	125350	141000	156650	169200	181750	194250	206800
	Median Income	130600	149300	167950	186600	201550	216450	231400	246300
	Moderate Income	156750	179100	201500	223900	241800	259700	277650	295550

San Joaquin County Area Median Income: \$104,600	Acutely Low	11000	12550	14150	15700	16950	18200	19450	20700
	Extremely Low	22000	25150	28300	32150	37650	43150	48650	54150
	Very Low Income	36650	41850	47100	52300	56500	60700	64900	69050
	Low Income	58600	67000	75350	83700	90400	97100	103800	110500
	Median Income	73200	83700	94150	104600	112950	121350	129700	138050
	Moderate Income	87850	100400	112950	125500	135550	145600	155600	165650

San Luis Obispo County Area Median Income: \$125,600	Acutely Low	13200	15100	16950	18850	20350	21850	23350	24900
	Extremely Low	29200	33400	37550	41700	45050	48400	51750	55050
	Very Low Income	48650	55600	62550	69500	75050	80650	86200	91750
	Low Income	77950	89050	100200	111300	120250	129150	138050	146950
	Median Income	87900	100500	113050	125600	135650	145700	155750	165800
	Moderate Income	105500	120550	135650	150700	162750	174800	186850	198900

Number of Persons in Household:	1	2	3	4	5	6	7	8
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San Mateo County Area Median Income: \$186,600	Acutely Low	19600	22400	25200	28000	30250	32500	34700	36950
	Extremely Low	41150	47000	52900	58750	63450	68150	72850	77550
	Very Low Income	68550	78350	88150	97900	105750	113600	121400	129250
	Low Income	109700	125350	141000	156650	169200	181750	194250	206800
	Median Income	130600	149300	167950	186600	201550	216450	231400	246300
	Moderate Income	156750	179100	201500	223900	241800	259700	277650	295550

Santa Barbara County Area Median Income: \$119,100	Acutely Low	12500	14300	16050	17850	19300	20700	22150	23550
	Extremely Low	37100	42400	47700	52950	57200	61450	65700	69900
	Very Low Income	61800	70600	79450	88250	95350	102400	109450	116500
	Low Income	98850	113000	127100	141200	152500	163800	175100	186400
	Median Income	83350	95300	107200	119100	128650	138150	147700	157200
	Moderate Income	100050	114300	128600	142900	154350	165750	177200	188650

Santa Clara County Area Median Income: \$195,200	Acutely Low	20500	23450	26350	29300	31650	34000	36350	38700
	Extremely Low	42200	48200	54250	60250	65100	69900	74750	79550
	Very Low Income	70350	80400	90450	100450	108500	116550	124600	132600
	Low Income	111700	127650	143600	159550	172350	185100	197850	210650
	Median Income	136650	156150	175700	195200	210800	226450	242050	257650
	Moderate Income	164000	187400	210850	234250	253000	271750	290450	309200

Santa Cruz County Area Median Income: \$132,800	Acutely Low	13950	15900	17900	19900	21500	23100	24700	26250
	Extremely Low	41550	47500	53450	59350	64100	68850	73600	78350
	Very Low Income	69250	79100	89000	98900	106800	114700	122650	130550
	Low Income	111100	127000	142850	158700	171400	184100	196800	209500
	Median Income	92950	106250	119500	132800	143400	154050	164650	175300
	Moderate Income	111550	127500	143400	159350	172100	184850	197600	210350

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Shasta County Area Median Income: \$101,800	Acutely Low	10700	12200	13750	15250	16450	17700	18900	20150
	Extremely Low	20450	23400	26650	32150	37650	43150	48650	54150
	Very Low Income	34050	38900	43800	48650	52550	56450	60350	64250
	Low Income	54500	62300	70100	77850	84100	90350	96550	102800
	Median Income	71250	81450	91600	101800	109950	118100	126250	134400
	Moderate Income	85500	97700	109950	122150	131900	141700	151450	161250

Sierra County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Siskiyou County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Solano County Area Median Income: \$124,600	Acutely Low	13100	14950	16850	18700	20200	21700	23200	24700
	Extremely Low	28850	33000	37100	41200	44500	47800	51100	54400
	Very Low Income	48100	54950	61850	68700	74200	79700	85200	90700
	Low Income	76950	87950	98950	109900	118700	127500	136300	145100
	Median Income	87200	99700	112150	124600	134550	144550	154500	164450
	Moderate Income	104650	119600	134550	149500	161450	173400	185400	197350

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Sonoma County Area Median Income: \$132,000	Acutely Low	13850	15850	17800	19800	21400	22950	24550	26150
	Extremely Low	31750	36250	40800	45300	48950	52550	56200	59800
	Very Low Income	52850	60400	67950	75500	81550	87600	93650	99700
	Low Income	84650	96750	108850	120900	130600	140250	149950	159600
	Median Income	92400	105600	118800	132000	142550	153100	163700	174250
	Moderate Income	110900	126700	142550	158400	171050	183750	196400	209100

Stanislaus County Area Median Income: \$98,500	Acutely Low	10350	11850	13300	14800	16000	17150	18350	19550
	Extremely Low	20700	23650	26650	32150	37650	43150	48650	54150
	Very Low Income	34500	39400	44350	49250	53200	57150	61100	65050
	Low Income	55200	63050	70950	78800	85150	91450	97750	104050
	Median Income	68950	78800	88650	98500	106400	114250	122150	130000
	Moderate Income	82750	94550	106400	118200	127650	137100	146550	156000

Sutter County Area Median Income: \$98,900	Acutely Low	10400	11900	13350	14850	16050	17250	18400	19600
	Extremely Low	20200	23050	26650	32150	37650	43150	48650	54150
	Very Low Income	33600	38400	43200	48000	51850	55700	59500	63400
	Low Income	53750	61400	69100	76750	82900	89050	95200	101350
	Median Income	69250	79100	89000	98900	106800	114700	122650	130550
	Moderate Income	83100	94950	106850	118700	128200	137700	147200	156700

Tehama County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Trinity County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Tulare County Area Median Income: \$93,900	Acutely Low	9850	11300	12700	14100	15250	16350	17500	18600
	Extremely Low	19750	22550	26650	32150	37650	43150	48650	54150
	Very Low Income	32900	37600	42300	46950	50750	54500	58250	62000
	Low Income	52600	60100	67600	75100	81150	87150	93150	99150
	Median Income	65750	75100	84500	93900	101400	108900	116450	123950
	Moderate Income	78900	90150	101450	112700	121700	130750	139750	148750

Tuolumne County Area Median Income: \$101,600	Acutely Low	10700	12200	13750	15250	16450	17700	18900	20150
	Extremely Low	21350	24400	27450	32150	37650	43150	48650	54150
	Very Low Income	35600	40650	45750	50800	54900	58950	63000	67100
	Low Income	56950	65050	73200	81300	87850	94350	100850	107350
	Median Income	71100	81300	91450	101600	109750	117850	126000	134100
	Moderate Income	85350	97500	109700	121900	131650	141400	151150	160900

Ventura County Area Median Income: \$131,300	Acutely Low	13800	15750	17750	19700	21300	22850	24450	26000
	Extremely Low	31450	35950	40450	44900	48500	52100	55700	59300
	Very Low Income	52400	59900	67400	74850	80850	86850	92850	98850
	Low Income	83850	95800	107800	119750	129350	138950	148500	158100
	Median Income	91900	105050	118150	131300	141800	152300	162800	173300
	Moderate Income	110300	126050	141800	157550	170150	182750	195350	207950

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Yolo County Area Median Income: \$135,900	Acutely Low	14300	16300	18350	20400	22050	23650	25300	26950
	Extremely Low	26450	30200	34000	37750	40800	43800	48650	54150
	Very Low Income	44100	50400	56650	62950	68000	73050	78100	83100
	Low Income	70500	80600	90650	100700	108800	116850	124900	132950
	Median Income	95150	108700	122300	135900	146750	157650	168500	179400
	Moderate Income	114150	130500	146800	163100	176150	189200	202250	215300

Yuba County Area Median Income: \$98,900	Acutely Low	10400	11900	13350	14850	16050	17250	18400	19600
	Extremely Low	20200	23050	26650	32150	37650	43150	48650	54150
	Very Low Income	33600	38400	43200	48000	51850	55700	59500	63400
	Low Income	53750	61400	69100	76750	82900	89050	95200	101350
	Median Income	69250	79100	89000	98900	106800	114700	122650	130550
	Moderate Income	83100	94950	106850	118700	128200	137700	147200	156700

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.

Nine Person Calculation - Example County

EXAMPLE	4 persons	8% PP Adj	+ 8 persons	=9 persons
Acutely Low	14,850	1188	19,600	20,800
Extremely Low	32,150	2572	54,150	56,700
Very Low Income	48,000	3840	63,400	67,250
Lower Income	76,750	6140	101,350	107,500
Moderate Income	118,700	9496	156,700	166,200

Ten Person Calculation - Example County

4 persons	8 person +	8% Adj x 2	=10 persons
14,850	19,600	2376	22,000
32,150	54,150	5144	59,300
48,000	63,400	7680	71,100
76,750	101,350	12280	113,650
118,700	156,700	18992	175,700

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 by the number of bedrooms in unit.

2025 HUD Income Limits release: 4/1/2025

HUD FY 2025 California median incomes:

State median income: \$118,100

Metropolitan county median income: \$118,900

Non-metropolitan county median income: \$93,900

Note: Authority cited: Section 50093, Health and Safety Code. Reference: Sections 50063.5, 50079.5, 50093, 50105 and 50106, Health and Safety Code.