

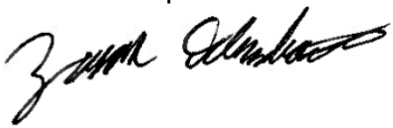
**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

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April 30, 2020

MEMORANDUM FOR: Interested parties



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

SUBJECT: State Income Limits for 2020

Attached are briefing materials and State Income Limits for 2020 that are now in effect and replace 2019 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 2020 State Income Limits are on the California 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 2020 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, 2020 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.

2020 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 1, 2020.

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/il20/IncomeLimitsMethodology-FY20.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 2020 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.

2020 State Income Limits Briefing Materials

California Code of Regulations, Title 25, Section 6932

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.

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 2017 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 April 2020. 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 2020 MFI's at <https://www.huduser.gov/portal/datasets/il/il20/Medians-Methodology-FY20r.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 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. 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 2020 income limits, the maximum increase is 7.9% 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

2020 State Income Limits Briefing Materials
California Code of Regulations, Title 25, Section 6932

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:	1	2	3	4	5	6	7	8
Adjustments:	70%	80%	90%	Base	108%	116%	124%	132%

Income Limit Calculations for Household Sizes Greater Than 8-Persons

For households of more than eight persons, refer to the formula at the end of the table for 2020 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.

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 counties so they are not less than the non-metropolitan county median income established by HUD (\$70,700 for 2020). 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, adjusted for family size.

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. 2020 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: \$119,200	Extremely Low	27450	31350	35250	39150	42300	45450	48550	51700
	Very Low Income	45700	52200	58750	65250	70500	75700	80950	86150
	Low Income	73100	83550	94000	104400	112800	121150	129500	137850
	Median Income	83450	95350	107300	119200	128750	138250	147800	157350
	Moderate Income	100150	114450	128750	143050	154500	165950	177400	188850

Alpine County Area Median Income: \$94,900	Extremely Low	18150	20750	23350	26200	30680	35160	39640	44120
	Very Low Income	30250	34600	38900	43200	46700	50150	53600	57050
	Low Income	46600	53250	59900	66550	71900	77200	82550	87850
	Median Income	66450	75900	85400	94900	102500	110100	117700	125250
	Moderate Income	79750	91100	102500	113900	123000	132100	141250	150350

Amador County Area Median Income: \$78,700	Extremely Low	16550	18900	21720	26200	30680	35160	39640	44120
	Very Low Income	27550	31500	35450	39350	42500	45650	48800	51950
	Low Income	44100	50400	56700	62950	68000	73050	78100	83100
	Median Income	55100	62950	70850	78700	85000	91300	97600	103900
	Moderate Income	66100	75550	85000	94450	102000	109550	117100	124650

Butte County Area Median Income: \$70,700	Extremely Low	14850	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24750	28300	31850	35350	38200	41050	43850	46700
	Low Income	39600	45250	50900	56550	61100	65600	70150	74650
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Calaveras County Area Median Income: \$80,400	Extremely Low	16900	19300	21720	26200	30680	35160	39640	44120
	Very Low Income	28150	32200	36200	40200	43450	46650	49850	53100
	Low Income	45050	51450	57900	64300	69450	74600	79750	84900
	Median Income	56300	64300	72350	80400	86850	93250	99700	106150
	Moderate Income	67550	77200	86850	96500	104200	111950	119650	127400

Colusa County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Contra Costa County Area Median Income: \$119,200	Extremely Low	27450	31350	35250	39150	42300	45450	48550	51700
	Very Low Income	45700	52200	58750	65250	70500	75700	80950	86150
	Low Income	73100	83550	94000	104400	112800	121150	129500	137850
	Median Income	83450	95350	107300	119200	128750	138250	147800	157350
	Moderate Income	100150	114450	128750	143050	154500	165950	177400	188850

Del Norte County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Number of Persons in Household:	1	2	3	4	5	6	7	8
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El Dorado County Area Median Income: \$86,300	Extremely Low	18150	20750	23350	26200	30680	35160	39640	44120
	Very Low Income	30250	34550	38850	43150	46650	50100	53550	57000
	Low Income	48350	55250	62150	69050	74600	80100	85650	91150
	Median Income	60400	69050	77650	86300	93200	100100	107000	113900
	Moderate Income	72500	82850	93200	103550	111850	120100	128400	136700

Fresno County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Glenn County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Humboldt County Area Median Income: \$72,000	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	50400	57600	64800	72000	77750	83500	89300	95050
	Moderate Income	60500	69100	77750	86400	93300	100200	107150	114050

Imperial County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Inyo County Area Median Income: \$75,100	Extremely Low	15800	18050	21720	26200	30680	35160	39640	44120
	Very Low Income	26300	30050	33800	37550	40600	43600	46600	49600
	Low Income	42100	48100	54100	60100	64950	69750	74550	79350
	Median Income	52550	60100	67600	75100	81100	87100	93100	99150
	Moderate Income	63050	72100	81100	90100	97300	104500	111700	118950

Kern County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Kings County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Lake County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Lassen County Area Median Income: \$70,700	Extremely Low	14850	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24750	28300	31850	35350	38200	41050	43850	46700
	Low Income	39600	45250	50900	56550	61100	65600	70150	74650
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Los Angeles County Area Median Income: \$77,300	Extremely Low	23700	27050	30450	33800	36550	39250	41950	44650
	Very Low Income	39450	45050	50700	56300	60850	65350	69850	74350
	Low Income	63100	72100	81100	90100	97350	104550	111750	118950
	Median Income	54100	61850	69550	77300	83500	89650	95850	102050
	Moderate Income	64900	74200	83500	92750	100150	107600	115000	122450

Madera County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Marin County Area Median Income: \$143,100	Extremely Low	36550	41800	47000	52200	56400	60600	64750	68950
	Very Low Income	60900	69600	78300	87000	94000	100950	107900	114850
	Low Income	97600	111550	125500	139400	150600	161750	172900	184050
	Median Income	100150	114500	128800	143100	154550	166000	177450	188900
	Moderate Income	120200	137350	154550	171700	185450	199150	212900	226650

Mariposa County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Mendocino County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Merced County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Modoc County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Mono County Area Median Income: \$81,200	Extremely Low	17050	19500	21950	26200	30680	35160	39640	44120
	Very Low Income	28450	32500	36550	40600	43850	47100	50350	53600
	Low Income	45300	51800	58250	64700	69900	75100	80250	85450
	Median Income	56850	64950	73100	81200	87700	94200	100700	107200
	Moderate Income	68200	77950	87700	97450	105250	113050	120850	128650

Monterey County Area Median Income: \$81,600	Extremely Low	20350	23250	26150	29050	31400	35160	39640	44120
	Very Low Income	33950	38800	43650	48450	52350	56250	60100	64000
	Low Income	54250	62000	69750	77500	83700	89900	96100	102300
	Median Income	57100	65300	73450	81600	88150	94650	101200	107700
	Moderate Income	68550	78300	88100	97900	105750	113550	121400	129250

Napa County Area Median Income: \$109,200	Extremely Low	22750	26000	29250	32500	35100	37700	40300	44120
	Very Low Income	37950	43350	48750	54150	58500	62850	67150	71500
	Low Income	60100	68650	77250	85800	92700	99550	106400	113300
	Median Income	76450	87350	98300	109200	117950	126650	135400	144150
	Moderate Income	91750	104850	117950	131050	141550	152000	162500	173000

Nevada County Area Median Income: \$92,400	Extremely Low	18100	20650	23250	26200	30680	35160	39640	44120
	Very Low Income	30100	34400	38700	43000	46450	49900	53350	56800
	Low Income	48200	55050	61950	68800	74350	79850	85350	90850
	Median Income	64700	73900	83150	92400	99800	107200	114600	121950
	Moderate Income	77650	88700	99800	110900	119750	128650	137500	146400

Orange County Area Median Income: \$103,000	Extremely Low	26950	30800	34650	38450	41550	44650	47700	50800
	Very Low Income	44850	51250	57650	64050	69200	74300	79450	84550
	Low Income	71750	82000	92250	102450	110650	118850	127050	135250
	Median Income	72100	82400	92700	103000	111250	119500	127700	135950
	Moderate Income	86500	98900	111250	123600	133500	143400	153250	163150

Placer County Area Median Income: \$86,300	Extremely Low	18150	20750	23350	26200	30680	35160	39640	44120
	Very Low Income	30250	34550	38850	43150	46650	50100	53550	57000
	Low Income	48350	55250	62150	69050	74600	80100	85650	91150
	Median Income	60400	69050	77650	86300	93200	100100	107000	113900
	Moderate Income	72500	82850	93200	103550	111850	120100	128400	136700

Plumas County Area Median Income: \$72,200	Extremely Low	15200	17350	21720	26200	30680	35160	39640	44120
	Very Low Income	25300	28900	32500	36100	39000	41900	44800	47700
	Low Income	40450	46200	52000	57750	62400	67000	71650	76250
	Median Income	50550	57750	65000	72200	78000	83750	89550	95300
	Moderate Income	60650	69300	78000	86650	93600	100500	107450	114400

Number of Persons in Household:		1	2	3	4	5	6	7	8
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Riverside County Area Median Income: \$75,300	Extremely Low	15850	18100	21720	26200	30680	35160	39640	44120
	Very Low Income	26400	30150	33900	37650	40700	43700	46700	49700
	Low Income	42200	48200	54250	60250	65100	69900	74750	79550
	Median Income	52700	60250	67750	75300	81300	87350	93350	99400
	Moderate Income	63250	72300	81300	90350	97600	104800	112050	119250

Sacramento County Area Median Income: \$86,300	Extremely Low	18150	20750	23350	26200	30680	35160	39640	44120
	Very Low Income	30250	34550	38850	43150	46650	50100	53550	57000
	Low Income	48350	55250	62150	69050	74600	80100	85650	91150
	Median Income	60400	69050	77650	86300	93200	100100	107000	113900
	Moderate Income	72500	82850	93200	103550	111850	120100	128400	136700

San Benito County Area Median Income: \$89,700	Extremely Low	21450	24500	27550	30600	33050	35500	39640	44120
	Very Low Income	35700	40800	45900	51000	55100	59200	63250	67350
	Low Income	57150	65300	73450	81600	88150	94700	101200	107750
	Median Income	62800	71750	80750	89700	96900	104050	111250	118400
	Moderate Income	75350	86100	96900	107650	116250	124850	133500	142100

San Bernnardino County Area Median Income: \$75,300	Extremely Low	15850	18100	21720	26200	30680	35160	39640	44120
	Very Low Income	26400	30150	33900	37650	40700	43700	46700	49700
	Low Income	42200	48200	54250	60250	65100	69900	74750	79550
	Median Income	52700	60250	67750	75300	81300	87350	93350	99400
	Moderate Income	63250	72300	81300	90350	97600	104800	112050	119250

San Diego County Area Median Income: \$92,700	Extremely Low	24300	27750	31200	34650	37450	40200	43000	45750
	Very Low Income	40450	46200	52000	57750	62400	67000	71650	76250
	Low Income	64700	73950	83200	92400	99800	107200	114600	122000
	Median Income	64900	74150	83450	92700	100100	107550	114950	122350
	Moderate Income	77900	89000	100150	111250	120150	129050	137950	146850

San Francisco County Area Median Income: \$143,100	Extremely Low	36550	41800	47000	52200	56400	60600	64750	68950
	Very Low Income	60900	69600	78300	87000	94000	100950	107900	114850
	Low Income	97600	111550	125500	139400	150600	161750	172900	184050
	Median Income	100150	114500	128800	143100	154550	166000	177450	188900
	Moderate Income	120200	137350	154550	171700	185450	199150	212900	226650

San Joaquin County Area Median Income: \$75,000	Extremely Low	15750	18000	21720	26200	30680	35160	39640	44120
	Very Low Income	26250	30000	33750	37500	40500	43500	46500	49500
	Low Income	42000	48000	54000	60000	64800	69600	74400	79200
	Median Income	52500	60000	67500	75000	81000	87000	93000	99000
	Moderate Income	63000	72000	81000	90000	97200	104400	111600	118800

San Luis Obispo County Area Median Income: \$97,300	Extremely Low	20400	23300	26200	29100	31450	35160	39640	44120
	Very Low Income	33950	38800	43650	48500	52400	56300	60150	64050
	Low Income	54350	62100	69850	77600	83850	90050	96250	102450
	Median Income	68100	77850	87550	97300	105100	112850	120650	128450
	Moderate Income	81750	93400	105100	116750	126100	135450	144750	154100

Number of Persons in Household:	1	2	3	4	5	6	7	8
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San Mateo County Area Median Income: \$143,100	Extremely Low	36550	41800	47000	52200	56400	60600	64750	68950
	Very Low Income	60900	69600	78300	87000	94000	100950	107900	114850
	Low Income	97600	111550	125500	139400	150600	161750	172900	184050
	Median Income	100150	114500	128800	143100	154550	166000	177450	188900
	Moderate Income	120200	137350	154550	171700	185450	199150	212900	226650

Santa Barbara County Area Median Income: \$87,800	Extremely Low	25000	28600	32150	35700	38600	41450	44300	47150
	Very Low Income	41650	47600	53550	59500	64300	69050	73800	78550
	Low Income	66750	76250	85800	95300	102950	110550	118200	125800
	Median Income	61450	70250	79000	87800	94800	101850	108850	115900
	Moderate Income	73750	84300	94800	105350	113800	122200	130650	139050

Santa Clara County Area Median Income: \$141,600	Extremely Low	33150	37900	42650	47350	51150	54950	58750	62550
	Very Low Income	55300	63200	71100	78950	85300	91600	97900	104250
	Low Income	78550	89750	100950	112150	121150	130100	139100	148050
	Median Income	99100	113300	127450	141600	152950	164250	175600	186900
	Moderate Income	118950	135900	152900	169900	183500	197100	210700	224250

Santa Cruz County Area Median Income: \$110,000	Extremely Low	27800	31800	35750	39700	42900	46100	49250	52450
	Very Low Income	46350	53000	59600	66200	71500	76800	82100	87400
	Low Income	74350	85000	95600	106200	114700	123200	131700	140200
	Median Income	77000	88000	99000	110000	118800	127600	136400	145200
	Moderate Income	92400	105600	118800	132000	142550	153100	163700	174250

Shasta County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Sierra County Area Median Income: \$80,500	Extremely Low	16950	19350	21750	26200	30680	35160	39640	44120
	Very Low Income	28200	32200	36250	40250	43500	46700	49950	53150
	Low Income	45100	51550	58000	64400	69600	74750	79900	85050
	Median Income	56350	64400	72450	80500	86950	93400	99800	106250
	Moderate Income	67600	77300	86950	96600	104350	112050	119800	127500

Siskiyou County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Solano County Area Median Income: \$95,400	Extremely Low	19450	22200	25000	27750	30680	35160	39640	44120
	Very Low Income	32400	37000	41650	46250	49950	53650	57350	61050
	Low Income	51800	59200	66600	73950	79900	85800	91700	97650
	Median Income	66800	76300	85850	95400	103050	110650	118300	125950
	Moderate Income	80150	91600	103050	114500	123650	132800	142000	151150

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Sonoma County Area Median Income: \$102,700	Extremely Low	23900	27300	30700	34100	36850	39600	42300	45050
	Very Low Income	39800	45450	51150	56800	61350	65900	70450	75000
	Low Income	63650	72750	81850	90900	98200	105450	112750	120000
	Median Income	71900	82150	92450	102700	110900	119150	127350	135550
	Moderate Income	86300	98600	110950	123250	133100	142950	152850	162700

Stanislaus County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Sutter County Area Median Income: \$75,000	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	52500	60000	67500	75000	81000	87000	93000	99000
	Moderate Income	63000	72000	81000	90000	97200	104400	111600	118800

Tehama County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Trinity County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Tulare County Area Median Income: \$70,700	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	49500	56550	63650	70700	76350	82000	87650	93300
	Moderate Income	59400	67900	76350	84850	91650	98450	105200	112000

Tuolumne County Area Median Income: \$71,600	Extremely Low	14900	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24850	28400	31950	35450	38300	41150	44000	46800
	Low Income	39700	45400	51050	56700	61250	65800	70350	74850
	Median Income	50100	57300	64450	71600	77350	83050	88800	94500
	Moderate Income	60150	68700	77300	85900	92750	99650	106500	113400

Ventura County Area Median Income: \$97,800	Extremely Low	23700	27100	30500	33850	36600	39300	42000	44700
	Very Low Income	39550	45200	50850	56450	61000	65500	70000	74550
	Low Income	63250	72300	81350	90350	97600	104850	112050	119300
	Median Income	68450	78250	88000	97800	105600	113450	121250	129100
	Moderate Income	82150	93900	105600	117350	126750	136150	145500	154900

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Yolo County Area Median Income: \$92,500	Extremely Low	19450	22200	25000	27750	30680	35160	39640	44120
	Very Low Income	32400	37000	41650	46250	49950	53650	57350	61050
	Low Income	51800	59200	66600	74000	79950	85850	91800	97700
	Median Income	64750	74000	83250	92500	99900	107300	114700	122100
	Moderate Income	77700	88800	99900	111000	119900	128750	137650	146500

Yuba County Area Median Income: \$75,000	Extremely Low	14700	17240	21720	26200	30680	35160	39640	44120
	Very Low Income	24500	28000	31500	34950	37750	40550	43350	46150
	Low Income	39150	44750	50350	55900	60400	64850	69350	73800
	Median Income	52500	60000	67500	75000	81000	87000	93000	99000
	Moderate Income	63000	72000	81000	90000	97200	104400	111600	118800

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

E X A M P L E	4 persons	8% PP Adj	+ 8 person	=9 persons
Extremely Low	26,200	2096	44,120	46,200
Very Low Income	34,950	2796	46,150	48,950
Lower Income	55,900	4472	73,800	78,250
Moderate Income	90,000	7200	118,800	126,000

Ten Person Calculation - Example County

4 persons	8 person +	8% Adj x 2	=10 persons
26,200	44,120	4192	48,300
34,950	46,150	5592	51,750
55,900	73,800	8944	82,750
90,000	118,800	14400	133,200

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.

HUD Income Limits release: 4/1/2020

HUD FY 2020 California median incomes:

State median income: \$87,100

Metropolitan county median income: \$87,500

Non-metropolitan county median income: \$70,700

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