

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

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April 26, 2021

MEMORANDUM FOR: Interested parties

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

SUBJECT: **State Income Limits for 2021**

Attached are briefing materials and State Income Limits for 2021 that are now in effect, replacing the 2020 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 2021 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 2021 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, 2021 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 (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 Public Housing and Section 8 Income Limits that HUD released on April 1, 2021.

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 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/il21/IncomeLimitsMethodology-FY21.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 2021 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 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% 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 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

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

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 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.

HUD’s calculations of Income Limits begin with the production of MFI estimates.

This year, MFI estimates use the 2018 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 the midpoint of FY 2021. HUD uses the MFI to calculate very low-income limits, used as the basis to calculate income limits for other income categories. MFI’s are calculated at the family level only, not the per person level as is done for income limits. The average family size is over 3, so, by convention, HUD equates the median family income for an area with a four-person family for the purposes of calculating income limits. For additional information, please see HUD’s methodology describing 2021 MFI’s at <https://www.huduser.gov/portal/datasets/il/il21/Medians-Methodology-FY21.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 2021 income limits, the maximum increase is 5% 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 2021 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

2020 State Income Limits Briefing Materials

California Code of Regulations, Title 25, Section 6932

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 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, 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 (\$69,700 for 2021). 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.

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>.

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

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, the magnitude of these adjustments results in the low-income limit exceeding the AMI.** These exceptions are detailed in the FY 2021 Income Limits Methodology Document, https://www.huduser.gov/portal/datasets/il.html#2021_data.

For further information on the exact adjustments made to an individual area of the country, please see HUD's FY 2021 Income Limits Documentation System. The documentation system is available at https://www.huduser.gov/portal/datasets/il.html#2021_query. 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 2021 Income Limits are calculated using 2014-2018 5-year American Community Survey (ACS) data, and one-year 2017 data where possible. This is a two-year lag, so more current trends in median family income levels are not available.

How does HUD calculate Median Family Income (MFI)?

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. A Consumer Price Index (CPI) forecast as published by the Congressional Budget Office is used in the trend factor calculation to bring the 2018 ACS data forward to the middle of FY 2021.

For additional details concerning the use of the ACS in HUD's calculations of MFI, please see our FY 2021 Median Family Income methodology document, at https://www.huduser.gov/portal/datasets/il.html#2021_data.

Additionally, full documentation of all calculations for Median Family Incomes are available in the FY 2021 Median Family Income and the FY 2021 Income Limits Documentation System. These systems are available at https://www.huduser.gov/portal/datasets/il.html#2021_query.

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. 2021 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: \$125,600	Extremely Low	28800	32900	37000	41100	44400	47700	51000	54300
	Very Low Income	47950	54800	61650	68500	74000	79500	84950	90450
	Low Income	76750	87700	98650	109600	118400	127150	135950	144700
	Median Income	87900	100500	113050	125600	135650	145700	155750	165800
	Moderate Income	105500	120550	135650	150700	162750	174800	186850	198900

Alpine County Area Median Income: \$94,900	Extremely Low	18150	20750	23350	26500	31040	35580	40120	44660
	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	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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: \$81,700	Extremely Low	17150	19600	22050	26500	31040	35580	40120	44660
	Very Low Income	28600	32700	36800	40850	44150	47400	50700	53950
	Low Income	45750	52300	58850	65350	70600	75850	81050	86300
	Median Income	57200	65350	73550	81700	88250	94750	101300	107850
	Moderate Income	68650	78450	88250	98050	105900	113750	121600	129450

Colusa County Area Median Income: \$70,700	Extremely Low	14700	17420	21960	26500	31040	35580	40120	44660
	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: \$125,600	Extremely Low	28800	32900	37000	41100	44400	47700	51000	54300
	Very Low Income	47950	54800	61650	68500	74000	79500	84950	90450
	Low Income	76750	87700	98650	109600	118400	127150	135950	144700
	Median Income	87900	100500	113050	125600	135650	145700	155750	165800
	Moderate Income	105500	120550	135650	150700	162750	174800	186850	198900

Del Norte County Area Median Income: \$70,700	Extremely Low	14700	17420	21960	26500	31040	35580	40120	44660
	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: \$91,100	Extremely Low	19050	21800	24500	27200	31040	35580	40120	44660
	Very Low Income	31750	36250	40800	45300	48950	52550	56200	59800
	Low Income	50750	58000	65250	72500	78300	84100	89900	95700
	Median Income	63750	72900	82000	91100	98400	105700	112950	120250
	Moderate Income	76500	87450	98350	109300	118050	126800	135550	144300

Fresno County Area Median Income: \$70,700	Extremely Low	14700	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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: \$72,200	Extremely Low	15200	17420	21960	26500	31040	35580	40120	44660
	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

Los Angeles County Area Median Income: \$80,000	Extremely Low	24850	28400	31950	35450	38300	41150	44000	46800
	Very Low Income	41400	47300	53200	59100	63850	68600	73300	78050
	Low Income	66250	75700	85150	94600	102200	109750	117350	124900
	Median Income	56000	64000	72000	80000	86400	92800	99200	105600
	Moderate Income	67200	76800	86400	96000	103700	111350	119050	126700

Madera County Area Median Income: \$70,700	Extremely Low	14700	17420	21960	26500	31040	35580	40120	44660
	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: \$149,600	Extremely Low	38400	43850	49350	54800	59200	63600	68000	72350
	Very Low Income	63950	73100	82250	91350	98700	106000	113300	120600
	Low Income	102450	117100	131750	146350	158100	169800	181500	193200
	Median Income	104700	119700	134650	149600	161550	173550	185500	197450
	Moderate Income	125650	143600	161550	179500	193850	208200	222600	236950

Mariposa County Area Median Income: \$70,700	Extremely Low	14700	17420	21960	26500	31040	35580	40120	44660
	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	15200	17420	21960	26500	31040	35580	40120	44660
	Very Low Income	25350	28950	32550	36150	39050	41950	44850	47750
	Low Income	40500	46300	52100	57850	62500	67150	71750	76400
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	21960	26500	31040	35580	40120	44660
	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	21350	24400	27450	30500	32950	35580	40120	44660
	Very Low Income	35600	40700	45800	50850	54950	59000	63100	67150
	Low Income	56950	65100	73250	81350	87900	94400	100900	107400
	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	23900	27300	30700	34100	36850	39600	42300	45050
	Very Low Income	39800	45500	51200	56850	61400	65950	70500	75050
	Low Income	63050	72050	81050	90050	97300	104500	111700	118900
	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	18900	21600	24300	26950	31040	35580	40120	44660
	Very Low Income	31450	35950	40450	44900	48500	52100	55700	59300
	Low Income	50300	57500	64700	71850	77600	83350	89100	94850
	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: \$106,700	Extremely Low	28250	32300	36350	40350	43600	46850	50050	53300
	Very Low Income	47100	53800	60550	67250	72650	78050	83400	88800
	Low Income	75300	86050	96800	107550	116200	124800	133400	142000
	Median Income	74700	85350	96050	106700	115250	123750	132300	140850
	Moderate Income	89650	102450	115250	128050	138300	148550	158800	169050

Placer County Area Median Income: \$91,100	Extremely Low	19050	21800	24500	27200	31040	35580	40120	44660
	Very Low Income	31750	36250	40800	45300	48950	52550	56200	59800
	Low Income	50750	58000	65250	72500	78300	84100	89900	95700
	Median Income	63750	72900	82000	91100	98400	105700	112950	120250
	Moderate Income	76500	87450	98350	109300	118050	126800	135550	144300

Plumas County Area Median Income: \$73,100	Extremely Low	15400	17600	21960	26500	31040	35580	40120	44660
	Very Low Income	25600	29250	32900	36550	39500	42400	45350	48250
	Low Income	40950	46800	52650	58500	63200	67900	72550	77250
	Median Income	51150	58500	65800	73100	78950	84800	90650	96500
	Moderate Income	61400	70150	78950	87700	94700	101750	108750	115750

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Riverside County Area Median Income: \$77,500	Extremely Low	16600	19000	21960	26500	31040	35580	40120	44660
	Very Low Income	27650	31600	35550	39500	42700	45850	49000	52150
	Low Income	44250	50600	56900	63200	68300	73350	78400	83450
	Median Income	54250	62000	69750	77500	83700	89900	96100	102300
	Moderate Income	65100	74400	83700	93000	100450	107900	115300	122750

Sacramento County Area Median Income: \$91,100	Extremely Low	19050	21800	24500	27200	31040	35580	40120	44660
	Very Low Income	31750	36250	40800	45300	48950	52550	56200	59800
	Low Income	50750	58000	65250	72500	78300	84100	89900	95700
	Median Income	63750	72900	82000	91100	98400	105700	112950	120250
	Moderate Income	76500	87450	98350	109300	118050	126800	135550	144300

San Benito County Area Median Income: \$90,700	Extremely Low	21450	24500	27550	30600	33050	35580	40120	44660
	Very Low Income	35700	40800	45900	51000	55100	59200	63250	67350
	Low Income	57150	65300	73450	81600	88150	94700	101200	107750
	Median Income	63500	72550	81650	90700	97950	105200	112450	119700
	Moderate Income	76200	87100	97950	108850	117550	126250	134950	143700

San Bernardino County Area Median Income: \$77,500	Extremely Low	16600	19000	21960	26500	31040	35580	40120	44660
	Very Low Income	27650	31600	35550	39500	42700	45850	49000	52150
	Low Income	44250	50600	56900	63200	68300	73350	78400	83450
	Median Income	54250	62000	69750	77500	83700	89900	96100	102300
	Moderate Income	65100	74400	83700	93000	100450	107900	115300	122750

San Diego County Area Median Income: \$95,100	Extremely Low	25450	29100	32750	36350	39300	42200	45100	48000
	Very Low Income	42450	48500	54550	60600	65450	70300	75150	80000
	Low Income	67900	77600	87300	97000	104800	112550	120300	128050
	Median Income	66550	76100	85600	95100	102700	110300	117900	125550
	Moderate Income	79850	91300	102700	114100	123250	132350	141500	150600

San Francisco County Area Median Income: \$149,600	Extremely Low	38400	43850	49350	54800	59200	63600	68000	72350
	Very Low Income	63950	73100	82250	91350	98700	106000	113300	120600
	Low Income	102450	117100	131750	146350	158100	169800	181500	193200
	Median Income	104700	119700	134650	149600	161550	173550	185500	197450
	Moderate Income	125650	143600	161550	179500	193850	208200	222600	236950

San Joaquin County Area Median Income: \$75,000	Extremely Low	15750	18000	21960	26500	31040	35580	40120	44660
	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: \$97,800	Extremely Low	20550	23500	26450	29350	31700	35580	40120	44660
	Very Low Income	34250	39150	44050	48900	52850	56750	60650	64550
	Low Income	54800	62600	70450	78250	84550	90800	97050	103300
	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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San Mateo County Area Median Income: \$149,600	Extremely Low	38400	43850	49350	54800	59200	63600	68000	72350
	Very Low Income	63950	73100	82250	91350	98700	106000	113300	120600
	Low Income	102450	117100	131750	146350	158100	169800	181500	193200
	Median Income	104700	119700	134650	149600	161550	173550	185500	197450
	Moderate Income	125650	143600	161550	179500	193850	208200	222600	236950

Santa Barbara County Area Median Income: \$90,100	Extremely Low	26250	30000	33750	37450	40450	43450	46450	49450
	Very Low Income	43750	50000	56250	62450	67450	72450	77450	82450
	Low Income	70050	80050	90050	100050	108100	116100	124100	132100
	Median Income	63050	72100	81100	90100	97300	104500	111700	118950
	Moderate Income	75650	86500	97300	108100	116750	125400	134050	142700

Santa Clara County Area Median Income: \$151,300	Extremely Low	34800	39800	44750	49700	53700	57700	61650	65650
	Very Low Income	58000	66300	74600	82850	89500	96150	102750	109400
	Low Income	82450	94200	106000	117750	127200	136600	146050	155450
	Median Income	105900	121050	136150	151300	163400	175500	187600	199700
	Moderate Income	127100	145250	163400	181550	196050	210600	225100	239650

Santa Cruz County Area Median Income: \$111,900	Extremely Low	29200	33400	37550	41700	45050	48400	51750	55050
	Very Low Income	48650	55600	62550	69500	75100	80650	86200	91750
	Low Income	78050	89200	100350	111500	120450	129350	138300	147200
	Median Income	78350	89500	100700	111900	120850	129800	138750	147700
	Moderate Income	94000	107450	120850	134300	145050	155800	166550	177300

Shasta County Area Median Income: \$70,700	Extremely Low	14950	17420	21960	26500	31040	35580	40120	44660
	Very Low Income	24850	28400	31950	35500	38350	41200	44050	46900
	Low Income	39800	45450	51150	56800	61350	65900	70450	75000
	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: \$84,800	Extremely Low	17750	20300	22850	26500	31040	35580	40120	44660
	Very Low Income	29600	33800	38050	42250	45650	49050	52400	55800
	Low Income	47350	54100	60850	67600	73050	78450	83850	89250
	Median Income	59350	67850	76300	84800	91600	98350	105150	111950
	Moderate Income	71250	81400	91600	101750	109900	118050	126150	134300

Siskiyou County Area Median Income: \$70,700	Extremely Low	14700	17420	21960	26500	31040	35580	40120	44660
	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: \$99,300	Extremely Low	20450	23350	26250	29150	31500	35580	40120	44660
	Very Low Income	34000	38850	43700	48550	52450	56350	60250	64100
	Low Income	54350	62100	69850	77600	83850	90050	96250	102450
	Median Income	69500	79450	89350	99300	107250	115200	123150	131100
	Moderate Income	83400	95300	107250	119150	128700	138200	147750	157300

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Sonoma County Area Median Income: \$103,300	Extremely Low	24450	27950	31450	34900	37700	40500	43300	46100
	Very Low Income	40750	46550	52350	58150	62850	67500	72150	76800
	Low Income	65150	74450	83750	93050	100500	107950	115400	122850
	Median Income	72300	82650	92950	103300	111550	119850	128100	136350
	Moderate Income	86750	99150	111550	123950	133850	143800	153700	163600

Stanislaus County Area Median Income: \$70,700	Extremely Low	15000	17420	21960	26500	31040	35580	40120	44660
	Very Low Income	25000	28550	32100	35650	38550	41400	44250	47100
	Low Income	39950	45650	51350	57050	61650	66200	70750	75350
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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: \$75,600	Extremely Low	15650	17850	21960	26500	31040	35580	40120	44660
	Very Low Income	26050	29800	33500	37200	40200	43200	46150	49150
	Low Income	41650	47600	53550	59500	64300	69050	73800	78550
	Median Income	52900	60500	68050	75600	81650	87700	93750	99800
	Moderate Income	63500	72550	81650	90700	97950	105200	112450	119700

Ventura County Area Median Income: \$98,800	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	69150	79050	88900	98800	106700	114600	122500	130400
	Moderate Income	83000	94850	106700	118550	128050	137500	147000	156500

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	31040	35580	40120	44660
	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	17420	21960	26500	31040	35580	40120	44660
	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	26,500	2120	44,660	46,800
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	44,660	4240	48,900
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: 4/1/2021

- HUD FY 2021 California median incomes:
- State median income: \$90,100
- Metropolitan county median income: \$90,600
- Non-metropolitan county median income: \$69,700

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