

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

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May 13, 2022

MEMORANDUM FOR: Interested parties

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

SUBJECT: **State Income Limits for 2022**

Attached are briefing materials and Revised State Income Limits for 2022 that are now in effect, replacing the previous 2021 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 2022 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 2022 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 19, 2022, 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.

2022 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 most recently released on April 19, 2022.

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.

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//il22/IncomeLimitsMethodology-FY22.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 2022 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 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% 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

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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 2019 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 Bureau of Labor Statistics through the fiscal year 2022. Previously, HUD has relied on inflation forecasts from the Congressional Budget Office (CBO) in updating ACS estimates. However, at the time of FY 2022 median family income calculation, CBO had not issued an updated CPI forecast suitable for use by HUD. The inflation factor, representing the cumulative change in the CPI from 2019 through February 2022, is approximately 1.1116. HUD uses the MFI to calculate very low-income limits, used as the basis to calculate income limits for other income categories. MFIs 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 2022 MFI’s at

<https://www.huduser.gov/portal/datasets/il/il22/Medians-Methodology-FY22.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 as measured from the 2018 to the 2019 American Community Survey, whichever is greater. For the 2022 income limits, the maximum increase is 11.89% 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

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California Code of Regulations, Title 25, Section 6932

For households of more than eight persons, refer to the formula at the end of the table for 2022 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 (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, 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 (\$80,300 for 2022). 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 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>.

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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 2022 Income Limits Methodology Document, <https://www.huduser.gov/portal/datasets/il/il22/IncomeLimitsMethodology-FY22.pdf>.

For further information on the exact adjustments made to an individual area of the country, please see HUD's FY 2022 Income Limits Documentation System. The documentation system is available at https://www.huduser.gov/portal/datasets/il.html#2022_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 2022 Income Limits are calculated using 2015-2019 5-year American Community Survey (ACS) data, and one-year 2019 data where possible. This is a three-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 Bureau of Labor Statistics is used in the trend factor calculation to bring the 2018 ACS data forward to FY 2022.

For additional details concerning the use of the ACS in HUD's calculations of MFI, please see HUD's FY 2022 Median Family Income methodology document, at https://www.huduser.gov/portal/datasets/il.html#2022_data.

Additionally, full documentation of all calculations for Median Family Incomes are available in the FY 2022 Median Family Income and the FY 2022 Income Limits Documentation System. These systems are available at https://www.huduser.gov/portal/datasets/il.html#2022_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. 2022 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: \$142,800	Acutely Low	15000	17100	19250	21400	23100	24800	26550	28250
	Extremely Low	30000	34300	38600	42850	46300	49750	53150	56600
	Very Low Income	50000	57150	64300	71400	77150	82850	88550	94250
	Low Income	76750	87700	98650	109600	118400	127150	135950	144700
	Median Income	99950	114250	128500	142800	154200	165650	177050	188500
	Moderate Income	119950	137100	154200	171350	185050	198750	212450	226200

Alpine County Area Median Income: \$94,900	Acutely Low	10000	11400	12850	14250	15400	16550	17650	18800
	Extremely Low	19100	21800	24550	27750	32470	37190	41910	46630
	Very Low Income	31800	36350	40900	45400	49050	52700	56300	59950
	Low Income	50900	58150	65400	72650	78500	84300	90100	95900
	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: \$86,600	Acutely Low	9100	10400	11700	13000	14050	15100	16100	17150
	Extremely Low	18200	20800	23400	27750	32470	37190	41910	46630
	Very Low Income	30350	34650	39000	43300	46800	50250	53700	57200
	Low Income	48550	55450	62400	69300	74850	80400	85950	91500
	Median Income	60600	69300	77950	86600	93550	100450	107400	114300
	Moderate Income	72750	83100	93500	103900	112200	120500	128850	137150

Butte County Area Median Income: \$85,000	Acutely Low	8950	10200	11500	12750	13750	14800	15800	16850
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	59500	68000	76500	85000	91800	98600	105400	112200
	Moderate Income	71400	81600	91800	102000	110150	118300	126500	134650

Calaveras County Area Median Income: \$90,000	Acutely Low	9450	10800	12150	13500	14600	15650	16750	17800
	Extremely Low	18900	21600	24300	27750	32470	37190	41910	46630
	Very Low Income	31500	36000	40500	45000	48600	52200	55800	59400
	Low Income	50400	57600	64800	72000	77800	83550	89300	95050
	Median Income	63000	72000	81000	90000	97200	104400	111600	118800
	Moderate Income	75600	86400	97200	108000	116650	125300	133900	142550

Colusa County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Contra Costa County Area Median Income: \$142,800	Acutely Low	15000	17100	19250	21400	23100	24800	26550	28250
	Extremely Low	30000	34300	38600	42850	46300	49750	53150	56600
	Very Low Income	50000	57150	64300	71400	77150	82850	88550	94250
	Low Income	76750	87700	98650	109600	118400	127150	135950	144700
	Median Income	99950	114250	128500	142800	154200	165650	177050	188500
	Moderate Income	119950	137100	154200	171350	185050	198750	212450	226200

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Del Norte County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

El Dorado County Area Median Income: \$102,200	Acutely Low	10750	12300	13800	15350	16600	17800	19050	20250
	Extremely Low	21300	24350	27400	30400	32850	37190	41910	46630
	Very Low Income	35500	40550	45600	50650	54750	58800	62850	66900
	Low Income	56750	64850	72950	81050	87550	94050	100550	107000
	Median Income	71550	81750	92000	102200	110400	118550	126750	134900
	Moderate Income	85850	98100	110400	122650	132450	142250	152100	161900

Fresno County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Glenn County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Humboldt County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Imperial County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Inyo County Area Median Income: \$82,700	Acutely Low	8700	9900	11150	12400	13400	14400	15400	16350
	Extremely Low	17400	19850	23030	27750	32470	37190	41910	46630
	Very Low Income	28950	33100	37250	41350	44700	48000	51300	54600
	Low Income	46350	52950	59550	66150	71450	76750	82050	87350
	Median Income	57900	66150	74450	82700	89300	95950	102550	109150
	Moderate Income	69500	79400	89350	99250	107200	115150	123050	131000

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Kern County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Kings County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Lake County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Lassen County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16900	19300	23030	27750	32470	37190	41910	46630
	Very Low Income	28150	32150	36150	40150	43400	46600	49800	53000
	Low Income	45000	51400	57850	64250	69400	74550	79700	84850
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Los Angeles County Area Median Income: \$91,100	Acutely Low	9550	10900	12300	13650	14750	15850	16950	18000
	Extremely Low	25050	28600	32200	35750	38650	41500	44350	47200
	Very Low Income	41700	47650	53600	59550	64350	69100	73850	78650
	Low Income	66750	76250	85800	95300	102950	110550	118200	125800
	Median Income	63750	72900	82000	91100	98400	105700	112950	120250
	Moderate Income	76500	87450	98350	109300	118050	126800	135550	144300

Madera County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Marin County Area Median Income: \$166,000	Acutely Low	17450	19900	22400	24900	26900	28900	30900	32850
	Extremely Low	39150	44750	50350	55900	60400	64850	69350	73800
	Very Low Income	65250	74600	83900	93200	100700	108150	115600	123050
	Low Income	104400	119300	134200	149100	161050	173000	184900	196850
	Median Income	116200	132800	149400	166000	179300	192550	205850	219100
	Moderate Income	139450	159350	179300	199200	215150	231050	247000	262950

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Mariposa County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Mendocino County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16900	19300	23030	27750	32470	37190	41910	46630
	Very Low Income	28150	32150	36150	40150	43400	46600	49800	53000
	Low Income	45000	51400	57850	64250	69400	74550	79700	84850
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Merced County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Modoc County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Mono County Area Median Income: \$81,200	Acutely Low	8550	9750	11000	12200	13200	14150	15150	16100
	Extremely Low	17050	19500	23030	27750	32470	37190	41910	46630
	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: \$90,100	Acutely Low	9450	10800	12150	13500	14600	15650	16750	17800
	Extremely Low	23900	27300	30700	34100	36850	39600	42300	46630
	Very Low Income	39800	45500	51200	56850	61400	65950	70500	75050
	Low Income	63700	72800	81900	91000	98300	105600	112850	120150
	Median Income	63050	72100	81100	90100	97300	104500	111700	118950
	Moderate Income	75650	86500	97300	108100	116750	125400	134050	142700

Napa County Area Median Income: \$119,400	Acutely Low	12550	14300	16100	17900	19350	20750	22200	23650
	Extremely Low	26500	30300	34100	37850	40900	43950	46950	50000
	Very Low Income	44150	50450	56750	63050	68100	73150	78200	83250
	Low Income	70550	80600	90700	100750	108850	116900	124950	133000
	Median Income	83600	95500	107450	119400	128950	138500	148050	157600
	Moderate Income	100300	114650	128950	143300	154750	166250	177700	189150

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Nevada County Area Median Income: \$98,400	Acutely Low	10350	11800	13300	14750	15950	17100	18300	19450
	Extremely Low	20650	23600	26550	29500	32470	37190	41910	46630
	Very Low Income	34450	39400	44300	49200	53150	57100	61050	64950
	Low Income	55100	63000	70850	78700	85000	91300	97600	103900
	Median Income	68900	78700	88550	98400	106250	114150	122000	129900
	Moderate Income	82650	94500	106300	118100	127550	137000	146450	155900

Orange County Area Median Income: \$119,100	Acutely Low	12500	14300	16050	17850	19300	20700	22150	23550
	Extremely Low	28500	32550	36600	40650	43950	47200	50450	53700
	Very Low Income	47450	54200	61000	67750	73200	78600	84050	89450
	Low Income	75900	86750	97600	108400	117100	125750	134450	143100
	Median Income	83350	95300	107200	119100	128650	138150	147700	157200
	Moderate Income	100050	114300	128600	142900	154350	165750	177200	188650

Placer County Area Median Income: \$102,200	Acutely Low	10750	12300	13800	15350	16600	17800	19050	20250
	Extremely Low	21300	24350	27400	30400	32850	37190	41910	46630
	Very Low Income	35500	40550	45600	50650	54750	58800	62850	66900
	Low Income	56750	64850	72950	81050	87550	94050	100550	107000
	Median Income	71550	81750	92000	102200	110400	118550	126750	134900
	Moderate Income	85850	98100	110400	122650	132450	142250	152100	161900

Plumas County Area Median Income: \$82,400	Acutely Low	8650	9900	11100	12350	13350	14350	15300	16300
	Extremely Low	17150	19600	23030	27750	32470	37190	41910	46630
	Very Low Income	28600	32700	36800	40850	44150	47400	50700	53950
	Low Income	45750	52300	58850	65350	70600	75850	81050	86300
	Median Income	57700	65900	74150	82400	89000	95600	102200	108750
	Moderate Income	69250	79100	89000	98900	106800	114700	122650	130550

Riverside County Area Median Income: \$87,400	Acutely Low	9150	10500	11800	13100	14150	15200	16250	17300
	Extremely Low	18500	21150	23800	27750	32470	37190	41910	46630
	Very Low Income	30800	35200	39600	44000	47550	51050	54600	58100
	Low Income	49300	56350	63400	70400	76050	81700	87300	92950
	Median Income	61200	69900	78650	87400	94400	101400	108400	115350
	Moderate Income	73450	83900	94400	104900	113300	121700	130100	138450

Sacramento County Area Median Income: \$102,200	Acutely Low	10750	12300	13800	15350	16600	17800	19050	20250
	Extremely Low	21300	24350	27400	30400	32850	37190	41910	46630
	Very Low Income	35500	40550	45600	50650	54750	58800	62850	66900
	Low Income	56750	64850	72950	81050	87550	94050	100550	107000
	Median Income	71550	81750	92000	102200	110400	118550	126750	134900
	Moderate Income	85850	98100	110400	122650	132450	142250	152100	161900

San Benito County Area Median Income: \$105,100	Acutely Low	11050	12600	14200	15750	17000	18250	19550	20800
	Extremely Low	22100	25250	28400	31550	34100	37190	41910	46630
	Very Low Income	36800	42050	47300	52550	56800	61000	65200	69400
	Low Income	58900	67300	75700	84100	90850	97600	104300	111050
	Median Income	73550	84100	94600	105100	113500	121900	130300	138750
	Moderate Income	88250	100900	113500	126100	136200	146300	156350	166450

Number of Persons in Household:	1	2	3	4	5	6	7	8
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San Bernardino County Area Median Income: \$87,400	Acutely Low	9150	10500	11800	13100	14150	15200	16250	17300
	Extremely Low	18500	21150	23800	27750	32470	37190	41910	46630
	Very Low Income	30800	35200	39600	44000	47550	51050	54600	58100
	Low Income	49300	56350	63400	70400	76050	81700	87300	92950
	Median Income	61200	69900	78650	87400	94400	101400	108400	115350
	Moderate Income	73450	83900	94400	104900	113300	121700	130100	138450

San Diego County Area Median Income: \$106,900	Acutely Low	11250	12850	14450	16050	17350	18600	19900	21200
	Extremely Low	27350	31250	35150	39050	42200	45300	48450	51550
	Very Low Income	45550	52050	58550	65050	70300	75500	80700	85900
	Low Income	72900	83300	93700	104100	112450	120800	129100	137450
	Median Income	74850	85500	96200	106900	115450	124000	132550	141100
	Moderate Income	89800	102650	115450	128300	138550	148850	159100	169350

San Francisco County Area Median Income: \$166,000	Acutely Low	17450	19900	22400	24900	26900	28900	30900	32850
	Extremely Low	39150	44750	50350	55900	60400	64850	69350	73800
	Very Low Income	65250	74600	83900	93200	100700	108150	115600	123050
	Low Income	104400	119300	134200	149100	161050	173000	184900	196850
	Median Income	116200	132800	149400	166000	179300	192550	205850	219100
	Moderate Income	139450	159350	179300	199200	215150	231050	247000	262950

San Joaquin County Area Median Income: \$85,000	Acutely Low	8950	10200	11500	12750	13750	14800	15800	16850
	Extremely Low	17400	19900	23030	27750	32470	37190	41910	46630
	Very Low Income	29000	33150	37300	41400	44750	48050	51350	54650
	Low Income	46350	53000	59600	66200	71500	76800	82100	87400
	Median Income	59500	68000	76500	85000	91800	98600	105400	112200
	Moderate Income	71400	81600	91800	102000	110150	118300	126500	134650

San Luis Obispo County Area Median Income: \$109,200	Acutely Low	11500	13100	14750	16400	17700	19000	20350	21650
	Extremely Low	23000	26250	29550	32800	35450	38050	41910	46630
	Very Low Income	38300	43800	49250	54700	59100	63500	67850	72250
	Low Income	61250	70000	78750	87500	94500	101500	108500	115500
	Median Income	76450	87350	98300	109200	117950	126650	135400	144150
	Moderate Income	91750	104850	117950	131050	141550	152000	162500	173000

San Mateo County Area Median Income: \$166,000	Acutely Low	17450	19900	22400	24900	26900	28900	30900	32850
	Extremely Low	39150	44750	50350	55900	60400	64850	69350	73800
	Very Low Income	65250	74600	83900	93200	100700	108150	115600	123050
	Low Income	104400	119300	134200	149100	161050	173000	184900	196850
	Median Income	116200	132800	149400	166000	179300	192550	205850	219100
	Moderate Income	139450	159350	179300	199200	215150	231050	247000	262950

Santa Barbara County Area Median Income: \$100,100	Acutely Low	10500	12000	13500	15000	16200	17400	18600	19800
	Extremely Low	29350	33550	37750	41900	45300	48650	52000	55350
	Very Low Income	48900	55900	62900	69850	75450	81050	86650	92250
	Low Income	78350	89550	100750	111900	120900	129850	138800	147750
	Median Income	70050	80100	90100	100100	108100	116100	124100	132150
	Moderate Income	84050	96100	108100	120100	129700	139300	148900	158550

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Santa Clara County Area Median Income: \$168,500	Acutely Low	17700	20250	22750	25300	27300	29350	31350	33400
	Extremely Low	35400	40450	45500	50550	54600	58650	62700	66750
	Very Low Income	59000	67400	75850	84250	91000	97750	104500	111250
	Low Income	92250	105400	118600	131750	142300	152850	163400	173950
	Median Income	117950	134800	151650	168500	182000	195450	208950	222400
	Moderate Income	141550	161750	182000	202200	218400	234550	250750	266900

Santa Cruz County Area Median Income: \$119,300	Acutely Low	12550	14300	16100	17900	19350	20750	22200	23650
	Extremely Low	32700	37350	42000	46650	50400	54150	57850	61600
	Very Low Income	54450	62200	70000	77750	84000	90200	96450	102650
	Low Income	87350	99800	112300	124750	134750	144750	154700	164700
	Median Income	83500	95450	107350	119300	128850	138400	147950	157500
	Moderate Income	100200	114500	128850	143150	154600	166050	177500	188950

Shasta County Area Median Income: \$89,800	Acutely Low	9400	10750	12100	13450	14550	15600	16700	17750
	Extremely Low	16700	19050	23030	27750	32470	37190	41910	46630
	Very Low Income	27800	31800	35750	39700	42900	46100	49250	52450
	Low Income	44450	50800	57150	63500	68600	73700	78750	83850
	Median Income	62850	71850	80800	89800	97000	104150	111350	118550
	Moderate Income	75450	86200	97000	107750	116350	125000	133600	142250

Sierra County Area Median Income: \$90,000	Acutely Low	9450	10800	12150	13500	14600	15650	16750	17800
	Extremely Low	18900	21600	24300	27750	32470	37190	41910	46630
	Very Low Income	31500	36000	40500	45000	48600	52200	55800	59400
	Low Income	50400	57600	64800	72000	77800	83550	89300	95050
	Median Income	63000	72000	81000	90000	97200	104400	111600	118800
	Moderate Income	75600	86400	97200	108000	116650	125300	133900	142550

Siskiyou County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Solano County Area Median Income: \$108,700	Acutely Low	11400	13050	14650	16300	17600	18900	20200	21500
	Extremely Low	22850	26100	29350	32600	35250	37850	41910	46630
	Very Low Income	38050	43450	48900	54300	58650	63000	67350	71700
	Low Income	60800	69450	78150	86800	93750	100700	107650	114600
	Median Income	76100	86950	97850	108700	117400	126100	134800	143500
	Moderate Income	91300	104350	117400	130450	140900	151300	161750	172200

Sonoma County Area Median Income: \$112,800	Acutely Low	11850	13500	15200	16900	18250	19600	20950	22300
	Extremely Low	25000	28550	32100	35650	38550	41400	44250	47100
	Very Low Income	41600	47550	53500	59400	64200	68950	73700	78450
	Low Income	66550	76050	85550	95050	102700	110300	117900	125500
	Median Income	78950	90250	101500	112800	121800	130850	139850	148900
	Moderate Income	94750	108300	121800	135350	146200	157000	167850	178650

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Stanislaus County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16750	19150	23030	27750	32470	37190	41910	46630
	Very Low Income	27900	31900	35900	39850	43050	46250	49450	52650
	Low Income	44650	51000	57400	63750	68850	73950	79050	84150
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Sutter County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Tehama County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Trinity County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Tulare County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

Tuolumne County Area Median Income: \$84,300	Acutely Low	8850	10100	11400	12650	13650	14650	15700	16700
	Extremely Low	17500	20000	23030	27750	32470	37190	41910	46630
	Very Low Income	29150	33300	37450	41600	44950	48300	51600	54950
	Low Income	46600	53250	59900	66550	71900	77200	82550	87850
	Median Income	59000	67450	75850	84300	91050	97800	104550	111300
	Moderate Income	70800	80900	91050	101150	109250	117350	125450	133500

Ventura County Area Median Income: \$115,400	Acutely Low	12100	13850	15550	17300	18700	20050	21450	22850
	Extremely Low	26350	30100	33850	37600	40650	43650	46650	49650
	Very Low Income	43900	50200	56450	62700	67750	72750	77750	82800
	Low Income	70250	80300	90350	100350	108400	116450	124450	132500
	Median Income	80800	92300	103850	115400	124650	133850	143100	152350
	Moderate Income	96950	110800	124650	138500	149600	160650	171750	182800

Number of Persons in Household:	1	2	3	4	5	6	7	8
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Yolo County Area Median Income: \$106,600	Acutely Low	11200	12800	14400	16000	17300	18550	19850	21100
	Extremely Low	20850	23800	26800	29750	32470	37190	41910	46630
	Very Low Income	34700	39650	44600	49550	53550	57500	61450	65450
	Low Income	55550	63450	71400	79300	85650	92000	98350	104700
	Median Income	74600	85300	95950	106600	115150	123650	132200	140700
	Moderate Income	89550	102300	115100	127900	138150	148350	158600	168850

Yuba County Area Median Income: \$80,300	Acutely Low	8450	9650	10850	12050	13000	14000	14950	15900
	Extremely Low	16350	18700	23030	27750	32470	37190	41910	46630
	Very Low Income	27300	31200	35100	38950	42100	45200	48300	51450
	Low Income	43650	49850	56100	62300	67300	72300	77300	82250
	Median Income	56200	64250	72250	80300	86700	93150	99550	106000
	Moderate Income	67450	77100	86700	96350	104050	111750	119450	127200

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
Acutely Low	12,050	964	15,900	16,850
Extremely Low	27,750	2220	46,630	48,850
Very Low Income	38,950	3116	51,450	54,550
Lower Income	62,300	4984	82,250	87,250
Moderate Income	96,350	7708	127,200	134,900

Ten Person Calculation - Example County

4 persons	8 person +	8% Adj x 2	=10 persons
12,050	15,900	1928	17,850
27,750	46,630	4440	51,050
38,950	51,450	6232	57,700
62,300	82,250	9968	92,200
96,350	127,200	15416	142,600

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: 4/19/2022

HUD FY 2022 California median incomes:

State median income: \$101,600

Metropolitan county median income: \$102,100

Non-metropolitan county median income: \$80,300

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