

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Division of Housing Policy Development2020 W El Camino Avenue, Suite 500
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www.hcd.ca.gov**MEMORANDUM**

DATE: May 24, 2016

TO: Interested Parties

Lisa Bates

FROM: Lisa Bates, Deputy Director
Division of Housing Policy Development

SUBJECT: **State Income Limits for 2016**

Attached are briefing materials and State Income Limits for 2016 that are now in effect and replace State 2015 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 State's Official 2016 income limits can be downloaded on the Department of Housing and Community Development's (Department) website <<http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>>.

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

Briefing materials explain California's 2016 income limits were updated based on: (1) changes to income limits the U.S. Department of Housing and Urban Development (HUD) released on March 28, 2016 for its Public Housing and Section 8 Housing Choice Voucher Program and (2) adjustments the Department made based on State statutory provisions and the Department's 2013 Hold Harmless (HH) Policy.

Since 2013, the Department's HH policy has held State Income Limits harmless from any decreases in household income category and median income levels that HUD, since 2010, began applying to its Section 8 Income Limits after eliminating its longstanding Hold Harmless Policy. 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.

Please contact Department staff at (916) 263-2911 to answer questions concerning State Income Limits.

Attachments: 2016 State Income Limits and Briefing Materials

**2016 State Income Limits Briefing Materials
California Code of Regulations, Title 25, § 6932**

Overview

California Department of Housing and Community Development (HCD), pursuant to Health & Safety Code (H&SC) 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 Federal Department of Housing and Urban Development (HUD) revisions to its Public Housing and Section 8 Housing Choice Voucher Program that HUD released on March 28, 2016.

HUD annually updates its Section 8 income limits to reflect changes in area and family median income levels and income levels for different size households and income categories for extremely-low, very-low, and low- income households. HCD, pursuant to statutory provisions, makes the following additional revisions:

- (1) increases a county's smaller area median income to equal California's higher 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 category 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 different technical methodologies used by HUD and HCD in updating income limits for different household income categories.

HUD Methodology

HUD uses 40th percentile rents in 50th percentile fair market rent (FMR) areas, to calculate high housing cost areas. The purpose is to prevent fluctuations in "Low-Income Housing Tax Credit Difficult Development Area" determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program.

Extremely Low-Income

This income category comprises households with a maximum income of 30 percent (30%) of HUD's median family income (MFI). HUD calculates extremely-low income limits based on very-low income limits. Extremely low-income limits reflect 60 percent (60%) of very-low income limits. However, HUD sets a floor based on minimum Supplemental Security Income (SSI).

Very Low-Income

The maximum very-low income limit typically reflects 50 percent (50%) of MFI. HUD's MFI figure generally equals two times HUD's 4-person very low-income limit, except when HUD applies adjustments. HUD may adjust income limits for an area or county to account for conditions that warrant special considerations, referred to as exceptions. HUD may

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apply exceptions to areas with unusually high or low family income, uneven housing-cost-to-income relationships or historical exceptions. The following reflect HUD's explanations of adjustment increases and decreases contained in HUD's FY 2016 Income Limits Briefing Material:

Adjustment Increases:

HUD applies an increase, if the four-person very low-income limit would otherwise be less than the amount at which 35 percent (35%) of it equals 85 percent (85%) 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.

HUD applies an increase to the four-person income limit to equal the State non-metropolitan median family income level. In addition, the four-person income limit is also increased to not be less than 95 percent of last year's very low income limit. HUD restricts adjustments so income limits do not vary more than five percent (5%) of the previous year's very low-income figure. Very low-income limits are used as the base to calculate extremely-low and low-income limits.

Adjustment Decreases:

HUD applies a decrease to the greater of 80 percent (80%) of the U.S. median family level (MFI), or the amount at which 30 percent of a four-person family's income equals 100 (100%) percent of the two-bedroom FMR (or 40th percentile rent in 50th percentile FMR areas). The purpose is to decrease the income limit for areas of high median family income. The four-person income limit is reduced to the greater of 105 percent (105%) of last year's limit or twice the change in the national MFI estimate, if that amount would be larger than five percent (5%).

HUD restricts income limit adjustment increases and decreases to not vary more than five percent (5%) of the previous year's very low-income figure. Adjusted very low-income limits are used as the base to calculate extremely-low and low-income limits.

Low-Income

In general, maximum income for low-income households reflects 80 percent (80%) of the MFI level. 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, strictly calculating low-income limits as 80 percent of MFI could produce unintended anomalies inconsistent with statutory intent. HUD's briefing materials specify that, with some exceptions, the low-income limit reflects 160 percent (160%) of the very low-income limit. HUD may apply exceptions to areas with unusually high or low housing-costs-to-income relationships. An example of the result from HUD applying an exception to an area could be an increase to the low-income limit without an increase to the very low-income limit. In sum, an "80%" limit cannot be assumed to equal 80 percent of the AMI or 4-person median income limit nor 160 percent of the very low-income limit due to adjustments HUD may make.

**2016 State Income Limits Briefing Materials
California Code of Regulations, Title 25, § 6932**

Median Family Income/Area Median Income

HUD references and estimates the term Median Family Income (MFI) in calculating its income limits. California law and income limits reference Area Median Income (AMI) that, pursuant to H&SC 50093(c), means the median family income 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. FY 2016 MFI estimates use 5-year survey data (American Community Survey (ACS) 2009-2013 augmented by 2013, 1-year ACS. HUD then adjusts the survey data to account for anticipated income growth by applying the Consumer Price Index (CPI) inflation forecast (from federal FY mid-2013 through April, mid-2016) that the United States Congressional Budget Office published in January 2016. HUD's determination of MFI is used to calculate very low-income limits that are then used as the basis to calculate income limits for other income categories.

Income Limit Calculations for Household Sizes Other Than 4-Persons

Income limits for all income categories are adjusted for household size so that larger households have higher income limits than smaller households. For all income categories, income limits for household sizes other than 4-persons are calculated using the 4-person income limit as the base. HUD's adjustments use the following percentages, with results rounded to the nearest \$50 increment:

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 2016 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.

Reference: FY 2016 HUD Income Limits Transmittal Notice PDR-2016-02 issued March 28, 2016 and HUD Income Limits Briefing Material dated March 10, 2016, both of which can be found at <https://www.huduser.gov/portal/datasets/il/il16/index.html>.

HCD Methodology

State law (Health & Safety Code Section 50093, et. seq.) prescribes the methodology the Department uses to update its Official State Income Limits. The Department utilizes HUD's Section 8 Housing Choice Voucher Program Income Limits. HCD's methodology involves: (1) increasing counties' smaller median incomes established by HUD to equal California's non-metropolitan median income determined by HUD, (2) applying HCD's Hold Harmless (HH) Policy, in effect since 2013, to not allow decreases in area median income levels and household income category levels, and (3) determining income limit levels applicable to California's moderate-income households defined by State law as household income not exceeding 120 percent of county area median income.

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Area Median Income and Income Category Levels

HCD, pursuant to federal and state law and its Hold Harmless (HH) Policy, adjusts median income levels determined by HUD for a metropolitan county (county included in a metropolitan statistical area) and for a non-metropolitan county (county not included in a metropolitan statistical area). HUD, pursuant to Federal law (Section 567 of the 1987 Housing and Community Development Act) and policy, requires adjusting any county's smaller median income to equal HUD's higher determined state non-metropolitan median income (\$58,900: California for 2016). 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.

4-person Median Income Calculation

HUD's 4-person median income figure usually reflects the county's AMI figure. HUD sometimes makes adjustments to decrease the 4-person very-low income limit when median family income is unusually high. The Department makes adjustments so its calculation of the 4-person very-low income limit for each county is not less than HUD's median family income figure and, pursuant to HCD's HH Policy, not less than the prior year's higher level.

Moderate-Income Levels

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

Applicability of California's Official State Income Limits

Applicability of these State Income Limits is subject to particular programs as program definitions of such factors as income, family, and household size, etc., 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). Also, 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 this web link <http://www.huduser.org/datasets/mtsp.html>.

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Alameda County 4-Person Area Median Income: \$93,600	Extremely Low	20500	23400	26350	29250	31600	33950	36730	40890
	Very Low Income	34150	39000	43900	48750	52650	56550	60450	64350
	Low Income	52650	60150	67650	75150	81200	87200	93200	99200
	Median Income	65500	74900	84250	93600	101100	108600	116050	123550
	Moderate Income	78600	89850	101050	112300	121300	130250	139250	148250
Alpine County 4-Person Area Median Income: \$94,900	Extremely Low	18150	20750	23350	25900	28440	32580	36730	40890
	Very Low Income	30250	34600	38900	43200	46700	50150	53600	57050
	Low Income	46100	52650	59250	65800	71100	76350	81600	86900
	Median Income	66450	75900	85400	94900	102500	110100	117700	125250
	Moderate Income	79750	91100	102500	113900	123000	132100	141250	150350
Amador County 4-Person Area Median Income: \$72,300	Extremely Low	15200	17400	20160	24300	28440	32580	36730	40890
	Very Low Income	25350	28950	32550	36150	39050	41950	44850	47750
	Low Income	40500	46300	52100	57850	62500	67150	71750	76400
	Median Income	50600	57850	65050	72300	78100	83850	89650	95450
	Moderate Income	60700	69400	78100	86750	93700	100650	107550	114500
Butte County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Calaveras County 4-Person Area Median Income: \$70,200	Extremely Low	14750	16850	20160	24300	28440	32580	36730	40890
	Very Low Income	24600	28100	31600	35100	37950	40750	43550	46350
	Low Income	39350	44950	50550	56150	60650	65150	69650	74150
	Median Income	49150	56150	63200	70200	75800	81450	87050	92650
	Moderate Income	58950	67400	75850	84250	91000	97750	104450	111200
Colusa County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Contra Costa County 4-Person Area Median Income: \$93,600	Extremely Low	20500	23400	26350	29250	31600	33950	36730	40890
	Very Low Income	34150	39000	43900	48750	52650	56550	60450	64350
	Low Income	52650	60150	67650	75150	81200	87200	93200	99200
	Median Income	65500	74900	84250	93600	101100	108600	116050	123550
	Moderate Income	78600	89850	101050	112300	121300	130250	139250	148250
Del Norte County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
EI Dorado County 4-Person Area Median Income: \$76,100	Extremely Low	16000	18300	20600	24300	28440	32580	36730	40890
	Very Low Income	26650	30450	34250	38050	41100	44150	47200	50250
	Low Income	42650	48750	54850	60900	65800	70650	75550	80400
	Median Income	53250	60900	68500	76100	82200	88300	94350	100450
	Moderate Income	63900	73050	82150	91300	98600	105900	113200	120500
Fresno County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Glenn County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Humboldt County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Imperial County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Inyo County 4-Person Area Median Income: \$72,000	Extremely Low	15150	17300	20160	24300	28440	32580	36730	40890
	Very Low Income	25200	28800	32400	36000	38900	41800	44650	47550
	Low Income	40350	46100	51850	57600	62250	66850	71450	76050
	Median Income	50400	57600	64800	72000	77750	83500	89300	95050
	Moderate Income	60500	69100	77750	86400	93300	100200	107150	114050
Kern County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Kings County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Lake County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Lassen County 4-Person Area Median Income: \$69,400	Extremely Low	14600	16650	20160	24300	28440	32580	36730	40890
	Very Low Income	24300	27800	31250	34700	37500	40300	43050	45850
	Low Income	38850	44400	49950	55500	59950	64400	68850	73300
	Median Income	48600	55500	62450	69400	74950	80500	86050	91600
	Moderate Income	58300	66650	74950	83300	89950	96650	103300	109950
Los Angeles County 4-Person Area Median Income: \$64,800	Extremely Low	18250	20850	23450	26050	28440	32580	36730	40890
	Very Low Income	30400	34750	39100	43400	46900	50350	53850	57300
	Low Income *	48650	55600	62550	69450	75050	80600	86150	91700
	Median Income	45350	51850	58300	64800	70000	75150	80350	85550
	Moderate Income	54450	62200	70000	77750	83950	90200	96400	102650
<i>* Low income exceeding median income is an anomaly for this county due to HUD historical adjustments to median income. Household lower income figures are derived from very-low income figures that are not adjusted by HUD for exceptions.</i>									
Madera County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Marin County 4-Person Area Median Income: \$107,700	Extremely Low	25850	29550	33250	36900	39900	42850	45800	48750
	Very Low Income	43050	49200	55350	61500	66450	71350	76300	81200
	Low Income	68950	78800	88650	98500	106400	114300	122150	130050
	Median Income	75400	86150	96950	107700	116300	124950	133550	142150
	Moderate Income	90500	103400	116350	129250	139600	149950	160250	170600
Mariposa County 4-Person Area Median Income: \$63,900	Extremely Low	13450	16020	20160	24300	28440	32580	36730	40890
	Very Low Income	22400	25600	28800	31950	34550	37100	39650	42200
	Low Income	35800	40900	46000	51100	55200	59300	63400	67500
	Median Income	44750	51100	57500	63900	69000	74100	79250	84350
	Moderate Income	53700	61350	69050	76700	82850	88950	95100	101250
Mendocino County 4-Person Area Median Income: \$58,900	Extremely Low	12800	16020	20160	24300	28440	32580	36730	40200
	Very Low Income	21350	24400	27450	30450	32900	35350	37800	40200
	Low Income	34100	39000	43850	48700	52600	56500	60400	64300
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Merced County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Modoc County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Mono County 4-Person Area Median Income: \$81,200	Extremely Low	17050	19500	21950	24350	28440	32580	36730	40890
	Very Low Income	28450	32500	36550	40600	43850	47100	50350	53600
	Low Income	44750	51150	57550	63900	69050	74150	79250	84350
	Median Income	56850	64950	73100	81200	87700	94200	100700	107200
	Moderate Income	68200	77950	87700	97450	105250	113050	120850	128650
Monterey County 4-Person Area Median Income: \$68,700	Extremely Low	16000	18300	20600	24300	28440	32580	36730	40890
	Very Low Income	26650	30450	34250	38050	41100	44150	47200	50250
	Low Income	42650	48750	54850	60900	65800	70650	75550	80400
	Median Income	48100	54950	61850	68700	74200	79700	85200	90700
	Moderate Income	57700	65950	74200	82450	89050	95650	102250	108850
Napa County 4-Person Area Median Income: \$86,100	Extremely Low	18350	21000	23600	26200	28440	32580	36730	40890
	Very Low Income	30600	35000	39350	43700	47200	50700	54200	57700
	Low Income	48950	55950	62950	69900	75500	81100	86700	92300
	Median Income	60250	68900	77500	86100	93000	99900	106750	113650
	Moderate Income	72300	82650	92950	103300	111550	119850	128100	136350
Nevada County 4-Person Area Median Income: \$73,500	Extremely Low	16100	18400	20700	24300	28440	32580	36730	40890
	Very Low Income	26850	30700	34550	38350	41450	44500	47600	50650
	Low Income	42950	49050	55200	61300	66250	71150	76050	80950
	Median Income	51450	58800	66150	73500	79400	85250	91150	97000
	Moderate Income	61750	70550	79400	88200	95250	102300	109350	116400
Orange County 4-Person Area Median Income: \$87,200	Extremely Low	20500	23400	26350	29250	31600	33950	36730	40890
	Very Low Income	34150	39000	43900	48750	52650	56550	60450	64350
	Low Income	54600	62400	70200	78000	84250	90500	96750	103000
	Median Income	61050	69750	78500	87200	94200	101150	108150	115100
	Moderate Income	73250	83700	94200	104650	113000	121400	129750	138150
Placer County 4-Person Area Median Income: \$76,100	Extremely Low	16000	18300	20600	24300	28440	32580	36730	40890
	Very Low Income	26650	30450	34250	38050	41100	44150	47200	50250
	Low Income	42650	48750	54850	60900	65800	70650	75550	80400
	Median Income	53250	60900	68500	76100	82200	88300	94350	100450
	Moderate Income	63900	73050	82150	91300	98600	105900	113200	120500
Plumas County 4-Person Area Median Income: \$62,000	Extremely Low	13050	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	21700	24800	27900	31000	33500	36000	38450	40950
	Low Income	34750	39700	44650	49600	53600	57550	61550	65500
	Median Income	43400	49600	55800	62000	66950	71900	76900	81850
	Moderate Income	52100	59500	66950	74400	80350	86300	92250	98200

Section 6932. 2016 Income Limits

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Riverside County 4-Person Area Median Income: \$65,000	Extremely Low	14100	16100	20160	24300	28440	32580	36730	40890
	Very Low Income	23450	26800	30150	33500	36200	38900	41550	44250
	Low Income	37550	42900	48250	53600	57900	62200	66500	70800
	Median Income	45500	52000	58500	65000	70200	75400	80600	85800
	Moderate Income	54600	62400	70200	78000	84250	90500	96700	102950
Sacramento County 4-Person Area Median Income: \$76,100	Extremely Low	16000	18300	20600	24300	28440	32580	36730	40890
	Very Low Income	26650	30450	34250	38050	41100	44150	47200	50250
	Low Income	42650	48750	54850	60900	65800	70650	75550	80400
	Median Income	53250	60900	68500	76100	82200	88300	94350	100450
	Moderate Income	63900	73050	82150	91300	98600	105900	113200	120500
San Benito County 4-Person Area Median Income: \$81,100	Extremely Low	17050	19500	21950	24350	28440	32580	36730	40890
	Very Low Income	28400	32450	36500	40550	43800	47050	50300	53550
	Low Income	45100	51550	58000	64400	69600	74750	79900	85050
	Median Income	56750	64900	73000	81100	87600	94100	100550	107050
	Moderate Income	68100	77850	87550	97300	105100	112850	120650	128450
San Bernardino County 4-Person Area Median Income: \$65,000	Extremely Low	14100	16100	20160	24300	28440	32580	36730	40890
	Very Low Income	23450	26800	30150	33500	36200	38900	41550	44250
	Low Income	37550	42900	48250	53600	57900	62200	66500	70800
	Median Income	45500	52000	58500	65000	70200	75400	80600	85800
	Moderate Income	54600	62400	70200	78000	84250	90500	96700	102950
San Diego County 4-Person Area Median Income: \$75,900	Extremely Low	17850	20400	22950	25500	28440	32580	36730	40890
	Very Low Income	29750	34000	38250	42500	45900	49300	52700	56100
	Low Income	47600	54400	61200	68000	73450	78900	84350	89800
	Median Income	53150	60700	68300	75900	81950	88050	94100	100200
	Moderate Income	63750	72900	82000	91100	98400	105700	112950	120250
San Francisco County 4-Person Area Median Income: \$107,700	Extremely Low	25850	29550	33250	36900	39900	42850	45800	48750
	Very Low Income	43050	49200	55350	61500	66450	71350	76300	81200
	Low Income	68950	78800	88650	98500	106400	114300	122150	130050
	Median Income	75400	86150	96950	107700	116300	124950	133550	142150
	Moderate Income	90500	103400	116350	129250	139600	149950	160250	170600
San Joaquin County 4-Person Area Median Income: \$66,300	Extremely Low	13950	16020	20160	24300	28440	32580	36730	39350
	Very Low Income	23250	26550	29850	33150	35850	38500	41150	43800
	Low Income	37150	42450	47750	53050	57300	61550	65800	70050
	Median Income	46400	53050	59650	66300	71600	76900	82200	87500
	Moderate Income	55700	63650	71600	79550	85900	92300	98650	105000
San Luis Obispo County 4-Person Area Median Income: \$77,100	Extremely Low	16250	18550	20850	24300	28440	32580	36730	40890
	Very Low Income	27000	30850	34700	38550	41650	44750	47850	50900
	Low Income	43200	49400	55550	61700	66650	71600	76550	81450
	Median Income	53950	61700	69400	77100	83250	89450	95600	101750
	Moderate Income	64750	74000	83250	92500	99900	107300	114700	122100

Section 6932. 2016 Income Limits

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
San Mateo County 4-Person Area Median Income: \$107,700	Extremely Low	25850	29550	33250	36900	39900	42850	45800	48750
	Very Low Income	43050	49200	55350	61500	66450	71350	76300	81200
	Low Income	68950	78800	88650	98500	106400	114300	122150	130050
	Median Income	75400	86150	96950	107700	116300	124950	133550	142150
	Moderate Income	90500	103400	116350	129250	139600	149950	160250	170600
Santa Barbara County 4-Person Area Median Income: \$77,100	Extremely Low	17700	20200	22750	25250	28440	32580	36730	40890
	Very Low Income	29500	33700	37900	42100	45500	48850	52250	55600
	Low Income	47150	53900	60650	67350	72750	78150	83550	88950
	Median Income	53950	61700	69400	77100	83250	89450	95600	101750
	Moderate Income	64750	74000	83250	92500	99900	107300	114700	122100
Santa Clara County 4-Person Area Median Income: \$107,100	Extremely Low	23450	26800	30150	33500	36200	38900	41550	44250
	Very Low Income	39100	44650	50250	55800	60300	64750	69200	73700
	Low Income	59400	67900	76400	84900	91650	98450	105250	112050
	Median Income	74950	85700	96400	107100	115650	124250	132800	141350
	Moderate Income	89950	102800	115650	128500	138800	149050	159350	169600
Santa Cruz County 4-Person Area Median Income: \$87,000	Extremely Low	21200	24200	27250	30250	32700	35100	37550	40890
	Very Low Income	35300	40350	45400	50400	54450	58500	62500	66550
	Low Income	56500	64550	72600	80650	87150	93600	100050	106500
	Median Income	60900	69600	78300	87000	93950	100900	107900	114850
	Moderate Income	73100	83500	93950	104400	112750	121100	129450	137800
Shasta County 4-Person Area Median Income: \$59,000	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29500	31900	34250	36600	38950
	Low Income	33050	37800	42500	47200	51000	54800	58550	62350
	Median Income	41300	47200	53100	59000	63700	68450	73150	77900
	Moderate Income	49550	56650	63700	70800	76450	82150	87800	93450
Sierra County 4-Person Area Median Income: \$71,800	Extremely Low	14800	16900	20160	24300	28440	32580	36730	40890
	Very Low Income	24650	28150	31650	35150	38000	40800	43600	46400
	Low Income	39400	45000	50650	56250	60750	65250	69750	74250
	Median Income	50250	57450	64600	71800	77550	83300	89050	94800
	Moderate Income	60300	68900	77550	86150	93050	99950	106850	113700
Siskiyou County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Solano County 4-Person Area Median Income: \$82,600	Extremely Low	17400	19850	22350	24800	28440	32580	36730	40890
	Very Low Income	28950	33050	37200	41300	44650	47950	51250	54550
	Low Income	45500	52000	58500	65000	70200	75400	80600	85800
	Median Income	57800	66100	74350	82600	89200	95800	102400	109050
	Moderate Income	69350	79300	89200	99100	107050	114950	122900	130800

Section 6932. 2016 Income Limits

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Sonoma County 4-Person Area Median Income: \$82,600	Extremely Low	17400	19850	22350	24800	28440	32580	36730	40890
	Very Low Income	28950	33050	37200	41300	44650	47950	51250	54550
	Low Income	46150	52750	59350	65900	71200	76450	81750	87000
	Median Income	57800	66100	74350	82600	89200	95800	102400	109050
	Moderate Income	69350	79300	89200	99100	107050	114950	122900	130800
Stanislaus County 4-Person Area Median Income: \$62,000	Extremely Low	13050	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	21700	24800	27900	31000	33500	36000	38450	40950
	Low Income	34750	39700	44650	49600	53600	57550	61550	65500
	Median Income	43400	49600	55800	62000	66950	71900	76900	81850
	Moderate Income	52100	59500	66950	74400	80350	86300	92250	98200
Sutter County 4-Person Area Median Income: \$59,400	Extremely Low	12500	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20800	23800	26750	29700	32100	34500	36850	39250
	Low Income	33250	38000	42750	47500	51300	55100	58900	62700
	Median Income	41600	47500	53450	59400	64150	68900	73650	78400
	Moderate Income	49900	57050	64150	71300	77000	82700	88400	94100
Tehama County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Trinity County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Tulare County 4-Person Area Median Income: \$58,900	Extremely Low	12400	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20650	23600	26550	29450	31850	34200	36550	38900
	Low Income	33000	37700	42400	47100	50900	54650	58450	62200
	Median Income	41250	47100	53000	58900	63600	68300	73050	77750
	Moderate Income	49500	56550	63650	70700	76350	82000	87650	93300
Tuolumne County 4-Person Area Median Income: \$66,700	Extremely Low	13950	16020	20160	24300	28440	32580	36730	40890
	Very Low Income	23250	26600	29900	33200	35900	38550	41200	43850
	Low Income	37200	42500	47800	53100	57350	61600	65850	70100
	Median Income	46700	53350	60050	66700	72050	77350	82700	88050
	Moderate Income	56050	64050	72050	80050	86450	92850	99250	105650
Ventura County 4-Person Area Median Income: \$89,300	Extremely Low	19600	22400	25200	28000	30250	32580	36730	40890
	Very Low Income	32700	37400	42050	46700	50450	54200	57950	61650
	Low Income	52300	59800	67250	74700	80700	86700	92650	98650
	Median Income	62500	71450	80350	89300	96450	103600	110750	117900
	Moderate Income	75000	85700	96450	107150	115700	124300	132850	141450

Section 6932. 2016 Income Limits

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Yolo County 4-Person Area Median Income: \$76,900	Extremely Low	16150	18450	20750	24300	28440	32580	36730	40890
	Very Low Income	26950	30800	34650	38450	41550	44650	47700	50800
	Low Income	43050	49200	55350	61500	66450	71350	76300	81200
	Median Income	53850	61500	69200	76900	83050	89200	95350	101500
	Moderate Income	64600	73850	83050	92300	99700	107050	114450	121850
Yuba County 4-Person Area Median Income: \$59,400	Extremely Low	12500	16020	20160	24300	28440	32580	36550	38900
	Very Low Income	20800	23800	26750	29700	32100	34500	36850	39250
	Low Income	33250	38000	42750	47500	51300	55100	58900	62700
	Median Income	41600	47500	53450	59400	64150	68900	73650	78400
	Moderate Income	49900	57050	64150	71300	77000	82700	88400	94100

Instructions:

Eligibility Determination:

Use household size income category figures in this chart. Determine eligibility based on actual number of persons in household and total of gross income for all persons.

Determination of Income Limit for Households Larger than Eight Persons:

Per person (PP) adjustment above 8: (1) multiply 4-person income limit by eight percent (8%), (2) multiply result by number of persons in excess of eight, (3) add the amount to the 8-person income limit, and (4) round to the nearest \$50.

Yuba County							
E X A M P L E	4 persons	8% PP Adj	+ 8 persons	=9 persons	8 person +	8% Adj x 2	=10 persons
Extremely Low	24,300	1944	32,100	34,050	<u>32,100</u>	<u>3888</u>	<u>36,000</u>
Very Low Income	29,700	2376	39,200	41,600	<u>39,200</u>	<u>4752</u>	<u>43,950</u>
Lower Income	47,500	3800	62,700	66,500	<u>62,700</u>	<u>7600</u>	<u>70,300</u>
Moderate Income	71,300	5704	94,100	99,800	<u>94,100</u>	<u>11408</u>	<u>105,500</u>

Calculation of Housing Cost and Rent:

Refer to Health & Safety Code Sections 50052.5 and 50053. Use benchmark household size and multiply against applicable percentages defined in H&SC using Area Median Income identified in this chart.

Determination of Household Size:

For projects with no federal assistance, household size is set at number of bedrooms in unit plus one.

For projects with federal assistance, household size may be set by multiplying 1.5 against the number of bedrooms in unit.

HUD release: 3/28/2016

Authority cited: Health and Safety Code (H&SC) Section 50093.

Reference: H&SC Sections 50079.5, 50093, 50105, and 50106.